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VOLUME IV.



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VOLUME IV.

- 1—Report of Bureau of Labor Statistics, 1913-1914.
- 2—Report of State Water Commission, 1914.
- 3—Report of State Forester, 1914.
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Sixteenth Biennial Report

OF THE

Bureau of Labor Statistics

OF THE

State of California

1913-1914

JOHN P. McLAUGHLIN, Commissioner
948 Market Street, San Francisco



CALIFORNIA
STATE PRINTING OFFICE
1914

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PERSONNEL.

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LETTER OF TRANSMITTAL.

STATE BUREAU OF LABOR STATISTICS,

SAN FRANCISCO, December 1, 1914.

His Excellency, HIRAM W. JOHNSON,
Governor of California.

SIR: I have the honor to submit the Sixteenth Biennial Report of the Bureau.

Respectfully,

JOHN P. McLAUGHLIN,
Commissioner.



ACKNOWLEDGMENT.

I desire to express my appreciation to the employers who have co-operated with this Bureau, to the public officials who have assisted us in carrying out our work, and to my staff who have rendered efficient services.

JOHN P. McLAUGHLIN,
Commissioner.



INTRODUCTION.

The last two years have been the most eventful in the history of the bureau, both from a standpoint of growth and work accomplished. From a practically unknown institution—although established in 1883—this bureau has expanded until it now takes its place among the most important departments of the state government. Branch offices were opened in August, 1913, in Sacramento and in San Diego, in order to take care of the work which could not be satisfactorily handled from the San Francisco and Los Angeles offices.

Our staff has been continually augmented, to meet the demands of our increased duties, until at the present time the bureau employs twenty-eight persons.

The bureau has tried to make itself a department of service to the public. It has not limited its operations merely to the laws which it is directed to enforce, but has undertaken the enforcement of all laws dealing with the problem of labor. In the enforcement of the various labor laws, our policy has been, first, to educate the employers as to the laws relating to labor, by furnishing them with copies of the laws and drawing their attention to violations; and then to rigidly prosecute them when they failed to heed our warning and continued to violate the laws.

Our endeavor has been to make the laws passed by the legislature affecting labor and industry, realities. In carrying out our endeavors we have at times assumed burdens that taxed our department to the utmost.

We shall only draw attention to a few of these laws, the enforcement of which was voluntarily undertaken by the bureau. For example: the Eight Hour Law for Women, as originally passed, made no provision for its enforcement. It was practically doomed to remain a dead letter on our statute books. This bureau, however, undertook to see that the law was obeyed, and informed employers that it would take charge of the enforcement of the law and started a vigorous campaign, the effect of which was to fix in the minds of the employer the provisions of the law and the fact that it could not be violated with impunity.

We also undertook the enforcement of the Payment of Wage Law and Pay Check Law, and devoted a very large part of our time and appropriation in assisting the working men and working women of this state to collect the wages earned by them. The extent of this work will be explained hereafter.

The Camp Sanitation Law was threatened with becoming inoperative, owing to the fact that the State Board of Health, which was charged

with the enforcement of the act, did not have the men or money to make the inspections. This bureau requested the State Board of Health to deputize the agents of this department, and we immediately proceeded to put the law into operation by sending our agents into the various camps.

The bureau has made a study of the conditions in various industries, and has drafted bills seeking to remedy or correct certain conditions found therein. Among the bills drafted by this bureau and passed at the 1913 session of the legislature, are the Act licensing and bonding of private employment agencies, the Camp Sanitation Act, the Act relative to the payment of wages earned in seasonal employment, and the Registration of Factories Act.

In presenting this report, we have adopted a new policy. It is our intention to make special investigations of various industries instead of a general report on all industries; and to condense our information as much as possible in our biennial reports. We believe that information gathered often loses its value when two years elapse before its publication.

In Part I we have discussed briefly some of the more important functions and accomplishments of the bureau.

In Part II we have presented the results of investigations into two of the largest industries in California, namely: the lumber industry and the Portland cement industry.

Part III is devoted to statistics of manufactures and organized labor. The statistics of manufactures is a new department and, while not as complete as might be desired, we believe this can be made extremely valuable if the employers will cooperate with us in the future.

Record of Complaints Filed With Bureau and Investigated During Three Fiscal Years
Ending June 30, 1914.

Nature of complaint	Total for period	Fiscal year 1913-14	Fiscal year 1912-13	Fiscal year 1911-12
Blowers	111	37	13	61
Child labor	431	173	108	150
Eight hour law for women	1,774	682	470	622
Eight hour law—public work	68	46	16	6
Eight hour law—underground work	16	14	2	-----
Employment agencies—license	124	31	72	21
Employment agencies—misrepresentation	1,868	923	479	466
Medical cabinet law	35	35	-----	-----
Non-payment of wages	12,802	7,330	3,573	1,899
Sanitation	256	135	59	62
Scaffolding, flooring, etc.	133	94	25	14
Seats for females	22	12	9	1
Ten hour law for drug clerks	17	9	3	5
Weekly day of rest	129	22	78	29
General	128	78	50	-----
Totals	17,914	9,621	4,957	3,336

Record of Prosecutions Conducted by Bureau During Three Fiscal Years Ending June 30, 1914.

Nature of offense	Total for period	Fiscal year 1913-14	Fiscal year 1912-13	Fiscal year 1911-12
Blower law	4		1	3
Child labor law	81	21	28	32
Eight hour law for women	142	37	33	72
Eight hour law—public work	1		1	
Eight hour law—underground work	3	1	2	
Employment agency law—license	23	6	11	6
Employment agency law—misrepresentation	5		3	2
Misrepresentation as to strikes	4	1		3
Payment of wage law	77	47	18	12
Pay check law	6	2	1	3
Scaffolding, flooring, etc., laws	15	14	1	
Ten hour law for drug clerks	4		3	1
Union card, unlawful use of	1		1	
Vending at night law	44	1	13	30
Weekly day of rest law	11		2	9
Totals	421	130	118	173

Disposition of Claims Filed for Nonpayment of Wages for Three Fiscal Years Ending June 30, 1914.

	Claims filed	Claims collected	Amount of wages collected
Fiscal year ending June 30, 1914	7,330	4,904	\$110,911 93
Fiscal year ending June 30, 1913	3,573	2,213	36,450 69
Fiscal year ending June 30, 1912	1,899	1,292	24,445 59
Totals	12,802	8,409	\$171,808 21

Disposition of Claims Filed Against Employment Agencies for Three Fiscal Years Ending June 30, 1914.

	Complaints filed	Fees and expenses ordered returned		New positions furnished	Dis-missed
		Number	Amount		
Fiscal year ending June 30, 1914 ..	923	632	\$2,328 30	77	214
Fiscal year ending June 30, 1913 ..	479	364	1,384 45	47	68
Fiscal year ending June 30, 1912 ..	466	365	1,470 30	33	68
Totals	1,868	*1,361	\$5,183 05	157	350

*In addition many hundreds of cases were settled over the phone in which no records were made.

PART I.

REVIEW.

PAYMENT OF WAGES.

The question of the payment of wages is one that stands out with particular force at this time. The work undertaken by the Bureau of Labor Statistics during the past three years in handling this question, together with the decision of the Appellate Court declaring the wage law unconstitutional, and the taking of the law into their own hands by persons unable to obtain their wages, has focused the eye of the public on this problem.

The problem is fundamental. It strikes at the very root of our economic, social and political structure. The man or woman who has honestly toiled and can not obtain the wages earned, loses faith in humanity and the efficacy of our laws and courts; is often turned out a beggar, vagrant or criminal, or seeks redress by forcible means.

The legislature should enact laws fixing the time and manner of the payment of wages and provide a simple and expeditious method of collecting wages, and which, at the same time, will bear the test of constitutionality.

Nothing has better demonstrated the necessity for such legislation than the work of the Bureau of Labor Statistics during the past three years. In that period there were filed with the Bureau 12,802 complaints against employers for non-payment of wages. The Bureau succeeded in collecting 8,409 of the claims amounting to \$171,808.21. This was a stupendous task, as each complaint had to be investigated, the Bureau sitting in the capacity of a poor man's court, hearing both parties without formality or technical rules of evidence. A description of many of the cases would make a volume of interesting and instructive reading.

On November 23, 1914, the Appellate Court of the First Appellate District declared the wage law unconstitutional and the wage-earner now finds himself practically without recourse, except a slow, expensive civil suit. The Bureau's splendid work was cut short by this decision, and the collection agents again have a free field to prey upon the unfortunate wage-earner.

The number of wage claims filed with the Bureau has grown in leaps and bounds until during the last year they nearly swamped the office. The following figures show the increasing number of claims filed since the work was first undertaken in 1911:

Fiscal year 1912—1,899 claims	\$24,445.59 collected.
Fiscal year 1913—3,573 claims	36,450.69 collected.
Fiscal year 1914—7,330 claims	110,911.93 collected.

These claims do not represent all the work the Bureau has done in the collection of wages. A great deal of assistance was rendered to wage-earners in recovering their wages in connection with bankruptcy proceedings and liens.

Laborers constitute the principal group among the male employees filing claims for non-payment of wages. During the fiscal year ending June 30, 1913, this class represented 22.2 per cent and during the fiscal year 1914, 26.6 per cent of the total number of persons filing claims.

Among the female employees, those engaged in house work are the largest group, being 20.7 per cent of the total for the fiscal year 1913 and 19.4 per cent for the fiscal year 1914.

The number of wage claims filed by actresses and performers was also very large, 110 claims having been filed during the fiscal year 1913 and 455 claims during the fiscal year 1914. (See Tables I and III.)

In the industries against which claims were filed, construction work and general contracting stand out most prominently. During the fiscal year 1913, 695 claims, or 19.4 per cent of the total, were filed against this industry, while during the fiscal year 1914, 1,475 claims, or 20.1 per cent of the total were filed.

Restaurants come next with 378 claims, or 10.6 per cent during the fiscal year 1913, and 696 claims, or 9.5 per cent during the fiscal year 1914.

Then follows private homes with 350 claims, or 9.8 per cent during the fiscal year 1913, and 596 claims, or 8.1 per cent during the fiscal year 1914. (See Tables II and IV.)

PAY CHECK LAW.

The pay check law was passed in 1911, at the same time as the payment of wages law. These two laws are closely related, but the pay check law fared better at the hands of the court than its companion law.

In the case of the *People vs. Pasadena Foundry Company*, tried in the Superior Court of Los Angeles County, Judge McCormick declared the law constitutional. No appeal was taken from this decision, and it has generally been conceded that the right to compel payment of wages in cash or negotiable paper is a valid exercise of police power. Our law provides that:

No person, firm or corporation engaged in any business or enterprise within this state, shall issue, in payment of or as an evidence of indebtedness for wages due an employee, any order, check, memorandum or other acknowledgment of indebtedness, unless the same is negotiable, and is payable upon demand without discount in cash at some bank or other established place of business in the state.

The law is at present almost universally observed. A few violations have come to our attention, but they have been corrected as soon as the employers were notified. Most of these violations were combined with

the question of non-payment of wages, and were adjusted. During the fiscal year 1913 we prosecuted only one case for a violation of this law, and during the fiscal year 1914 but two cases.

A peculiar phase has developed out of the enforcement of this law in respect to the issuance of coupons, principally by lumber companies. These coupons are issued between pay days, and the companies claim that it is only for the accommodation of their employees, being a credit extended to them before the wages are due and payable. This question has been submitted to the Attorney General, and we are awaiting his opinion.

PAYMENT OF WAGES IN SEASONAL EMPLOYMENT.

This law, passed at the 1913 session of the legislature, grew out of investigations made by this bureau into the employment of labor shipped from San Francisco to work in the salmon canneries of Alaska. The report on the investigations of the Bureau is contained in the Fifteenth Biennial Report. The act was drafted by the Bureau, and provides as follows:

Section 2. Upon application of either the employer or the employee, the wages earned in seasonal labor, shall be paid in the presence of the commissioner of the bureau of labor statistics or an examiner appointed by him.

Section 3. The commissioner shall hear and decide all disputes arising from wages earned in seasonal labor and he shall allow or reject any deductions made from such wages; *provided, however*, that he shall reject all deductions made for gambling debts incurred by the employee during such employment and for liquor sold to the employee during such employment.

At the end of the canning season of 1913, the examiners of this bureau supervised the paying off of 1,382 men who had returned from Alaska. The total amount of the wages earned by these men was \$237,447. After allowing for all legitimate deductions, the men were paid a net average of over \$110 each. At the end of the 1914 season, we supervised the paying off of 1,528 men. The total amount of wages earned by these men was \$259,134, and after allowing deductions each man received a net average payment of over \$120.

It is interesting to compare these figures with those collected in the investigation made by this Bureau in 1912, when it was found that the net average wage paid to the men on their return to San Francisco from the salmon canneries was less than \$35.

This law has been a boon to the men employed at the canneries. They are a helpless class and the prey of every type of human shark. In the past two years during which the men have been paid off under the supervision of this office, they have at least received the wages due them after their season's work. This has a particular bearing on the problem of unemployment. In years gone by these men were cast adrift in the city after their return from Alaska, practically penniless.

Since the Bureau took charge, almost every man has received at least one hundred dollars upon his return to San Francisco.

The effectiveness of this law, however, is now lost, as the procedure for its enforcement rested upon the payment of wages law, which has been declared unconstitutional. There still remains, however, one thing to be done for these men, and that is to place them in the same category as seamen and to exempt their wages from attachment. We are satisfied that many of the attachments against the wages of these cannery hands are not for *bona fide* debts. During 1913 we had a great deal of trouble with the attachments levied while our examiners were paying off the men. Before paying for the season 1914, we notified most of the attorneys engaged in this practice that the Bureau would fight any attachment it had reason to believe was not for a *bona fide* debt. This had the effect of greatly reducing the number of attachments levied. As most of the men are ignorant, they pay the attachments and costs in order to get whatever money remains of their wages. They are unable to hire attorneys to fight their cases, and are usually in such absolute need that they are willing to make any sort of a sacrifice.

PRIVATE EMPLOYMENT AGENCIES.

Two years ago the Bureau drafted and succeeded in having passed one of the most drastic laws for the regulation of private employment agencies. The essential features of this act are that every agency is required to obtain a license from the Bureau of Labor Statistics, and furnish a bond. Records must be kept and receipts issued on forms prescribed by the Bureau. Where the employment lasts less than seven days, by virtue of discharge, the fee must be returned. This provision was inserted to put a stop to the practice of discharging men in order to divide fees between employers and the agents. The dividing of fees was also prohibited. If a job was misrepresented, the fees and expenses must be returned.

During the fiscal years 1914 there were filed 923 complaints against employment agencies. Each of these complaints was investigated, and in 632 cases fees and expenses to the amount of \$2,328.30 was ordered returned. During the fiscal year 1913 there were filed 479 complaints, and in 364 instances fees and expenses to the amount of \$1,384.45 were ordered returned to applicants. These figures, however, do not in any degree represent the total amount returned by agencies to applicants failing to obtain work. Most of the agencies tried to adjust the cases in order to avoid being cited before the Commissioner. The majority of cases in which complaints are filed in the bureau are ones which involve some dispute. The Bureau has required the agencies to keep a record of all fees and expenses returned by them, and during the six months from April 1st to September 30, 1914, the employment agencies

throughout the state returned \$25,263.33 in fees and \$568.80 in expenses to applicants who failed to secure employment. (See Tables V, VI, VII.)

The new act went into effect at the beginning of the license year, April 1, 1914, and the agencies were required to file with the Bureau a record of all the positions furnished and fees collected by them. Records of private employment agencies filed in the office of the Bureau during the first six months following the introduction of the new law, show that these agencies furnished 101,745 positions to men, and collected \$197,349.78, or an average of \$1.49 for each position. They also furnished 24,841 positions to women and collected \$66,889.71 in fees, or an average of \$2.69 for each position. This makes a total of 126,586 positions furnished and \$264,239.50 fees collected in a period of six months. (See Tables V, VI, VII.)

In Table VIII is presented a list of the licensed agencies in the State of California.

FREE EMPLOYMENT BUREAUS.

Many bills for the establishment of free employment bureaus by the state were introduced at the last session of the legislature, but none of them became laws. One bill was passed, but was not signed, owing to the fact that this Bureau did not deem the appropriation which it carried adequate to properly conduct the offices.

The recurrence of the unemployment problem has accentuated the need of the state assisting in the distribution of labor. After several investigations made by this Bureau on the subject of unemployment, we are of the opinion that the most definite and concrete work that the state can do in helping to solve the problem is the establishment of free employment offices. We have often stated that employment offices do not create jobs, but they do bring the man and the job closer together. With a proper system of employment bureaus, less time and money would be spent by labor in seeking employment. There could also be saved to labor a large part of the \$500,000 now paid yearly in fees to private employment agencies.

The most important factor in the solution of unemployment is to conserve as much as possible the earnings of the workers, in order that these earnings may be used to tide them over until employment is found. We do not hesitate to say that the Bureau has done more constructive work in this direction than has been done by any other governmental agency in any state. In collecting for wage-earners during the past three years wages amounting to over \$170,000; in supervising the payment of wages of men engaged in seasonal employment, securing for them their wages amounting to over \$500,000; and in regulating private employment agencies so that applicants who failed to secure positions were reimbursed for fees paid and expenses incurred, we have

done the things that, in our judgment, have relieved to a very marked degree the distress of unemployment, particularly in those cases where the workers were without funds.

In order to make free employment bureaus a real success, it will be necessary to further restrict, and eventually eliminate, private employment agencies, as was done in the State of Washington, by an initiative measure, which prohibited the collection of fees from workers for the securing of employment or furnishing information leading thereto.

We recommend that the state establish free employment bureaus in at least the following cities: San Francisco, Los Angeles, Oakland, Sacramento, San Diego and Fresno, and that the legislature appropriate an amount sufficient to insure the proper conduct of these offices.

CHILD LABOR.

The child labor law was amended in 1913, along lines suggested by this Bureau. The legislature, however, failed to pass our bill regulating children employed in street trades. The principal changes in the law were the fixing of an eight hour day and forty-eight hour week for all minors under eighteen years of age, and the raising of the educational requirements to a completion of the grammar grades or attendance at night school.

The aim of this Bureau has been to secure for each child, if possible, a grammar school education. Under the amended law, children under sixteen years of age are permitted to work when provided with the following permits:

Permit to Work—Temporary, where the minor is between the ages of twelve of age and has completed the prescribed grammar school course and is physically fitted for the work contemplated.

Permit to Work—Temporary, where the minor is between the ages of twelve and fifteen years, and where the parents or guardians of the child are incapacitated through illness, or where the father has died or deserted and there are no other means of support. In such cases the permit is issued only for the time deemed necessary, and in no case for more than six months.

Age and Schooling Certificates, where the minor is between fifteen and sixteen years of age, and must have completed the prescribed grammar school course or attend night school.

Vacation Permit, where the minor is over twelve years of age, but for use only during the regular vacations of the public schools and the regular weekly school holidays.

The Bureau prepared and had printed the various forms of permits required under the new law, and distributed the same to the persons authorized to issue these permits. The law became effective on August 11, 1913, and up to the end of the school year, June 25, 1914, the following permits were issued in the state. (See Tables IX, X, XI.)

	Total	Male	Female
Age and schooling certificates.....	1,373	989	384
Permits to work—graduate.....	207	164	43
Permits to work—temporary.....	341	275	66

Of the total of 1,373 children to whom Age and Schooling Certificates were issued, 419 had graduated from the grammar grades, while 954 were obliged to attend night school. The record of nativity of these children shows that 562 were born in California, 547 were born in the rest of the United States, and 264 were foreign born. (See Table XII.)

Of a total of 207 children to whom Permits to Work—graduate—were issued, 86 were born in California, 104 in the rest of the United States and 17 in foreign countries. (See Table XIII.) Of a total of 341 children to whom Permits to Work—temporary—were issued, 166 were born in California, 132 in the rest of the United States and 43 in foreign countries. (See Table XIV.) Most of these permits were issued for a period of six months. (See Table XV.)

During the fiscal year 1914 there were filed in the bureau 173 complaints for violations of the child labor law, and during the same period 21 cases were prosecuted. During the fiscal year 1913 there were filed 108 complaints and 28 cases were prosecuted.

We believe we have the child labor problem well in hand, and that the majority of the employers are earnestly striving to live up to the law.

EIGHT HOUR LAW FOR WOMEN.

As already stated, the eight hour law for women, as originally passed, made no provision for its enforcement. This bureau assumed the responsibility and notified the employers that the law would have to be observed. In 1913 the law was amended and its enforcement placed in this department. The law was also amended to include public lodging houses, apartment houses and hospitals; exempting the graduate nurses in hospitals.

The constitutionality of the original act was attacked in what is generally known as the "Hotel case," but the law was sustained by the Supreme Court of the State of California, in *Ex parte Miller*, 162 Cal. 687. An appeal from this decision was taken to the Supreme Court of the United States, where it will be heard either in December, 1914, or January, 1915.

The amended act was attacked by the hospitals in a petition filed in the District Court of the United States for the Northern District of California, to restrain the Labor Commissioner from enforcing the law against the Merritt Hospital of Oakland. The petition was denied—*William B. Bosley et al. vs. John P. McLaughlin et al.*—and the case was appealed to the Supreme Court of the United States where it will be heard at the same time as the Miller case.

During the fiscal year 1914 there were filed 682 complaints for violation of the eight hour law for women, and 37 cases were prosecuted. During the fiscal year 1913 there were filed 473 complaints and 33 cases were prosecuted. Our records of complaints filed for

violation of this law show that hotels, apartment and lodging houses and restaurants were the principal offenders. (See Tables XVI, XVII.)

HOSPITAL FEES.

The practice of collecting hospital fees from employees was practically universal up to about two years ago. Many companies collected fees from employees and gave nothing in return. In 1913 this Bureau drafted a bill forbidding any company from deducting hospital fees unless they maintained a hospital or made proper arrangements with a hospital for the care of their employees when sick or injured. It also provided for an accounting of the fees collected. The bill, however, failed to pass, but fortunately the "Workmen's Compensation Act" was passed. Although the latter law provided for medical care to injured employees, many companies still continued to collect hospital fees for illness other than that arising out of injuries sustained in the course of employment.

When the "Workmen's Compensation Act" went into effect, many companies attempted to apply a part of the hospital fees to the payment of compensation, but this was quickly discouraged by the Industrial Accident Commission. Of course, we are unable to tell whether or not this is still practiced, owing to the fact that there is absolutely no accounting of fees collected by these companies to any governmental bureau.

An investigation of the collection of hospital fees was made by this bureau in May, 1914, and we are satisfied that most of the evils connected with it have now been wiped out, particularly the practice of hiring men for one or two days and deducting hospital fees of one dollar from their wages for that period of time.

In our investigation we secured data from 201 of the largest companies engaged in various industries in the state. Of this number, 25 maintained regular or emergency hospitals, and 85 companies had arrangements with either hospitals or doctors. Eighty-nine companies collected hospital fees; 19 of them collected less than \$1 per month, 67 collected \$1 and 3 collected \$1.25. Payment of hospital fees was obligatory in 64 companies. In 6 companies no fees were collected when the work lasted less than five days, and in 7 companies when the work lasted less than ten days. In most instances the fee was prorated for fractions of a month.

While the Bureau does not seek to discourage men from setting aside a small portion of their earnings to take care of them during sickness other than that arising from accident in the course of their employment, we are of the opinion that there should be an accounting by companies of the moneys collected out of the wages of employees, and a proper

supervision to insure that the money so collected is spent for the purpose for which it was intended, particularly in view of the fact that our investigation showed that at the present time the hospital fees collected by companies from their employees in this state amounts to over \$600,000 a year.

The subject of "Hospital Fees" is also discussed in Part II in connection with the lumber and Portland cement industries.

CAMP SANITATION.

As the result of some investigations made in 1912, this Bureau drafted a bill providing for the sanitation of camps. Under the original draft, the enforcement of the act devolved upon this Bureau, but it was amended in the legislature and the enforcement placed in the hands of the State Board of Health. The State Board of Health, however, was without funds or men to enforce the provisions of the law, so this Bureau, unwilling to see such an important piece of legislation made inoperative, notified the State Board of Health that our special agents would be used for the work. As soon as the law became effective on August 10, 1913, we sent our agents to begin the inspection in the lumber and construction camps.

One of the most important features of the act was the section providing that:

The bunks or beds shall be made of iron, canvas, or other sanitary material, and shall be so constructed as to afford reasonable comfort to the persons occupying such bunks or beds.

This Bureau maintained that wooden bunks were not sanitary and did not afford reasonable comfort, and insisted that steel or other sanitary bunks be used. As a result of our inspection, over 7,000 steel banks have been installed, taking the places of the old vermin infested wooden bunks.

After the Bureau had set the law into operation, the Immigration and Housing Commission requested that they be permitted to take up the work in connection with their housing investigations. The request was acceded to by this Bureau.

The results of our pioneer investigations into camp sanitation are to be found in Part II, in connection with the report on lumber and Portland cement industries.

COMPLAINTS.

The Bureau has kept a systematic record of all complaints filed. Each complaint contains a statement of the alleged offense. An investigation is made in each complaint filed, and the results of this investigation recorded.

During the fiscal year 1914, complaints of various kinds to a total of 9,621 were filed, as against 4,957 complaints during the fiscal year 1913.

It is rather difficult to present the enormous amount of work entailed in investigating close to 10,000 complaints in one year. (See Tables XVIII, XIX.)

PROSECUTIONS.

As stated in our introductory remarks, the policy of the Bureau has been first to warn and then prosecute persons violating the law. It has not been our desire to prosecute merely for the purpose of making a record. Prosecutions were only resorted to when the violations were flagrant and we were obliged to maintain the effectiveness of the law.

During the fiscal year 1914, the Bureau conducted 130 prosecutions, securing 70 convictions; while during the fiscal year 1913 the prosecutions totaled 118 and the convictions 66. In most of the cases where the action was dismissed by the court, it was done at the request of the Bureau, especially in cases of non-payment of wages when the wages were paid to the complainant. (See Table XX.)

TABLE No. 1.—Wage Claims Investigated During Fiscal Year Ending June 30, 1913.
(Showing occupation and sex of complainants.)

Occupation and sex	Total for state	San Francisco office	Los Angeles office
Males:			
Actors and performers.....	71	58	13
Automobile mechanics and chauffeurs.....	45	26	19
Bakers	35	16	19
Barbers	12	9	3
Bartenders	23	22	1
Blacksmiths	15	8	7
Butchers	8	3	5
Cannery hands	16	16	—
Carpenters	130	78	52
Clerical help	76	51	25
Cooks	119	95	24
Electricians	20	11	9
Engineers	15	8	7
Errand boys and messengers.....	55	29	26
Foremen	23	14	9
Foundry helpers	4	3	1
Gardeners	17	4	13
General help	58	28	30
Hotel help	36	27	9
Kitchen help	138	71	67
Laborers	574	262	312
Laundry workers	7	5	2
Machinists	34	27	7
Mechanics	133	55	78
Metal workers	12	10	2
Milkers and dairymen.....	13	7	6
Miners	93	76	17
Moving picture machine operators.....	3	3	—
Oil well drillers	11	5	6
Painters	110	54	56
Plasterers	12	3	9
Plumbers	11	8	3
Porters and janitors.....	112	85	27
Printers	21	14	7
Ranch hands	72	26	46
Salesmen and agents.....	70	49	21
Stablemen	24	15	9
Stevedores	7	7	—
Stoneworkers	33	8	25
Tailors	50	31	19
Teamsters	183	62	121
Waiters	102	62	40
Watchmen	21	18	3
Unclassified	215	121	94
Totals	2,839	1,590	1,249

TABLE No. 1.—Wage Claims Investigated During Fiscal Year Ending June 30, 1913.
(Showing occupation and sex of complainants)—Continued.

Occupation and sex	Total for state	San Francisco office	Los Angeles office
Females:			
Actresses and performers.....	110	88	22
Chambermaids	28	28	-----
Clerical help	24	10	14
Cooks and kitchen help.....	37	16	21
Factory hands	3	2	1
Housekeepers	22	15	7
Housework, general	159	78	81
Laundry workers	13	6	7
Maids	29	10	19
Nurses	53	25	28
Saleswomen	20	12	8
Seamstresses	63	42	21
Stenographers	51	40	11
Waitresses	88	52	36
Unclassified	34	24	10
Totals	734	448	286
Recapitulation:			
Males	2,839	1,590	1,249
Females	734	448	286
Totals	3,573	2,038	1,535

TABLE No. II.—Wage Claims Investigated During Fiscal Year Ending June 30, 1913.
(Showing industries against which claims were filed.)

Industries	Total for state	San Francisco office	Los Angeles office
Agents, manufacturers	13	4	9
Bakeries	44	19	25
Barber shops	26	17	9
Blacksmith shops	15	7	8
Building material	38	9	29
Butcher shops and markets	23	16	7
Candy and confectionery	23	17	6
Cigar and cigarette factories	9	7	2
Circuses and menageries	29	11	18
Cleaning and dyeing	17	1	16
Clubs, societies, etc.	45	33	12
Construction work and general contracting	695	301	394
Dairies and creameries	32	13	19
Dressmaking, etc.	21	12	9
Furniture and cabinet work, etc.	20	8	12
Garages and repair shops	48	31	17
Hospitals	28	14	14
Hotels, apartment and boarding houses	288	195	93
Laundries	26	12	14
Light, heat and power companies	41	29	12
Liquor dealers	44	41	3
Lumber and milling	32	21	11
Manufacturers, general	47	33	14
Metal working and foundries	44	27	17
Offices	49	24	25
Oil, mining and dredging	127	95	32
Packing houses and canneries	15	14	1
Plumbing and pipe fitting	14	7	7
Printing and publishing	47	33	14
Private places	350	160	190
Promoters and brokers	21	8	13
Quarrying	6	4	2
Railroads and stages	27	18	9
Ranching	83	36	47
Real estate	99	39	60
Restaurants	378	246	132
Shipping	12	11	1
Stores, department	3	3	
Stores, grocery	25	15	10
Stores, other retail	100	61	39
Tailoring	78	57	21
Teaming, livery and storage	106	59	47
Telegraph and messenger service	13	10	3
Theatrical	238	145	93
Unclassified	134	115	19
Totals	3,573	2,038	1,535

TABLE No. III.—Wage Claims Investigated During Fiscal Year Ending June 30, 1914.
(Showing occupation and sex of complainants.)

Occupation and sex	Total for state	San Francisco office	Los Angeles office	Sacra- mento office	San Diego office
Males:					
Actors and performers	195	129	55	3	8
Automobile mechanics and chauffeurs	126	34	79	4	9
Bakers	51	24	11	15	1
Barbers	18	8	9	1	
Bartenders	32	28	1	3	
Blacksmiths	27	17	3	7	
Butchers	9	2	7		
Carpenters	363	145	169	25	24
Clerical help	134	69	47	15	3
Cooks	240	124	71	38	7
Electricians	30	7	17	3	3
Engineers	71	29	33	8	1
Errand boys and messengers	74	43	24	5	2
Foremen	47	21	16	6	1
Foundry helpers	23	5	5	13	
Gardeners	39	13	23	1	2
General help	93	62	13	16	2
Hotel help	25	20	5		
Kitchen help	145	57	61	22	5
Laborers	1,602	437	841	233	91
Laundry workers	35	33	1	1	
Machinists	122	63	12	45	2
Mechanics	228	111	72	25	20
Metal workers	30	17	9		4
Milkers and dairymen	24	13	3	3	5
Miners	291	173	26	89	3
Moving picture machine operators	12	3	9		
Oil well drillers	39	20	16	3	
Painters	198	65	122	7	4
Plasterers	46	12	29		5
Plumbers	33	11	21		1
Porters and janitors	137	92	36	4	5
Printers	41	21	16		4
Ranch hands	208	63	67	51	27
Salesmen and agents	148	66	66	13	3
Stablemen	35	27	3	5	
Stevedores	41	39		1	1
Stone workers	50	17	14	8	11
Tailors	62	37	23		2
Teamsters	253	78	133	26	16
Waiters	280	175	62	25	18
Watchmen	38	23	10	3	2
Unclassified	325	141	133	31	20
Totals	6,024	2,581	2,373	758	312

TABLE No. III. Wage Claims Investigated During Fiscal Year Ending June 30, 1914.
(Showing occupation and sex of complainants)—Continued.

Occupation and sex	Total for state	San Francisco office	Los Angeles office	Sacra- mento office	San Diego office
Females:					
Actresses and performers.....	155	86	43	1	25
Chambermaids	24	7	14	-----	3
Clerical help	57	22	31	3	1
Cooks and kitchen help.....	76	34	28	10	4
Housekeepers	48	41	-----	1	6
Housework, general	253	132	98	11	12
Laundry workers	54	44	6	1	3
Maids	82	34	47	1	-----
Nurses	153	70	52	24	7
Saleswomen	41	27	4	7	3
Seamstresses	78	42	33	-----	3
Stenographers	117	62	47	6	2
Waitresses	125	63	48	11	3
Unclassified	43	20	20	3	-----
Totals	1,306	684	470	79	72
Recapitulation:					
Males	6,024	2,581	2,373	758	312
Females	1,306	684	471	79	72
Totals	7,330	3,265	2,844	837	384

TABLE No. IV. Wage Claims Investigated During Fiscal Year Ending June 30, 1914.
(Showing industries against which claims were filed.)

Industries	Total for state	San Francisco office	Los Angeles office	Sacra- mento office	San Diego office
Agents, manufacturers	59	24	35		
Bakeries	86	39	27	18	2
Barber shops	40	15	21	4	
Blacksmith shops	24	14	5	4	1
Building material	61	18	38	5	
Butcher shops and markets	20	14	6		
Candy and confectionery	40	22	16	1	1
Cigar and cigarette factories	17	7	8	2	
Circuses and menageries	91	63	26	2	
Cleaning and dyeing	35	12	21		2
Clubs, societies, etc.	71	21	39	8	3
Construction work and general con- tracting	1,475	373	875	129	98
Dairies and creameries	89	21	35	9	24
Dressmaking, etc.	41	23	15	1	2
Furniture and cabinet making, etc.	32	18	13	1	
Garages and repair shops	153	67	62	14	10
Hospitals	64	16	36	8	4
Hotels, apartment and boarding houses ..	457	256	159	33	9
Laundries	103	79	17	2	5
Light, heat and power companies	32	20	8	3	1
Liquor dealers	84	64	14	6	
Lumber and milling	50	32	6	12	
Manufacturers, general	91	33	58		
Metal working and foundries	144	49	37	56	2
Offices	76	39	32	3	2
Oil, mining and dredging	491	328	54	101	8
Packing houses and canneries	20	17		3	
Plumbing and pipe fitting	24	9	14	1	
Printing and publishing	100	64	24	8	4
Private places	596	295	236	34	31
Promoters and brokers	49	23	16	2	8
Quarrying	79	76		1	2
Railroads and stages	110	31	19	60	
Ranching	374	83	103	149	39
Real estate	203	68	113	15	7
Restaurants	696	363	204	82	47
Shipping	49	45	1	3	
Stores, department	18	9	9		
Stores, grocery	35	13	17	5	
Stores, other retail	189	66	104	8	11
Tailoring	93	54	34	1	4
Teaming, livery and storage	151	64	78	7	2
Telegraph and messenger service	28	12	13	2	1
Theatrical	371	171	143	13	44
Unclassified	219	135	53	21	10
Totals	7,330	3,265	2,844	837	384

TABLE No. V. Employment Agencies of the State. Record for six months ending September 30, 1914.
(Showing positions furnished, fees charged, refunds made, etc., by locality and class of agency.)

Class of agency (By location)	Positions furnished men			Positions furnished women			Total positions furnished			Refunds made	
	Number	Fees charged	Average fee	Number	Fees charged	Average fee	Number	Fees charged	Fees	Expenses	
San Francisco —											
Commercial	363	\$5,278 17	\$14 51	590	\$5,585 70	\$9 47	953	\$10,863 87	\$191 70	—	
Female	16	59 10	3 69	1,201	3,403 45	2 83	1,217	3,462 55	77 10	—	
General	27,668	48,111 38	1 71	1,589	4,191 35	2 61	29,257	52,305 73	3,805 35	\$111 70	
Hotel	3,298	11,405 55	3 46	1,906	4,349 30	2 28	5,204	15,751 85	497 50	67 90	
Oriental†	3,221	7,956 26	2 47	33	71 75	2 17	3,257	8,028 01	60 80	4 00	
Teachers	34	2,019 35	59 39	43	2,050 82	47 69	77	4,070 17	—	—	
Theatrical*											
Totals	34,603	\$71,829 81	\$2 16	5,362	\$19,655 37	\$3 67	39,965	\$91,485 18	\$1,932 45	\$216 60	
Los Angeles —											
Commercial	571	\$7,618 57	\$13 34	575	\$4,743 28	\$8 25	1,146	\$12,361 85	\$14 85	—	
Female	126	253 50	2 01	4,457	6,402 23	1 41	4,583	6,655 73	1,708 85	\$6 10	
General	23,603	39,835 27	1 69	3,395	4,519 90	1 33	26,998	44,355 17	10,096 70	232 75	
Hotel	1,392	8,327 67	1 90	3,003	5,797 40	1 93	7,395	14,125 07	4,420 95	7 25	
Nurses	78	78 00	1 00	914	872 00	95	992	950 00	—	—	
Oriental†	2,006	3,306 30	1 65	25	41 60	1 78	2,031	3,350 90	132 55	—	
Teachers	107	6,091 17	56 95	177	7,091 15	40 06	281	13,185 32	6 18	—	
Theatrical*											
Totals	30,883	\$65,513 48	\$2 12	12,546	\$29,170 56	\$2 35	43,429	\$91,981 01	\$16,380 08	\$246 10	
Oakland —											
Female	64	\$118 50	\$1 85	3,120	\$5,081 40	\$1 63	3,184	\$5,199 90	\$1,859 10	\$0 45	
General	1,024	1,807 25	1 76	135	242 40	1 80	1,159	2,049 65	79 00	30	
Oriental†	344	751 90	2 19	15	38 15	2 51	359	790 05	—	—	
Totals	1,432	\$2,677 65	\$1 87	3,270	\$5,361 95	\$1 64	4,702	\$8,039 60	\$1,938 10	\$0 75	
Alameda —											
Oriental†	328	\$33 55	\$0 10	6	\$4 60	\$0 77	334	\$38 15	—	—	

*Figures are not given for theatrical agencies as the fees are based on duration of engagement, which is often indefinite.
†Returns from Oriental agencies are in most cases quite incomplete.

TABLE No. V. Employment Agencies of the State. Record for six months ending September 30, 1914—Continued.
(Showing positions furnished, fees charged, refunds made, etc., by locality and class of agency.)

Class of agency (By location)	Positions furnished men			Positions furnished women			Total positions furnished		Refunds made	
	Number	Fees charged	Average fee	Number	Fees charged	Average fee	Number	Fees charged	Fees	Expenses
Berkeley—										
Female										
Teachers	84	\$5,015 05	\$59 70	222 154	\$192 38 7,037 20	\$0 87 45 70	222 238	\$192 38 12,052 25	\$34 15	
Totals	84	\$5,015 05	\$59 70	376	\$7,229 58	\$19 23	460	\$12,244 63	\$34 15	
Fresno—										
Commercial	2	\$35 00	\$17 50	3	\$5 00	\$1 67	5	\$40 00		
General	2,736	3,068 30	1 12	148	173 75	1 17	2,884	3,242 05	\$190 25	\$22 20
Oriental†										
Totals	2,738	\$3,103 30	\$1 13	151	\$178 75	\$1 18	2,889	\$3,282 05	\$190 25	\$22 20
Pasadena—										
Female	9	\$16 40	\$1 82	272	\$685 30	\$2 52	281	\$704 70	\$38 50	
Nurses				67	126 50	1 89	67	126 50		
Oriental†	295	175 70	59				295	175 70	1 90	
Totals	304	\$192 10	\$0 63	339	\$811 80	\$2 39	643	\$1,003 90	\$40 40	
Sacramento—										
Female	6	\$10 50	\$1 75	161	\$213 30	\$1 32	167	\$223 80	\$15 30	
General	10,812	15,312 75	1 42	61	90 25	1 44	10,873	15,403 00	862 65	\$31 75
Oriental†	355	1,152 10	3 25	4	8 50	2 13	359	1,160 60	22 75	10 00
Totals	11,173	\$16,475 35	\$1 48	226	\$312 05	\$1 38	11,399	\$16,787 40	\$900 70	\$41 75
San Diego—										
Female	3	\$8 00	\$2 67	885	\$1,535 37	\$1 73	888	\$1,543 37	\$58 75	
General	2,683	6,327 75	2 36	224	343 25	1 53	2,907	6,671 00	135 00	\$3 50
Totals	2,686	\$6,335 75	\$2 36	1,109	\$1,878 62	\$1 69	3,795	\$8,214 37	\$193 75	\$3 50
San Jose—										
General	1,466	\$1,682 95	\$1 15	164	\$299 20	\$1 82	1,630	\$1,982 15	\$17 30	

Stockton—	6,506	\$10,059 17	\$1 55	226	\$294 08	\$1 30	6,732	\$10,353 25	\$229 35	\$1 30
General										
Oriental										
Totals	6,506	\$10,059 17	\$1 55	226	\$294 08	\$1 30	6,732	\$10,353 25	\$229 35	\$1 30
All other towns—										
Female	28	\$17 05	\$0 61	270	\$508 90	\$1 88	298	\$525 95		
General	7,988	10,913 80	1 37	795	883 25	1 11	8,783	11,797 05	\$406 80	\$36 60
Oriental	1,526	500 78	33	1	1 00	1 00	1,527	501 78		
Totals	9,542	\$11,431 63	\$1 20	1,066	\$1,393 15	\$1 31	10,608	\$12,824 78	\$406 80	\$36 60

*Figures are not given for theatrical agencies as the fees are based on duration of engagement, which is often indefinite.

[†]Returns from Oriental agencies are in most cases quite incomplete.

TABLE No. VI. Summary of Employment Agencies of the State. Record for six months ending September 30, 1914, by cities.

City	Num- ber of agencies	Positions furnished men			Positions furnished women			Total positions furnished		Refunds made	
		Number	Fees charged	Average fee	Number	Fees charged	Average fee	Number	Fees charged	Fees	Expenses
San Francisco	65	34,603	\$74,829 81	\$2 16	5,362	\$19,655 37	\$3 67	39,965	\$94,485 18	\$4,932 45	\$216 60
Los Angeles	67	30,883	65,513 48	2 12	12,546	29,470 56	2 35	43,429	94,984 04	16,380 08	246 10
Oakland	12	1,432	2,677 65	1 87	3,270	5,361 95	1 64	4,702	8,039 60	1,938 10	75
Totals	144	66,918	\$143,020 94	\$2 14	21,178	\$54,487 88	\$2 57	88,096	\$197,508 82	\$23,250 63	\$463 45
Alameda	2	328	\$33 55	\$0 10	6	\$4 60	\$0 77	334	\$38 15		
Berkeley	3	84	5,015 05	59 70	376	7,229 58	19 23	460	12,244 63	\$34 15	
Fresno	8	2,738	3,103 30	1 13	151	178 75	1 18	2,889	3,282 05	190 25	\$22 20
Pasadena	6	304	192 10	63	339	811 80	2 39	643	1,003 90	40 40	
Sacramento	16	11,173	16,475 35	1 48	226	312 05	1 38	11,399	16,787 40	900 70	41 75
San Diego	12	2,686	6,335 75	2 36	1,109	1,878 62	1 69	3,795	8,214 37	193 75	3 50
San Jose	3	1,466	1,682 95	1 15	164	299 20	1 82	1,630	1,982 15	17 30	
Stockton	7	6,506	10,059 17	1 55	226	294 08	1 30	6,732	10,353 25	229 35	1 30
Totals	57	25,285	\$42,897 22	\$1 70	2,597	\$11,008 68	\$4 24	27,882	\$53,905 90	\$1,605 90	\$68 75
All other towns	53	9,542	\$11,431 63	\$1 20	1,066	\$1,393 15	\$1 31	10,608	\$12,824 78	\$406 80	\$36 60
Grand totals	254	101,745	\$197,349 79	\$1 94	24,841	\$66,889 71	\$2 69	126,586	\$264,239 50	\$25,263 33	\$568 80

TABLE No. VII. Summary of Employment Agencies of the State. Record for six months ending September 30, 1914, by class of agency.

Class of agency	Num-ber of agencies	Positions furnished men			Positions furnished women			Total positions furnished		Refunds made	
		Number	Fees charged	Average fee	Number	Fees charged	Average fee	Number	Fees charged	Fees	Expenses
Commercial -----	20	936	\$12,931 74	\$13 82	1,168	\$10,333 98	\$8 85	2,104	\$23,265 72	\$506 55	-----
Female -----	27	252	483 05	1 92	10,588	18,022 33	1 70	10,840	18,505 38	3,757 60	\$6 55
General -----	115	84,486	137,118 62	1 62	6,737	11,040 43	1 64	91,223	148,159 05	15,822 40	473 10
Hotel -----	12	7,690	19,733 22	2 57	4,909	10,146 70	2 08	12,599	29,879 92	4,918 45	75 15
Nurses -----	6	78	78 00	1 00	981	998 50	1 02	1,059	1,076 50	-----	-----
Oriental† -----	55	8,078	13,876 59	1 72	84	168 60	2 01	8,162	14,045 19	218 00	14 00
Teachers -----	6	225	13,128 57	58 35	374	16,179 17	43 26	599	29,307 74	40 33	-----
Theatrical* -----	13	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Totals -----	254	101,745	\$197,349 79	\$1 94	24,841	\$66,889 71	\$2 69	126,586	\$264,239 50	\$25,263 33	\$568 80

*Figures are not given for theatrical agencies as the fees are based on duration of engagement, which is often indefinite.

†Returns from Oriental agencies are in most cases quite incomplete.

TABLE No. VIII. Employment Agencies of the State. List of Agencies Granted State Licenses Since April 1, 1914.

AGENCIES IN CITIES OF FIRST, FIRST AND ONE HALF AND SECOND CLASSES.

SAN FRANCISCO.

License No.	
36.	Andre Employment Agency.
185.	Berlin-Walsh Co., Inc.
130.	Blake and Amber Amusement Agency.
56.	Boynton-Esterly Teachers' Agency.
35.	Business Men's Registrar.
7.	California Hotels Employment Agency.
72.	Clerical Reference Association.
44.	Commercial Expert Company.
47.	Cosmopolitan Employment Agency.
248.	Dailey, Wm. R.
6.	Day, Mrs. M. E.
46.	Dillon, Josephine B.
190.	Dixon-Fogarty Employment Agency.
10.	Downing, Emit.
1.	Duperu & Company.
206.	Empire Employment Agency.
261.	Entertainer's Exchange.
42.	Ewer & Company, W. D.
191.	Exposition Employment Bureau.
48.	Gibbs & Company, Inc.
31.	Henry's Theatrical Exchange.
167.	International Employment Agency.
115.	Keeler Hotel Employment Bureau.
199.	Kennedy & Drechsler, Inc.
158.	Knight's Employment Agency.
136.	Lagarde, Nydia.
37.	Lambert, Mrs. Marguerite.
30.	Levey Circuit, Bert.
223.	Loew Western Booking Agency, Marcus.
71.	Louise, Madam.
13.	Marchand's Employment Bureau.
219.	McCarthy, Mrs. M. T.
9.	McClellan & Woodward.
165.	Midgley's Hotel Managers' Exchange.
2 and 3.	Murray & Ready (two agencies).
129.	Norton Employment Agency.
70.	Olcott, R. H.
225.	Owl Employment Agency.
8.	Pacific Audit and System Company.
153.	Pacific Booking Agency.
227.	Pacific Teachers' Agency and Pacific Service Company.
192.	Phillips Employment Agency.
45.	Plunkett, Kate.
183.	Reliable Employment Agency.
67.	Rockhurst Center Investigated Service Bureau.
*193.	San Francisco Employment Labor Bureau.
247.	San Francisco Hotelmen's Association.
184.	Sullivan's Employment Agency.
240.	Treacy's Employment Agency.
221.	United Employment Agency.
38.	Weaver, J. C.
156.	Western Hotel Reporter.
73.	Western Labor Bureau.
210.	Western States Vaudeville Association.
Oriental.	
14.	Grant Employment Agency.
154.	Hatsumi Employment Agency, Oscar.
18.	Hori & Company.
201.	Kinney Chinese Employment Bureau.
12.	Knoph, A. N.
74.	Minamide Chinese Employment Office, K.
155.	New Grant Employment Agency.
66.	Oriental Employment Agency.
76.	Shiozaki Japan-American Employment Agency, H. J.
118.	Star Employment Office.
11.	Tamura Japanese and Chinese Employment Office, T.

*Retired from business.

TABLE No. VIII. Employment Agencies of the State. List of Agencies Granted State Licenses Since April 1, 1914—Continued.

LOS ANGELES.

License No.

245. American Business Men's Association.
 - *22. Anderson's Employment Agency.
 124. Baxter Employment Agency, The.
 112. Big Four Employment Agency.
 94. Boynton-Esterly Teachers' Agency.
 125. Broadway Employment Agency.
 251. California Audit and Adjustment Company.
 113. California Commercial Service Company.
 19. California Hospital Nurses' Directory, Inc.
 162. California Teachers' Bureau.
 100. Coleman's Employment Office, J. W.
 256. Company of Public Stenographers.
 106. Dady Amusement Circuit, C. Bassells.
 21. Dygert, Mrs. M. A.
 161. Educational Business Company.
 105. Educational Expert Company.
 111. Fidelity Theatrical Exchange.
 15. Fisk Teachers' Agency.
 104. Harkness & Hunter Employment Agency.
 23. Hawley Employment Agency.
 103. Henderson Employment Agency.
 77. Hummel Brothers & Company.
 242. Independent Theatrical Exchange.
 222. International Employment Agency.
 258. James, W. A. L.
 252. Levey Vaudeville Circuit, Bert.
 174. Lyons & Beavis.
 25. Martin & Shaw.
 160. Middleton's Nurses' Directory.
 196. Motor Service Bureau, The.
 - 4 and 5. Murray & Ready (two agencies).
 116. Nurses' Central Registry.
 126. Pacific Audit and System Company, Inc.
 120. Pacific Automatic Employment Company, The.
 119. Pacific Coast Hotel and Apartment Record.
 97. Pacific Employment Agency.
 175. Pacific Service Company.
 90. Parks Vaudeville and Booking Exchange.
 96. Patten's Employment Office, Mrs.
 143. Plaza Employment Agency.
 95. Progressive Household Club.
 79. Red Crossing Employment Agency.
 176. Reed Employment Agency.
 89. Reference Association of California.
 101. Rodriguez, Ricardo.
 141. Ruehl & Company, E. H.
 195. Saunders-Walters Stenographic Company.
 209. Silverthorne Nurses' Directory.
 91. Smith's Employment Agency.
 117. Swedish and German Employment Agency.
 50. Tourist and Hotel Reporter.
 92. Trimble's Employment Agency.
 49. Tucker's Hotel and Restaurant Employment Agency.
- Oriental.**
177. A. B. Employment Agency.
 142. Abe Japanese Employment Agency.
 228. Cahuenga Employment Agency.
 98. Eagle Japanese Employment Agency.
 20. Fugi Employment Agency.
 110. Ibusuki Japanese Employment Agency, T.
 208. Ito's Employment Agency.
 16. Japanese A. B. C. Employment Agency.
 102. Japanese Central Employment Agency.
 24. Japanese Los Angeles Employment Agency.
 109. Kamiya Oriental Employment Agency, M.
 99. Pacific Japanese A. A. A. Employment Bureau, The.
 127. Sumi's Japanese Employment Agency.
 78. Sunset and Cherry Day Work Employment Agency.
 231. Sunset Employment Agency.

TABLE No. VIII. Employment Agencies of the State. List of Agencies Granted State Licenses Since April 1, 1914—Continued.

OAKLAND.

License No.

- 114. Johnson & Kerr.
- 207. Nelson's Employment Agency, Mrs.
- 146. Oakland Employment Agency.
- *17. Oswald's Employment Agency, Mrs. J.
- 54. People's Employment Agency, The.
- 43. Success Employment Agency.
- 80. Swift Employment Agency.
- 204. Woman's Employment Exchange.

Orientals.

- 173. Japanese and Chinese Employment Agency.
- 139. Japanese Employment Agency of Nippon Home.
- 128. Orient Employment Agency.
- 226. Yuen Employment Agency, Chas.

AGENCIES IN CITIES OF THIRD AND FOURTH CLASSES.

ALAMEDA.

- 164. Hiroshimaya.
- 68. Rokutani Employment Agency.

BERKELEY.

- 237. Berkeley Employment Bureau.
- 52. Fisk Teachers' Agency, The.
- 121. McNeill Teachers' Agency.

FRESNO.

- 257. Central California Employment Agency.
- 253. Fresno Employment Agency.
- 166. Golden West Employment Agency.
- 39. Home Employment Office.
- 159. People's Employment Agency.
- 214. Powell Employment Agency, R. A.
- 181. Quong Sing Chong Company.
- 182. San Joaquin Employment Agency.
- 34. Wright's Employment Agency.

PASADENA.

- 229. General Employment Agency.
- 238. McAdam Employment Agency.
- 27. Mikado Employment Agency.
- 255. People's Employment Agency.
- 26. Registry for Undergraduate Nurses.
- 93. Weylandt's Employment Agency, Mrs. Chas. J.
- 28. Yamato Employment Agency.

SACRAMENTO.

- *55. Bruening & Company, W. E.
- 213. Capital Employment Agency.
- 53. Central Employment Agency.
- 83. Hong Kong Employment Agency.
- 169. Ideal Employment Agency.
- 88. Murray & Ready.
- 82. Nippon Employment Agency.
- 170. Pacific Coast Labor Bureau.
- 29. Red Cross Employment Office.
- 81. Shirokane Employment Agency.
- †75. St. George Labor Agency.
- 149. Standard Employment Agency.
- 148. Sunrise Employment Agency.
- 140. Tremont Employment Agency.
- 168. Western Labor Bureau.
- 122. Wide Awake California Employment Agencies, Inc.

SAN DIEGO.

- 64. Commercial Exchange.
- 84. Essex Employment Agency.
- 249. Golden West Employment Agency.
- 135. Old Reliable Employment Agency.
- 230. Pacific Coast Employment Agency.
- 61. Pioneer Employment Agency.
- 63. Plaza Employment Agency.
- 62. San Diego Employment Agency.
- 85. Star Employment Agency.
- 65. Western Employment Agency.
- 86. Women's Social Service.
- 87. Y. W. C. A.

*Retired from business. †License canceled.

TABLE No. VIII. Employment Agencies of the State. List of Agencies Granted State Licenses Since April 1, 1914—Continued.

SAN JOSE.

License No.

- 186. Garden City Employment Agency.
- 133. Progressive, The.
- 205. United Employment Agency.

STOCKTON.

- 246. Furuya Japanese Employment Agency.
- 59. Independent Employment Agency.
- 58. King's Employment Agency.
- 215. Logan's Employment Agency.
- 40. Reyner's Employment Agency.
- 33. Steele's Employment Agency.
- 147. Williams & Company.

AGENCIES IN ALL OTHER CITIES AND TOWNS.**ANTIOCH.**

- 234. Antioch Employment Agency.

BAKERSFIELD.

- 200. Kern Valley Employment Bureau.
- †151. Morris' Employment Agency, Edd.
- *172. Northern Employment Agency, The.
- 203. Odell Employment Agency.
- 244. Whitaker Employment Agency.

CARPINTERIA.

- 239. Hachiya Employment Agency.
- 233. Suminaga, George.

CHICO.

- 131. California Employment Agency.
- 218. Wide Awake Employment Agency.

CUCAMONGA.

- 198. Iwasaki Employment Agency, T.

EL CENTRO.

- 202. People's Employment Office.
- 254. Pioneer Employment Agency.
- 250. Imperial Valley Employment Agency.

EUREKA.

- 51. Hayden Employment Agency.
- 57. Kerr, J. W.
- 134. Metropole Employment Agency.

IMPERIAL.

- 137. Honaker Employment Agency.

LIVERMORE.

- 241. Mint Employment Agency.

LODI.

- 60. Lodi Employment Agency.

LONG BEACH.

- 144. Japanese Arks Employment Agency.
- 145. Mikado Employment Agency.
- 178. Panama Employment Agency.
- 163. Togo Japanese Employment Agency.

MARYSVILLE.

- 32. Marysville Employment Agency.

MERCED.

- 41. Warfield Employment Agency, C. A. H.

MODESTO.

- 108. Modesto Employment Agency.

NORTH POMONA.

- 236. Sasaki, Frank C.

OCEAN PARK.

- 188. Hollywood Employment Agency.

ONTARIO.

- 150. Narod Employment Agency.

REDDING.

- *123. Gray's Employment Agency.
- 69. Nichol's Employment and Intelligence Bureau.
- 216. Northern California Employment Agency.

REDLANDS.

- 250. 1897 Employment Agency.
- 107. Rivera, A. A.

RIVERSIDE.

- 212. Reliable Employment Agency.

*Retired from business. †License canceled.

TABLE No. VIII. Employment Agencies of the State. List of Agencies Granted State Licenses Since April 1, 1914—Continued.

SALINAS.

License No.

152. Shaw's Employment Agency, Chas.

SAN BERNARDINO.

194. Boesenberg & Son, F.

179. Preciado's Employment Agency, A. F.

220. Tafolla & Company, A. M.

SAN MATEO.

138. Lindsay, Mrs. Mary J.

SANTA ANA.

224. Palace Employment Agency.

132. Santa Ana Employment Agency.

SANTA BARBARA.

187. Associated Charities of Santa Barbara.

197. Fujitsubo & Company, S.

157. Japanese Employment Agency.

232. Palmer's Employment Agency.

243. Santa Barbara Employment Agency.

SANTA MONICA.

217. Ocean Park Japanese Employment Agency.

211. Yoshimoto, H. B.

SANTA PAULA.

235. Sakyō, Y.

SANTA ROSA.

261. Murphy, Will C.

TAFT.

180. Durst Employment Agency, The.

VISALIA.

171. Howell's Employment Agency.

(EAST) WHITTIER.

189. Tsukifuji, Frank.

TABLE No. IX. Age and Schooling Certificates Issued in the State, for Period
August 10, 1913, to June 25, 1914.

(Showing sex and schooling, by counties.)

County	Total certifi- cates issued	Total (15 years)		Graduate (15 years)			Non-graduate (15 years)		
		Male	Female	Total	Male	Female	Total	Male	Female
Alameda	33	22	11	10	8	2	23	14	9
Alpine									
Amador									
Butte	6	4	2	1	1		5	3	2
Calaveras	1		1				1		1
Colusa									
Contra Costa	6	5	1	3	3		3	2	1
Del Norte									
El Dorado									
Fresno	30	20	10	4	4		26	16	10
Glenn									
Humboldt	12	12		5	5		7	7	
Imperial	1	1					1	1	
Inyo									
Kern	2		2	1		1	1		1
Kings									
Lake									
Lassen									
Los Angeles	570	414	156	224	151	73	346	263	83
Madera	1	1					1	1	
Marin	2	2		2	2				
Mariposa									
Mendocino									
Merced									
Modoc									
Mono									
Monterey									
Napa									
Nevada									
Orange									
Placer	1	1					1	1	
Plumas									
Riverside	3	3		1	1		2	2	
Sacramento	109	62	47	35	13	22	74	49	25
San Benito									
San Bernardino									
San Diego	46	41	5	22	20	2	24	21	3
San Francisco	490	350	140	92	67	25	398	283	115
San Joaquin	7	7		3	3		4	4	
San Luis Obispo									
San Mateo	2	2					2	2	
Santa Barbara	6	5	1	1	1		5	4	1
Santa Clara	22	21	1	2	2		20	19	1
Santa Cruz									
Shasta	2		2	2		2			
Sierra									
Siskiyou									
Solano	6	6		2	2		4	4	
Sonoma	3	2	1				3	2	1
Stanislaus									
Sutter									
Tehama									
Trinity									
Tulare	3	2	1	1		1	2	2	
Tuolumne	1	1		1	1				
Ventura	3	1	2	3	1	2			
Yolo	5	4	1	4	3	1	1	1	
Yuba									
Totals	1,373	989	384	419	288	131	954	701	253

TABLE No. X. Permits to Work (Graduate) Issued in the State, for Period August 10, 1913, to June 25, 1914.

(Showing sex and age, by counties.)

County	Total permits issued	Male				Female			
		Total	12 years	13 years	14 years	Total	12 years	13 years	14 years
Alameda	3	2			2	1			1
Alpine									
Amador									
Butte	1	1			1				
Calaveras									
Colusa									
Contra Costa									
Del Norte									
El Dorado									
Fresno	7	2		1	1	5			5
Glenn									
Humboldt	3	3	1	2					
Imperial									
Inyo									
Kern									
Kings									
Lake									
Lassen									
Los Angeles	119	96	1	15	80	23			23
Madera									
Marin									
Mariposa									
Mendocino									
Merced	1	1		1					
Modoc									
Mono									
Monterey									
Napa	1	1			1				
Nevada									
Orange									
Placer									
Plumas									
Riverside	1	1			1				
Sacramento	1					1			1
San Benito									
San Bernardino									
San Diego	8	7			7	1			1
San Francisco	38	33		3	30	5			5
San Joaquin	1					1			1
San Luis Obispo									
San Mateo									
Santa Barbara	11	6	1	1	4	5	3	1	1
Santa Clara	4	3			3	1			1
Santa Cruz									
Shasta									
Sierra									
Siskiyou									
Solano	1	1			1				
Sonoma									
Stanislaus									
Sutter	2	2			2				
Tehama									
Trinity									
Tulare									
Tuolumne									
Ventura	5	5	1	4					
Yolo									
Yuba									
Totals	207	164	4	27	133	43	3	1	39

TABLE NO. XI. Permits to Work (Temporary) Issued in the State, for Period
August 10, 1913, to June 25, 1914.
(Showing sex and age, by counties.)

County	Total permits issued	Male				Female			
		Total	12 years	13 years	14 years	Total	12 years	13 years	14 years
Alameda	12	11	1		10	1			1
Alpine									
Amador									
Butte									
Calaveras	1	1		1					
Colusa									
Contra Costa	3	3			3				
Del Norte									
El Dorado	1	1			1				
Fresno	7	4			4	3			3
Glenn									
Humboldt	4	2			2	2		1	1
Imperial	3	3	1	1	1				
Inyo									
Kern	1	1			1				
Kings									
Lake									
Lassen									
Los Angeles	66	52	3	3	46	14	1	2	11
Madera									
Marin									
Mariposa									
Mendocino	1	1		1					
Merced									
Modoc									
Mono									
Monterey									
Napa									
Nevada									
Orange	1	1		1					
Placer									
Plumas									
Riverside	5	4	1		3	1	1		
Sacramento	14	7			7	7			7
San Benito									
San Bernardino									
San Diego	48	46	5	13	26	2		1	1
San Francisco	146	116	8	29	79	30	1	7	22
San Joaquin									
San Luis Obispo									
San Mateo									
Santa Barbara	1	1			1				
Santa Clara	12	8		3	5	4			4
Santa Cruz	2	2			2				
Shasta									
Sierra									
Siskiyou									
Solano	8	8	1	2	5				
Sonoma	4	2			2	2			2
Stanislaus									
Sutter									
Tehama									
Trinity									
Tulare	1	1		1					
Tuolumne									
Ventura									
Yolo									
Yuba									
Totals	341	275	20	55	200	66	3	11	52

TABLE No. XII. Age and Schooling Certificates Issued in the State, for Period
August 10, 1913, to June 25, 1914.

(Showing sex and schooling, by countries of birth.)

Country of birth	Total graduate and non-graduate			Graduate			Non-graduate		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
California -----	562	418	144	169	122	47	393	296	97
Rest of United States -----	547	393	154	206	139	67	341	254	87
Austria-Hungary -----	20	18	2				20	18	2
British Isles -----	42	31	11	17	11	6	25	20	5
Canada -----	17	12	5	7	4	3	10	8	2
France -----	6	4	2				6	4	2
Germany -----	16	12	4	4	3	1	12	9	3
Italy -----	60	37	23	3	2	1	57	35	22
Mexico -----	19	14	5	1	1		18	13	5
Russia -----	48	28	20	4	1	3	44	27	17
Scandinavia -----	8	6	2	3	2	1	5	4	1
Spain -----	9	5	4	2	1	1	7	4	3
Miscellaneous -----	19	11	8	3	2	1	16	9	7
Totals -----	1,373	989	384	419	288	131	954	701	253

TABLE No. XIII. Permits to Work (Graduate) Issued in the State, for Period
August 10, 1913, to June 25, 1914.

(Showing sex, by countries of birth.)

Country of birth	Total	Male	Female
California -----	86	72	14
Rest of United States -----	104	79	25
Austria-Hungary -----	1		1
British Isles -----	3	2	1
Canada -----	1	1	
Germany -----	2	1	1
Italy -----	1	1	
Mexico -----	1	1	
Russia -----	1	1	
Miscellaneous -----	7	6	1
Totals -----	207	164	43

TABLE No. XIV. Permits to Work (Temporary) Issued in the State, for Period
August 10, 1913, to June 25, 1914.
(Showing sex, by countries of birth.)

Country of birth	Total	Male	Female
California -----	166	133	33
Rest of United States -----	132	110	22
Austria-Hungary -----	4	4	-----
British Isles -----	5	5	-----
Canada -----	4	3	1
Germany -----	5	5	-----
Italy -----	5	4	1
Mexico -----	4	3	1
Russia -----	8	3	5
Miscellaneous -----	8	5	3
Totals -----	341	275	66

TABLE No. XV. Permits to Work (Temporary) Issued in the State, for Period
August 10, 1913, to June 25, 1914.
(Showing period of time for which issued.)

Period of time for which issued	Total	Male	Female
Under 1 month -----	20	18	2
1 month and over, but under 3 months -----	35	27	8
3 months and over, but under 6 months -----	89	68	21
6 months -----	167	140	27
Not stated -----	30	22	8
Totals -----	341	275	66

TABLE No. XVI. Complaints for Violation of Eight Hour Law for Women Filed With Bureau and Investigated During Fiscal Year Ending June 30, 1914.
(Showing industries against which complaints were filed.)

Industries	Total for state	San Fran- cisco office	Los Angeles office	Sacramento office	San Diego office
Automobile dealers -----	5	4	-----	-----	1
Bakeries -----	15	10	4	1	-----
Candy and confectionery -----	16	7	5	4	-----
Cleaning and dyeing -----	6	4	2	-----	-----
Dry goods, clothing, etc., stores -----	40	27	10	2	1
Grocery stores and markets -----	6	2	4	-----	-----
Hair dressing parlors -----	6	4	2	-----	-----
Hospitals and sanitararia -----	47	31	13	2	1
Hotels, apartment and boarding houses -----	184	106	58	16	4
Laundries -----	41	27	13	1	-----
Manufacturing, general -----	15	5	10	-----	-----
Millinery -----	13	7	6	-----	-----
Photograph galleries -----	6	2	4	-----	-----
Printing and publishing -----	12	7	4	1	-----
Public service corporations -----	7	-----	7	-----	-----
Restaurants -----	121	48	68	5	-----
Retail stores, general -----	47	26	16	5	-----
Tailoring and dressmaking -----	25	10	13	2	-----
Theaters -----	4	-----	4	-----	-----
Unclassified -----	66	43	21	1	1
Totals. -----	682	370	264	40	8

TABLE No. XVII. Complaints for Violation of Eight Hour Law for Women Filed With Bureau and Investigated During Fiscal Year Ending June 30, 1913.
(Showing industries against which complaints were filed.)

Industries	Total for state	San Fran- cisco office	Los Angeles office
Automobile dealers -----	6	4	2
Bakeries -----	15	12	3
Candy and confectionery -----	14	14	-----
Cleaning and dyeing -----	7	1	6
Dry goods, clothing, etc., stores -----	34	31	3
Grocery stores and markets -----	5	2	3
Hair dressing parlors -----	3	3	-----
Hospitals and sanitararia -----	3	3	-----
Hotels, apartment and boarding houses -----	139	115	24
Laundries -----	29	27	2
Manufacturing, general -----	18	15	3
Millinery -----	8	5	3
Photograph galleries -----	3	2	1
Printing and publishing -----	8	8	-----
Public service corporations -----	4	2	2
Restaurants -----	64	28	36
Retail stores, general -----	41	34	7
Tailoring and dressmaking -----	24	19	5
Theaters -----	6	6	-----
Unclassified -----	39	30	9
Totals -----	470	361	109

TABLE No. XVIII. Record of Complaints Filed With Bureau and Investigated During Fiscal Year Ending June 30, 1914.

Nature of complaint	Total for state	San Francisco office	Los Angeles office	Sacramento office	San Diego office
Blowers	37	34	3		
Child labor	173	65	81	20	7
Eight hour law for women.....	682	370	264	40	8
Eight hour law—public work.....	46	11	31	2	2
Eight hour law—underground work.....	14	6	2	4	2
Employment agencies—license	31	22	8	1	
Employment agencies—misrepresentation	923	435	323	140	25
Medical cabinet law	35	35			
Non-payment of wages.....	7,330	3,265	2,844	837	384
Sanitation	135	76	50	1	8
Scaffolding, flooring, etc.....	94	49	31	5	9
Seats for females.....	12	7	5		
Ten hour law for drug clerks.....	9	5	4		
Weekly day of rest.....	22	16	6		
General	78	63	1	10	4
Totals	9,621	4,459	3,653	1,060	449

TABLE No. XIX. Record of Complaints Filed With Bureau and Investigated During Fiscal Year Ending June 30, 1913.

Nature of complaint	Total for state	San Francisco office	Los Angeles office
Blowers	13	10	3
Child labor	108	84	24
Eight hour law for women.....	470	361	109
Eight hour law—public work.....	16	6	10
Eight hour law—underground work.....	2	2	
Employment agencies—license	72	55	17
Employment agencies—misrepresentation.....	479	359	120
Non-payment of wages.....	3,573	2,038	1,535
Sanitation	59	58	1
Scaffolding, flooring, etc.....	25	21	4
Seats for females.....	9	8	1
Ten hour law for drug clerks.....	3	3	
Weekly day of rest.....	78	68	10
General	50	45	5
Totals	4,957	3,118	1,839

TABLE No. XX. Record of Prosecutions Conducted by the Bureau During Two Fiscal Years Ending June 30, 1914.

Nature of offense	Fiscal year 1913-14				Fiscal year 1912-13			
	Number of prosecutions-----	Disposition of cases			Number of prosecutions-----	Disposition of cases		
		Convicted---	Dismissed---	Pending----		Convicted---	Dismissed---	Pending----
Blower law-----					1	1		
Child labor law-----	21	18	3		28	22	6	
Eight hour law for women-----	37	26	11		33	23	10	
Eight hour law—public work-----					1		1	
Eight hour law—underground work-----	1	1			2		2	
Employment agency law—license-----	6	4	2		11	9	2	
Employment agency law—misrepresentation-----					3	1	2	
Misrepresentation as to strikes-----	1	1						
Payment of wage law-----	47	7	39	1	18	6	11	1
Pay check law-----	2	1	1		1		1	
Scaffolding, flooring, etc., laws-----	14	12	2		1		1	
Ten hour law for drug clerks-----					3	2	1	
Union card—unlawful use of-----					1	1		
Weekly day of rest law-----					2	1	1	
Totals-----	129	70	58	1	105	66	38	1
*Vending at night law-----	1		1		13		13	
Totals-----	130	70	59	1	118	66	51	1

*These cases were against newsboys, and this Bureau did not desire to obtain convictions against the boys. The arrests were made more in the nature of a warning.

PART II.

THE LUMBER INDUSTRY IN CALIFORNIA.
THE PORTLAND CEMENT INDUSTRY IN CALIFORNIA

THE LUMBER INDUSTRY IN CALIFORNIA.

A Survey of Labor, Living and Other Conditions.

PART I.—GENERAL.

During a visit of the State Labor Commissioner to the railroad construction camps in the northern part of the state, he was impressed with the insanitary condition surrounding the camps in which laborers were housed, and the total disregard of the employers for the health and comfort of their employees. Men were found sleeping on hard bunks, in open tents, with three feet of snow on the ground, the employer not even furnishing straw for bedding.

In the past, little or no attention has been paid to the men hidden away in the mountains and forests, building our railroads, our irrigation systems and power plants, and cutting our timber. They have often been treated as so many cattle. The camps provided for them were makeshifts, unclean and insanitary, with practically no accommodations.

In view of these circumstances, this Bureau prepared a bill, which became a law on August 10, 1913, providing for the sanitation of camps. This act reads, in part, as follows:

Section 1. In or at any camp where five or more persons are employed, the bunkhouses, tents and other sleeping places of such employees shall be kept in a cleanly state, and free from vermin and matter of an infectious and contagious nature, and the grounds around such bunkhouses, tents or other sleeping places shall be kept clean and free from accumulations of dirt, filth, garbage and other deleterious matter.

Section 2. Every bunkhouse, tent or other sleeping place used for the purpose of a lodging or sleeping apartment in such camp, shall contain sufficient air space to insure an adequate supply of fresh air for each person occupying such bunkhouse, tent or other sleeping place. The bunks or beds shall be made of iron, canvas or other sanitary material, and shall be so constructed as to afford reasonable comfort to the persons occupying such bunks or beds.

Section 3. It shall be the duty of any person, firm, corporation, agent or officer of a firm or corporation employing persons to work in or at such camps and the superintendent or overseer in charge of the work in or at such camps to carry out the provisions of sections 1 and 2 of this act.

(Chapter 182, Statutes 1913.)

The bill was originally drafted to be enforced by this Bureau, but was amended and its enforcement was placed under the State Board of Health. The Wheatland riot had occurred on August 3d, seven days prior to the effective date of the Camp Sanitation Act, thus focusing public attention on the matter of camp conditions and showing the urgent need for supervision and regulation.

Having initiated the only law on the statute books on this subject, this Bureau undertook an investigation of the camps throughout northern California, and, by an arrangement with the State Board of Health, also undertook the enforcement of this law. This was begun on August 10th, and was concluded at Christmas, 1913, at which time all the logging camps, which had not closed down, had been visited.

Construction and railroad camps were also included in the tour of inspection.

This Bureau assigned J. W. Atkins, Special Agent, to make this pioneer inspection of the lumber industry, and the results of his investigations are presented in this survey.

The enforcement of the Camp Sanitation Law was confined to the northern part of the state.

Authority. Under the act creating this bureau (Act No. 1828, Statutes 1883), it is specifically authorized, among other things, to collect and present, in biennial reports, statistical details relating to the hours and wages of labor, cost of living, the number, age, sex, and conditions of persons employed, the nature of their employment, the extent to which the apprenticeship system prevails in the various industries, the number of hours of labor per day, the average length of time employed per annum, the net wages received in each of the industries, the number and conditions of the unemployed, their age, sex and nationality, together with the cause of their idleness, the sanitary conditions of lands, workshops, dwellings, the number and size of rooms occupied by the poor, the cost of rent, fuel, food, clothing and water in each locality of the state, the extent to which labor saving processes are employed to the displacement of hand labor, the number and condition of the Chinese in the state, their social and sanitary habits, as well as other facts pertaining to labor and manufactures.

The act forbids the use of the names of individuals, firms and corporations supplying information in the reports of this Bureau; hence, the data here submitted has been made as impersonal as possible. The intention has been to submit plain facts with relation to the subjects discussed and affecting the labor conditions in the lumber industry.

This Bureau is specifically charged with the enforcement of various laws, particularly the "Employment Agency Law," the act relating to the "Sanitation and Ventilation of Factories and Workshops," the "Child Labor Law," and the "Eight Hour Law for Women." An examination of the act creating this Bureau, together with the various laws here enumerated, will make it evident that this Bureau has ample power to conduct, at any time, such an investigation and to enforce such laws as are here enumerated.

Special agents have access to all places and works of labor while in the performance of their duties, and in the enforcement of the two last



Interior of a permanent bunkhouse, as found by the special agent, furnished with "flops" and wooden bunks or "primitive, temporary wooden nests—vermin incubators—to stable human beings, who are forced by necessity to occupy them."

named acts they "have all the powers and authority of sheriffs or other peace officers, to make arrests for violations of the provisions of this act, and to serve any process or notice throughout the state."

Statistical. Census returns for 1909, from all manufacturing establishments in the United States, give the relative importance of the leading industries as follows:

Industries	No. of establishments	Average number of wage earners	Value of products	Value added by manufacture
Slaughtering and meat packing-----	1,641	89,728	\$1,370,568,101	\$167,740,317
Foundry and machine shop products--	13,253	531,011	1,228,475,148	688,464,009
Lumber and timber products-----	40,671	695,019	1,156,128,747	648,011,168
Iron and steel, steel works and rolling mills -----	446	240,076	985,722,534	328,221,678

From the above table, it may be seen that a much larger number of persons are employed in the production of "lumber and timber products" than in any other single manufacturing industry in this country.

In accordance with chapter 255, statutes of 1913, this Bureau of Labor Statistics undertook this year (1914) to compile the annual state census of manufactures. Blanks for the purpose of securing statistics were mailed to all manufacturing establishments.

The returns, as compiled from the reports received in the lumber and other industries, are elsewhere tabulated. A large number of manufacturers failed to comply with the law, and in consequence the showing in this industry is not as good as it should be.

From these reports a comparative table has been compiled, showing the amount of payments to wage-earners of the twelve largest companies in the state for 1913. It is here submitted in order that the public may secure some conception of the importance of this industry.

These figures reflect the extensive and efficient organizations that are maintained by these and other companies to manufacture and dispose of their output:

Comparative Statement of Employees and Wages of the Principal Lumber Companies in California for 1913.

Rank	Officers of corporations	Superintendents and managers	Salaries ¹	Clerks, stenographers, salesmen and other salaried employees	Salaries	Payments to wage earners, including piece workers	Totals—salaries and wages
1	6	14	\$81,500	38	\$63,000	\$1,233,040	\$1,377,540
2	1	8	52,500	39	38,098	771,220	861,818
3	-----	10	² 24,900	36	42,710	766,143	833,753
4	5	8	45,780	12	30,000	727,000	802,780
5	4	6	41,320	39	33,584	520,222	595,126
³ 6	-----	5	¹ 18,700	26	17,763	490,166	526,629
7	3	2	17,399	5	8,500	386,228	412,127
8	3	4	25,500	6	9,120	304,999	339,619
9	-----	4	² 18,000	10	10,900	298,890	327,790
10	-----	5	² 13,535	10	11,458	275,377	300,370
11	-----	2	-----	9	15,590	283,878	299,468
12	1	2	12,250	5	6,060	230,444	248,754

¹Combined salaries of officers and managers.

²Salaries of superintendents and managers.

³Combined reports of one company.

The reports of eleven of these companies show a variation in the total number of employees on their pay rolls, from 5,932 in January, 1913, to a maximum of 10,957 in July, 1913. The average of these two extremes approximates for these eleven companies to one half of the total number (18,560) of wage earners of all companies of whom statistics of wages were secured. These statistics were obtained for the purpose of determining the average wage in each occupation.

Four of these companies are located in the redwood districts, while eight are in the pine districts.

Comparative Statement of the Number of Wage Earners, on the 15th or 31st Days of Each Month of 1913, as Shown by the Reports of Principal Lumber Companies of California.

No.	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1	1,394	1,586	1,743	1,798	1,728	1,642	1,656	1,522	1,497	1,258	1,397	1,564
2	610	517	663	1,376	1,398	1,363	1,353	1,269	1,171	823	686	474
3	779	751	743	1,451	1,400	1,544	1,628	1,573	1,377	1,322	1,152	819
4	720	727	740	1,047	1,080	1,025	1,100	990	935	945	920	636
5	628	686	722	760	800	805	850	849	854	808	773	766
6	700	764	795	835	844	843	839	859	813	796	760	770
7	292	271	239	221	652	684	769	654	598	551	310	224
8	122	138	170	482	871	1,120	1,265	1,116	1,117	676	159	82
9												
10	399	551	551	602	567	577	1561	1534	1523	1508	1525	1510
11	2166	180	188	222	463	490	478	458	417	392	188	156
12	122	111	155	422	528	545	515	471	438	414	260	70
	5,932	6,282	6,709	9,216	10,331	10,638	10,957	10,295	9,770	8,463	7,130	6,071

¹For year 1912.

²For year 1914.

Returns from smaller lumber companies, than those here tabulated, show a much greater variation in the number employed in January and July. Evidently it is by virtue of their more thorough organization and trade connections that the larger companies are enabled to operate throughout the year.

One report states: "In the production or manufacture of lumber, the greater part of the work is not done in a factory, but, beginning with the falling of the trees in the woods, includes a greater proportion of handling expense and transportation."

Handling expense and the present prohibitive freight rates, result in the almost total loss of the waste fuel wood produced in logging operations, and amounting in value to thousands of dollars annually. If the transportation charges were reduced, a large number of men could secure work in the manufacturing and shipping of cord wood, and the cost of fuel in the cities would be greatly reduced.

It is hard to conceive of the enormous quantities of wood fuel which is left behind to rot, to furnish material for forest fires, or to be burnt over at the close of the season when the "slashings" are destroyed by some companies.

Statistics show that of the trees which are felled, thirteen per cent of them are left to rot as stump, top and branches; at the sawmill, forty-three per cent of the trees which are felled go into sawdust, bark, slabs, and so on; two per cent are lost in seasoning; three per cent in planing and finishing; four per cent more goes into the kindling heap when a house is built. Only thirty-five per cent of the original trees emerge in the form of a building, and when the carpenters are careless the proportion is less than that.

The "Thirteenth Census of the United States for 1910," has this to say of lumber and timber products in California:

This industry embraces logging operations, sawmills, planing mills, and establishments engaged in the manufacture of wooden packing boxes. It does not include mills engaged exclusively in custom sawing. The industry is the leading one in the state, giving employment in 1909 to 22,935 wage earners, or, 19.9 per cent of the total for all manufacturing industries, and the value of its products amounted to \$45,000,276 or 8.5 per cent of the total. While the growth of the industry during the five year period, 1904-1909, was considerable, its development was much less rapid than during the earlier period, 1899-1904.

The census reports were based on the following:

NUMBER OF ESTABLISHMENTS.	
Individual -----	199
Firm -----	149
Corporation -----	296
<hr/>	
Total -----	644

These 644 establishments employing 22,935 wage-earners, produced products of the value of \$45,000,276 in 1909, making this the leading manufacturing industry in this State.

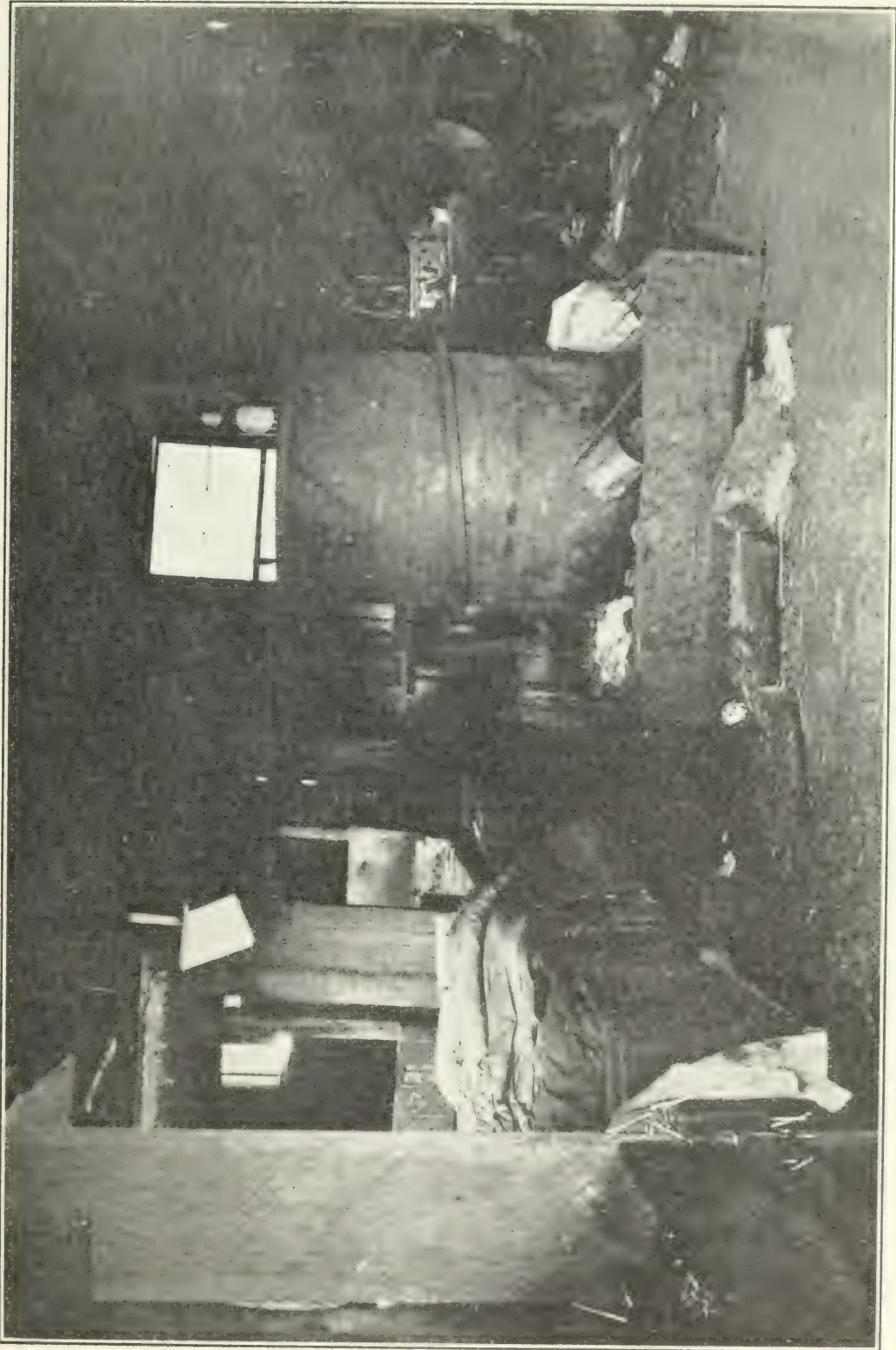
The value of the lumber and timber products was 8.5 per cent of the total production of all establishments.

Statistics, as above recorded, of the lumber industry in California, Oregon and Washington, show that in each State this is the leading manufacturing industry.

Tables have been compiled, based on statistics of operations in 1909, the latest obtainable census data, and are here presented:

Comparative Table, by States, of Employees in the Lumber Industry.

States	No. of estab- lishments	Total employees	Propri- etors and firm members	Salaried officers, supts., and managers	Clerks		Wage earners, average number
					Male	Female	
California ----	644	25,079	547	647	799	151	22,935
Oregon -----	713	16,833	846	453	385	83	15,066
Washington ---	1,263	47,447	1,013	1,414	1,095	176	43,749



This disreputable appearing permanent bunkhouse, equipped with double-deck wooden bunks, was being occupied by six employees of a lumber company.

Comparative Table, by States, of Payments for Services.

States	Officials	Clerks	Wage-earners
California -----	\$1,343,978	\$893,347	\$15,651,040
Oregon -----	824,935	442,401	10,171,862
Washington -----	2,427,125	1,188,254	31,326,917

Comparative Table, by States, of Value of Lumber Products.

States	Value of products	Value added by manufacture
California -----	\$45,000,276	\$26,631,376
Oregon -----	30,200,000	17,787,000
Washington -----	89,154,820	52,275,954

The census reports for 1909, show the following segregation by months, of the number of employes in the manufacture of "lumber and timber products" in California:

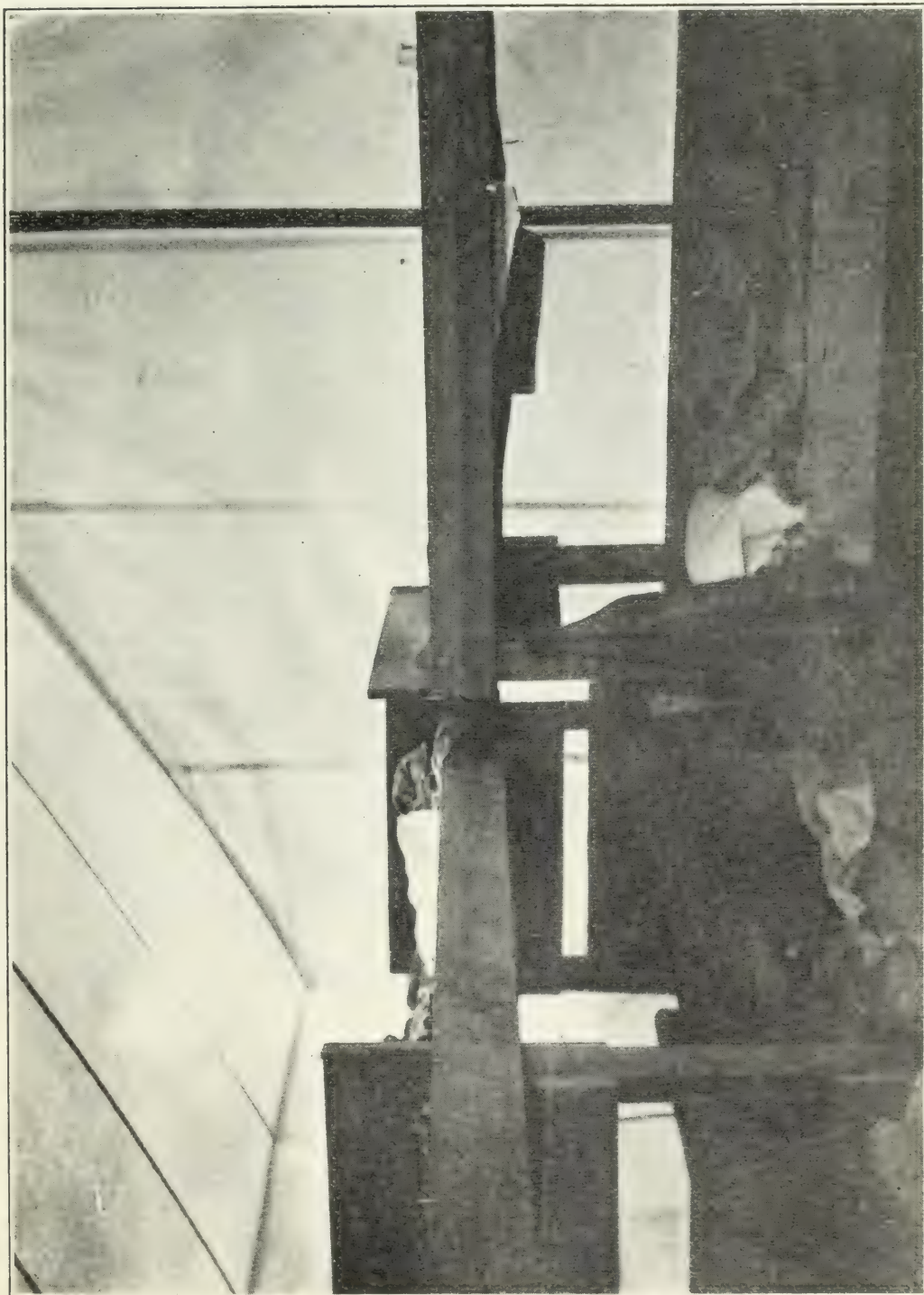
California.

Average number of employees.

Months	In mills	In logging operations	Totals
January -----	12,150	2,251	14,401
February -----	12,074	2,367	14,441
March -----	12,793	4,032	16,825
April -----	15,014	6,839	21,853
May -----	17,525	9,230	26,755
June -----	18,681	9,852	28,533
July -----	19,131	9,855	28,986
August -----	19,148	9,813	28,961
September -----	18,833	9,099	27,932
October -----	17,990	7,845	25,835
November -----	16,897	5,910	22,807
December -----	14,795	3,099	17,894

Like the table previously given, showing the variation by months, compiled from statistics secured from the eleven leading companies of this State, this table shows a minimum number at work in January, 1909, of 14,401, and a maximum in July of 28,986, or, twice the minimum number. The greatest variation is shown in the number engaged in logging operations. This ranges from a minimum of 2,251 in January, to a maximum of 9,855 in July, 1909, or, an increase of over three hundred per cent. The variation in the mills ranges from 12,074, in February, to 19,148 in August—an increase of over fifty per cent.

A similar segregation for 1913 of the total number of employees in the mills and in the logging operations, is not possible with the data at hand. Reference to the comparative statement, previously given, of eleven California companies, showing by months the average number of wage-earners employed by them, discloses a far less variation in the number of employees, engaged throughout the year, in the redwood districts than



Interior of a tent showing the usual type of double-deck wooden bunks. Ten to fourteen men may be thus housed in one tent.

in the pine districts. This is due to the fact that many employers in the latter districts are unable to operate during the winter season due to the snow and the severity of the weather.

For purposes of comparison, the following tables showing the 1909 census reports on variations of employment in the manufacture of "lumber and timber products," in Oregon and Washington, are here given:

Oregon.

Average number of employees.

Month	In mills	In logging operations	Total Number
January -----	8,496	3,049	11,545
February -----	9,480	3,362	12,842
March -----	10,427	3,926	14,353
April -----	11,271	4,396	15,667
May -----	11,611	4,580	16,191
June -----	11,947	4,515	16,462
July -----	11,551	4,195	15,746
August -----	11,567	4,290	15,857
September -----	11,898	4,346	16,244
October -----	11,700	4,269	15,969
November -----	11,298	4,084	15,382
December -----	10,907	3,625	14,532

Washington.

Average number of employees.

Month	In mills	In logging operations	Total Number
January -----	22,158	11,243	33,411
February -----	25,164	13,036	38,200
March -----	28,474	15,174	43,648
April -----	30,627	15,609	46,236
May -----	31,430	15,340	46,770
June -----	30,930	14,765	45,695
July -----	30,340	12,722	43,062
August -----	31,378	13,767	45,145
September -----	31,660	15,081	46,741
October -----	31,773	15,360	47,133
November -----	31,213	15,360	46,573
December -----	28,882	13,486	42,368

From the foregoing figures, it is shown that more men are employed in the manufacture of "lumber and timber products" in Washington than in California. California, however, leads Oregon in this matter. These figures also show a far less variation in employment in the mills and in the logging operations in Oregon and Washington than in California.

This may be attributable to the fact that in the northern states the logging work is done nearer the Pacific Ocean, where the winter weather is less severe than it is in the pine districts of California. These are located along the Sierra Nevada Mountains, where the camps are usually forced to close down from November and December until April and May.

Some California managers claim that it is because of the large tracts of fine, merchantable timber, convenient to cheap transportation, the smaller logging costs, and the economies effected by the continuity of operations throughout the year, of their northern competitors, that they are thereby enabled to ship their lumber to California and successfully compete with the companies of this state in their home markets.

Scope of Investigation. In the thirty-one years of this Bureau's existence, this survey is the first one to be completed in the lumber, or any other industry. It is due to the cordial co-operation of the managers, superintendents, and foremen, that it was possible to make so thorough an investigation of camp and labor conditions.

As hereinafter described, the lumber companies of the state may be divided into two groups: those operating in the pine forests of the Sierra Nevada Mountains and those in the redwood forests along the mountains of the Coast Range. These two groups may be again divided geographically, as elsewhere stated, into northern and southern districts.

The tour of inspection in 1913 embraced the companies operating in the northern pine and redwood districts, but did not include any plants in the metropolitan districts, as San Francisco and Sacramento.

The camp sanitation law became effective August 10, 1913, on which date the inspections were begun and these were continued until Christmas, 1913. For the purpose of completing the statistics and general information previously secured regarding this industry, the inspections were continued during the summer of 1914, and the other lumber plants and logging camps of southern California were visited.

The establishments inspected included those directly connected with the production and manufacture of lumber and its products, as well as a few other manufacturing companies which were conveniently accessible.

The plants of all important sawmill companies in the State, excepting three which had closed down for the winter, were visited. This report is based on conditions noted during the survey of establishments in thirty-five cities or towns, twenty-three "company towns," and one hundred eighteen camps located in the nineteen counties where lumbering operations are conducted. Inquest records returned during the year previous to the date of visits were investigated in the offices of county clerks of fourteen of these counties.

These plants comprise forty-seven sawmill companies operating fifty-one sawmills, fifteen box factories, one match factory, one veneer factory, six sash and door factories, besides numerous stores, hotels, hospitals, planing mills, lumber yards, lath and shingle departments operated in conjunction therewith; eight redwood shingle factories;

three independent box factories; one shingle and lath factory; two sash and door cutting establishments; one door factory; two door and planing mill plants; and one cooperage plant.

In addition, five employment agencies, two construction camps, and twenty-one railroad construction camps, were likewise visited.

Nationality, efficiency, and wage statistics were secured of employees of all these companies. In the lumber industry the total was about 20,000, of whom 18,560 employees have been classified, by occupations, for the purpose of determining average wages.

Employment Agencies. In the past, laborers, mechanics and others have been victimized by unscrupulous employment agencies, which promised work upon payment of fees. Positions were promised in remote places, inconvenient and expensive to reach, and too often the employee was discharged within a short time, in order that another might take his place. In such cases, the presumption is that the employment agent divided his fees with the foreman of the work. Then the employee had to return to the same or another agent and start over again, first paying another fee for the next job.

The rate of wages, the hours of employment, whether or not board and lodging was to be furnished, the cost of transportation and whether or not it was to be paid by the employee, the time of such service, whether definite or indefinite, all were often misrepresented, by the agent, to the disadvantage of the applicant.

By the "Employment Agency Law," as amended in 1913, this Bureau directly supervises and licenses all private employment agencies, conducted for profit, and prescribes the books, registers and receipts which shall be used. This is the best law on this subject which has been adopted anywhere in the United States.

According to this law the receipts must specify the conditions of employment, as mentioned above; the name and address of the agency issuing them; the name and address of the person to whom the applicant is sent for employment; the name of the applicant; the date; the amount of fee, and the kind of work or service to be performed:

The act further provides that:

Section 12. No such licensed person shall send out any applicant for employment without having obtained, either orally or in writing, a bona fide order therefor. In case the applicant paying such fee fails to obtain employment, such licensed agency shall repay the amount of said fee to such applicant upon demand being made therefor; provided, that in cases where the applicant paying such fee is sent beyond the limits of the city in which the employment agency is located, such licensed agency shall repay in addition to the said fee any actual expenses incurred in going to and returning from any place where such applicant has been sent; *provided, however*, where the applicant is employed and the employment lasts less than seven days, by reason of the discharge of the applicant, the employment agency shall return to said applicant the fee paid by such applicant to the employment agency.



View of a cabin interior showing single wooden bunks, and also how a congenial party of three men may keep a room in good order. Note the difference between this cabin and the views of permanent bunkhouses where many are housed together.

Section 13. No licensed person conducting an employment agency shall publish or cause to be published, any false or fraudulent or misleading information, representation, notice or advertisement; all advertisements of such employment agency by means of cards, circulars, or signs and in newspapers and other publications, and all letter-heads, receipts, and blanks, shall be printed and contain the licensed name and address of such employment agent and the word "agency," and no licensed person shall give any false information, or make any false promise or false representation concerning an engagement or employment to any applicant who shall register or apply for an engagement or employment or help.

(Chapter 282, Statutes 1913.)

As a result of this law, there has been a large reduction in the number of complaints from woodsmen, railroad and construction men, as well as others who were the chief losers by the former system.

Employees and Employment. Most of the men engaged in lumbering return each year to the various plants and camps when they open up in the spring and continue work until these plants slacken operations or close down for the winter season. The principal employees are retained all the year.

Work is had either by writing in advance for a position or by application to employment agencies. A number of the companies have offices in San Francisco and engage men there for the plants. Those engaged for the redwood lumber companies are shipped by boat to Eureka, Crescent City, and Fort Bragg, whence they travel to the various places of work.

Employees in the lumber industry are steadier than those engaged in railroad or other construction work, but, like the latter class, they frequently quit their positions to seek work elsewhere, or to take a vacation until they have spent their "stake." (A "stake" is a certain sum of money which an employee has previously determined upon earning before he will quit his position.)

A writer has stated regarding woodsmen that:

Years of work in the big timber have made them as hard physically as they are morally. They work long hours, with breakfast at five and supper at six. Their days are full of hardship and with more than a proportionate share of danger. Money is hard earned by them but is rarely measured in terms of work but more often in the size of debauches that it will permit them.

The pay roll for August, 1913, of a certain large company, having first class boarding house accommodations for its employees, disclosed the fact that of sixteen hundred ninety-four men employed, three hundred ninety-one had quit work that month. This ratio is not unusual.

Labor conditions are quickly reflected in the lumber industry, for, when times are hard and work scarce, as in 1914, the employees are steadier in their positions, but when work is plentiful as it was during 1913, the men are less reliable and more likely to quit work or change from place to place for no apparent reason.

Many of the men, who are furnished transportation by the companies directly, or through the employment agencies, accept and use this transportation, by trains or boats, but refuse to go to work, and hire out elsewhere. This is done to evade the repayment of the amounts which have been advanced to bring them to the positions they accepted.

The extent of this practice, as shown by the books of one company, covering a period from March 1, 1912, to November 30, 1912, is as follows:

Advanced fares to-----	527 men
Paid or remained season-----	243 men
Did not work-----	284 men
Percentage of men that do not work, but have fares advanced-----	54
Loss in money (fares only)-----	\$2,770 55

These fares are advanced with the understanding that the men remain a stipulated period, usually three months. Towards the end of the season the understanding is that they remain until the operations are closed down, when the amount of the fares, which have previously been deducted, will be refunded.

Usually, when the men come to work, the amount of the transportation is deducted from their first or second month's pay. The above company also lost between \$30.00 and \$60.00 per month for room and board for men who remained over night and then refused to go to work.

This is not an isolated instance, for the same conditions obtain elsewhere with the larger lumber companies operating throughout northern California.

Some companies have issued printed instructions for the information and guidance of their employees. One of these reads as follows:

NOTICE.

For the benefit of all employees the following rules and regulations must be observed:

1. As the company must earn a profit in order to pay its obligations, all employees must understand that this profit comes from their labor, therefore any employee who does not earn his share of the profit for the company, by putting forth an honest day's work, is putting his own interest in jeopardy.

2. This company does not want, in its employ, men who are continually disinterested and who are complaining over trivial matters, making themselves a detriment to the company and themselves. Therefore, the superintendent is willing and ready at all times to confer with employees who may have complaints or feel dissatisfied, but they must understand that if a satisfactory adjustment to both parties can not be made, their money is ready for them at any time.

3. Any employee appearing on or about the works of this company in an intoxicated condition subjects himself to dismissal.

4. Gambling will not be permitted in the camps.

5. As a majority of the employees desire a night's rest after performing a day's work, all lights must be out in camp at 10 o'clock p. m.

6. Any employee desiring a lay-off during the operating season is expected to make proper arrangements with his foremen.

7. As no charge is made for bunks, each employee is expected to keep his sleeping quarters in a clean and sanitary condition.

8. Superintendents and foremen are expected to see that these rules are observed.

Application Cards. Prior to the adoption of the "Workmen's Compensation Act," a number of the companies had installed and were using a system of keeping personal records of their employees, on cards. These cards were of various forms and recorded such data as name, age, single, married, widower, occupation, wages, names and addresses of persons wholly dependent, names and addresses of persons partially dependent; in case of sickness, who should be notified, where born, where last employed, in what capacity, date of entering employment, post office address, and other data.

The following and similar clauses occur on these application forms:

If at any time my services become unsatisfactory to said company, said company may discharge me without notice, paying wages due me to date of discharge.

Wages per day, \$3, less \$1 per month for hospital charges.

I hereby certify that I am a first class —— and have this day accepted employment as such with the —— Lumber Company at \$—— per month.

In consideration of my employment by the company, I agree to assume the risks of the various positions in which I am engaged; to conform to all rules, including those relating to payment of wages, and also to the deduction from my wages of \$1 per month or fraction thereof, for dues for hospital and other beneficial services, also to deduction from my wages of all charges due the company.

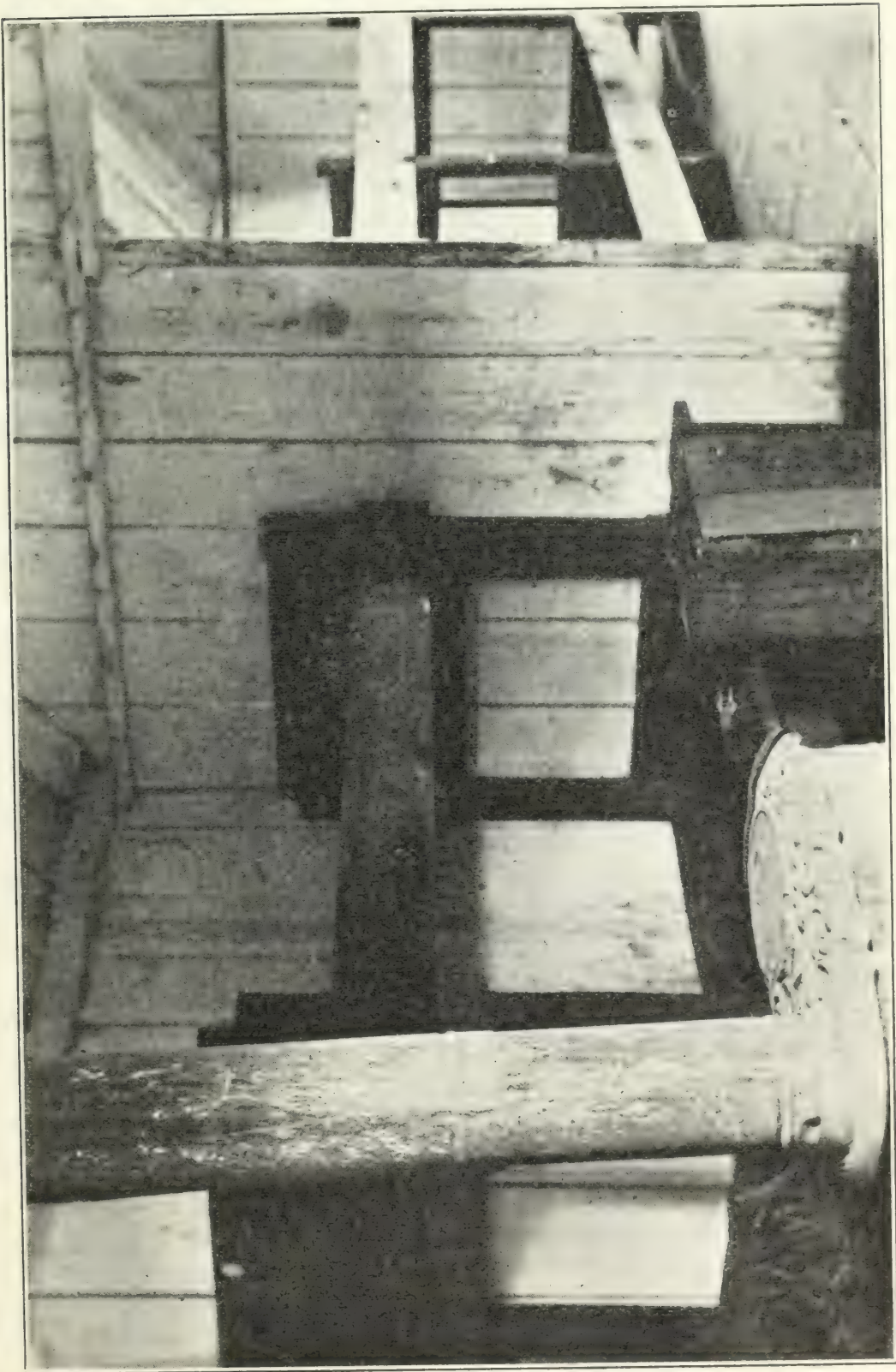
The practical utility of these personal records of employees becomes apparent in cases of accidents where friends must be notified, or reports made to the Industrial Accident Commission, or when verdicts must be returned in inquests. The data is on file in the office for ready reference when needed. Since January 1, 1914, several of these clauses have been modified in respect to the hospital fees and some now read as follows:

You are hereby directed to deduct from my wages and pay over to the company physician, a fee of \$1 for each month to give me the protection of medical and hospital service in case of my illness (not related to or covered by the Workmen's Compensation, Insurance and Safety Act of the State of California) while in your employ. If I am in your employ less than ten days in any one month, the deduction for that month shall be ten cents a day.

Less \$1 to be deducted out of wages for first day's work in each month for cases of illness not covered by Workmen's Compensation, Insurance and Safety Act of the State of California.

Several of the companies are now paying more attention than formerly to the physical efficiency of their employees, and require applicants for certain positions to undergo a medical examination. This will result in the elimination of a certain class of employees, for instance, those who might be subject to attacks of heart failure. As one manager expressed it, "If an employee, subject to heart failure, should fall off a logging train and get run over, how would we know whether the accident was due to his physical condition or the fault of the train?"

Another phase of this increased attention to the matter of the efficiency of employees is shown in the better housing and sanitary conditions which have been installed since the survey was made in 1913.



A view of the interior of a permanent bunkhouse, showing double-deck wooden bunks, ready for occupancy.

Minors: By the Child Labor Law, as amended in 1913, no minor under the age of eighteen years shall be employed in laboring in any manufacturing, mechanical, or mercantile establishment or other place of labor, more than eight hours in one day and in no case shall the hours of labor exceed forty-eight hours in a week. The law contains certain other requirements and it is made the duty of this Bureau to enforce the provisions of this act.

Minors are employed in the lumber industry in but two departments:

(1) In the box factories, boys are frequently employed because they are quick and can do many of the operations as well or better than older men;

(2) In the logging camps, boys are used, on account of their alertness, to signal the donkey engineers when to start and when to stop their engines. This is done by means of a wire attached to the whistle of the donkey engine whence the boys get the name of "whistle punks" or "bell hops." In this occupation no arduous labor is involved. The boys usually stand or sit all day, at one place, transmitting signals when necessary. This work is of a very responsible character, involving the lives of the men operating with the logs and cables.

In both the factories and the camps, the usual schedule is ten hours per day, but in several instances the factories operate twelve and one half hours.

Altogether fifty-one boys were found to be employed in violation of the law, and of this number twenty-five were discharged, as the managers could not utilize them efficiently on a forty-eight hour schedule, while the other boys were retained by complying with the law.

The Child Labor Law has been construed, under its present wording, to permit of the employment of minors for ten hours daily, for four days and eight hours on the fifth day—the minors being laid off for the sixth day—or on any other schedule so that they do not exceed forty-eight hours of labor per week, nor "work between the hours of ten o'clock in the evening and five o'clock in the morning."

While any schedule involving over eight hours' daily work may be contrary to the spirit of the law, nevertheless, it complies with the letter thereof, if the total number of hours per week is limited to forty-eight.

It is manifest that such schedules tend to interfere with the continuous operations in the woods or the box factories, in consequence of which some of the managers have felt obliged to discontinue the services of boys under eighteen years of age.

Several of the companies had issued printed instructions to their foremen regarding the employment of minors. One company had issued this notice:

CONDITIONS OF EMPLOYMENT OF MINORS.

1. Under no condition whatever will a minor under eighteen years of age be employed by this company, except as cook house help.

Under no condition whatever will a minor under twenty-one years of age be employed by this company in a capacity where the improper or non-performance of his duty could result in injury to others. If a foreman or any one who has the right to employ labor has the least doubt in his mind as to the age of any applicant being that represented, he shall require the affidavit of the applicant and also the affidavit of the parents.

Another company had posted this notice:

CONDITIONS OF EMPLOYMENT OF MINORS.

Under no conditions whatever will a minor under sixteen years of age be employed by this company.

Under no conditions whatever will a minor under twenty-one years of age be employed by this company in a capacity where the improper or non-performance of his duty could result in injury to others.

Under no conditions whatever will a minor between the ages of sixteen and eighteen be employed in a department where he is called upon in any way to handle machinery or come in contact with machinery.

Under no conditions whatever will a minor between the ages of eighteen and twenty-one be employed in a department where the machinery is in any sense dangerous.

The statutes of California provide that no minor under the age of eighteen shall be employed more than eight hours in any one day, and that in no case shall the hours of labor exceed forty-eight hours in a week, and if for any reason a minor between the ages of sixteen and eighteen be employed in any department, this rule must be absolutely followed and notice given by signal to such minors when the eight-hour day is finished; and these hours shall be between 7 a. m. and 5:30 p. m. on each day of the week, except Sunday. Such minor must be instructed by the head of the department, and by notice posted in the department where employed, that the handling and touching of any machinery in any form by such employees is strictly prohibited.

If a foreman, or any one who has the right to employ labor, has the least question in his mind as to the age of any applicant being that represented, he shall require the affidavit of the applicant and also the affidavit of the parents, if the parents are residents of ——— County, California.

Another law-abiding company has this notice posted in its places of work:

TO FOREMEN AND TIMEKEEPERS, REGARDING THE EMPLOYMENT OF MINORS.

Complying with the new law covering the employment of minors, *foremen* are hereby instructed not to employ any minor under eighteen years of age except under the following conditions:

That he be not employed between the hours of 10 p. m. and 5 a. m. of any day, and that he only be at work *forty-eight* hours in any one week, and must receive a full week's compensation for same. To accomplish this, *foremen* are instructed to lay off all minors under eighteen years of age *at 4 p. m. on Friday and all day Saturday*, and *timekeepers* are instructed to allow said minor full time. If he should lay off of his own accord during the week, the time shall be deducted, but this does not change instructions regarding his having to lay off on Friday at 4 p. m. and all day Saturday.

No child under fifteen years of age may be employed at any time without furnishing a permit signed by the juvenile judge, or, during vacation, by his school principal.

No child under sixteen years of age may be employed during school hours without a permit signed by the principal.

Timekeepers are instructed to see that notices of time of labor and records of minors employed be kept and filed with the head office, in compliance with the law which is given below.

(Extracts from Child Labor Law are here quoted.)

A number of companies have entirely discontinued the employment of minors and will make this a rigid rule.

One company has a form of "Minor's Application," to include the name, age, date of birth, name of parents, and address of minors in its employ, and embodying this notice:

NOTICE TO EMPLOYEE.

Each employee of ——— Company is hereby warned that working about or in connection with any kind of machinery is more or less dangerous, unless care is observed at all times, and he is directed to apply in person to his foreman for information as to the proper and safe way of doing the work given him, and he is directed to obtain information as to any matter in connection therewith, which he does not understand, and is warned against the operation of machinery with which he is not familiar and the operation of which has not been explained to him, and he is specially warned that he must not engage in any work without having been instructed as to the manner of its performance.

I hereby certify that I have carefully read the foregoing instructions and that I will conform to the same.

(Minor.)

I hereby certify that the foregoing instructions have been read by me to said minor and are understood by him and me, and that he obtains employment with the ——— Company with my knowledge and consent.

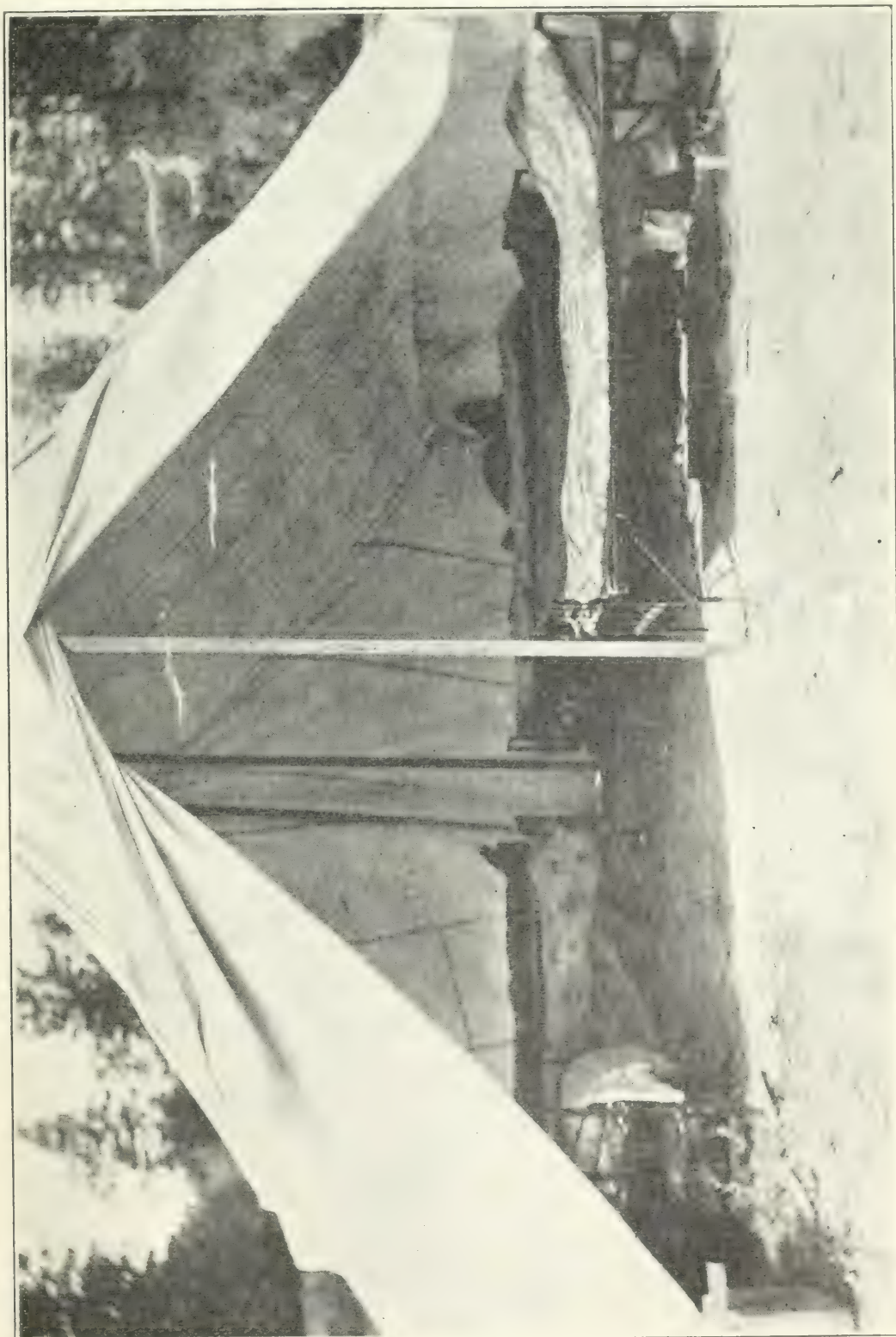
(Witness.)

(Parent or Guardian.)

It is evident from the foregoing notices that the several large companies issuing them have endeavored to comply with the requirements of the child labor law, and have sought to safeguard the interests of their employees by preventing the employment of minors in any capacity where they might injure themselves or others.

The discontinuance of boys in the logging camps is not altogether without its compensations, for the sanitary conditions, the modes of living, and the associations with older men in many of these camps are not always productive of the best influences on a young man at the formative period of his life.

In substantiation of this statement, reference is made to a certain inquest held July 16, 1912, on the body of a whistle punk who was killed "By a falling tree crushing his skull. The accident resulted in his death purely through his own carelessness and the lack of ordinary judgment, on his part, to be expected of an experienced woodsman." This verdict was written by the company's physician, who was the



This view shows single steel bunks, of portable construction, a kind now in general use by the best lumber companies in California. As a result of the inspections of this Bureau, over 4,000 of these steel bunks have been installed.

foreman of the jury, and signed by the other nine members of the jury, who doubtless were also company employees, as they lived in a "company town." The mother testified that "He would have been fifteen years old had he lived until the second day of October." It was brought out at the inquest that the whistle punk had been with some companions the night before and had been drinking; that on the day of the accident, he was not as bright at his work as he should have been; that he was warned to run away from the falling tree, but instead went under it and was killed. His stepfather was employed in the same camp. It is not apparent that a normal boy of fifteen could be expected to have the judgment of an "experienced woodsman." However, the result of his associations is disclosed in the verdict rendered. Nor is it in the evidence why this alleged drunken whistle punk should have been allowed to work in a dangerous position, nor to continue, while in this condition, the performance of duties that might jeopardize the lives of fellow employees.

A manager cited the case of a Russian boy whose father wanted him to go to work. He was given a job remote from the mill, tying up bundles. He went under the mill and hung on a revolving shaft for the fun of it; his clothes got caught and he was hurled around, and before the machinery was stopped, all his clothes had been stripped from him except his socks. The father was offered a certain sum in settlement for the boy's death, refused the offer, brought suit and lost his case.

This manager also cited the case of a boy who, with his sister, was turned out of his home by his drunken father and forced to support himself. He secured a position in the camp, and when his age was found to be sixteen, he was discharged. He was supporting his sister, and pleaded with the manager to give him a place somewhere, as he could not get work elsewhere, and the manager retained him. Instances of this character are covered by the Child Labor Law, which, while permitting the employment of minors, nevertheless limits them to forty-eight hours per week.

Foreigners who live near these plants are, as a rule, anxious to have their boys go to work as young as possible. Many of the minors who were found in the box factories were immigrants, or sons of immigrants.

These boys soon learn of the limitations of the Child Labor Law, and, in order to secure employment, do not hesitate to state that they are over eighteen years of age. One Italian boy, claiming to be eighteen, produced his passport, which showed him to be but sixteen years old.

A twelve-year-old Italian boy was found employed as a driver of a horse, drawing a lumber truck from the saw mill to the lumber yard, where his father was the piling contractor.

Each year this boy had been delayed one or two months in the fall from entering school because his father required him to do this work. After the law was explained to the father, he willingly consented to allow the boy to accompany the special agent to a distant town, where the family lived, in order that he might reënter school. The father then wished to know if he might utilize his sixteen-year-old son, employed in a nearby box factory, who had previously stated that he was seventeen years and eight months old, to perform this work—thus again bearing out the statement that these boys do not hesitate to mis-state their ages.

The manager of this particular lumber company stated that the piling contractor was boarding most of his men, that drunken orgies were of frequent occurrence, and that he was glad the bright youngster was to be removed from such surroundings. This is another instance of the associations that are sometimes found in places where boys are employed.

Most of these immigrant minors, or their parents, have passports, which always show the dates and places of births of the minors mentioned in the passports.

Managers avail themselves of this fact and require the production of passports before employing those who might be under eighteen years of age.

It is a serious problem in the smaller communities as to how minors under eighteen, unable to secure factory work, may be otherwise profitably employed after school hours and during vacations.

Women. In 1913, the "Eight Hour Law for Women" was amended and it now reads, in part, as follows: "No female shall be employed in any manufacturing, mechanical or mercantile establishment, laundry, hotel, public lodging house, apartment house, hospital, place of amusement, restaurant, telegraph or telephone establishment or office, or by any express or transportation company in this state, more than eight hours during one day or more than forty-eight hours in one week." This Bureau is specifically charged with the enforcement of the various provisions of this act.

An examination of the pay rolls of the various lumber companies disclosed the fact that women are employed in but few capacities in the lumber industry. Their employment is restricted to the offices, stores, hotels, hospitals, and cook houses. Altogether, of nearly nineteen thousand employees, whose wages were investigated, only one hundred ninety were found to be females.

The eight-hour law applies to those employed in the stores, offices, hotels, and the undergraduate nurses in the hospitals.

A detailed statement of the various departments employing women is presented under the heading of *Camps—Cooks*.

In the offices, women are employed as clerks, stenographers and telephone operators; in the stores, as cashiers, clerks, and cash girls; in the hotels and camps, as cooks, and waitresses. In some cases the last-named are off duty on Sundays, in rotation with other employees.

No complaints were heard regarding their cooking. Their places were well kept and flies were conspicuous by their absence from the dining rooms and cookhouses. They endeavored to keep the premises well screened, and their places were the only ones darkened between meals to keep out the flies. Inquiry of them as to the actual amount of time they are on duty daily, disclosed the fact that they either did not know or hesitated to give the information for fear it might be disclosed to the managers and affect their positions with the various companies.

Nationalities. Statistics were obtained of the nationalities of employees of the various lumber companies visited.

In all the districts, Americans predominate as a nationality, in the number of employees, with Italians ranking next. However, all companies do not employ Italians in their logging camps. One important exception occurs, where one company employing upwards of four hundred men in its camps, retains no Italians, yet the same company utilizes them in the various operations around the sawmill.

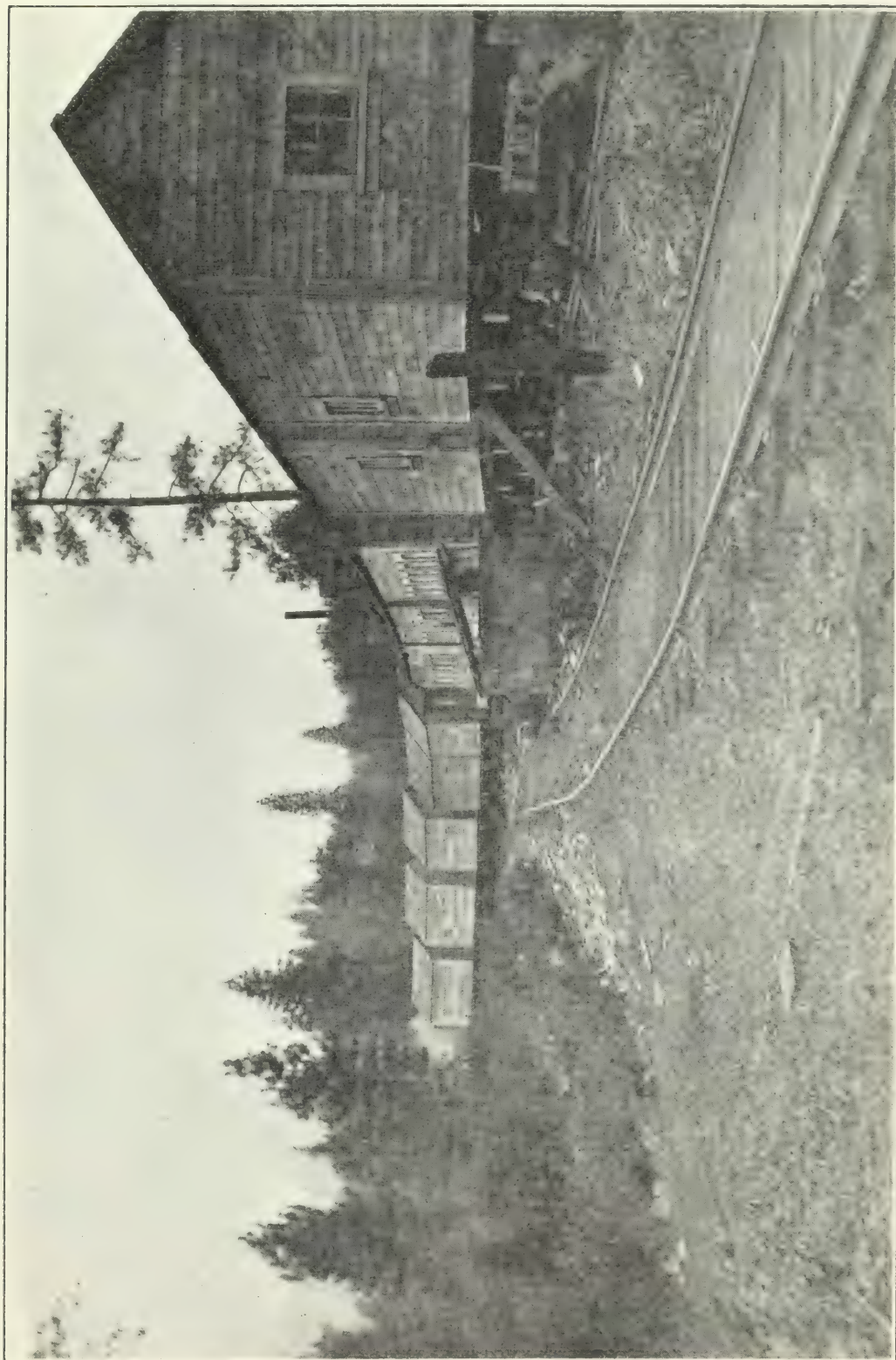
In the northern pine district, there are no Finns employed, and not over twenty Portuguese, Russians, Indians, Mexicans or Austrians.

In the northern redwood district, on the contrary, a large number of Russians, Finns, Austrians, and Portuguese are to be found; in fact, in this district several of the larger companies have very cosmopolitan pay rolls, embracing men from all quarters of the globe. These men bring with them their former habits of living, and, where possible in the towns, live in groups.

In one "company town," the Russians occupied one quarter—the Italians another—while the Americans were housed in another district. Some of the houses furnished by the various companies in this district for the immigrant families, were equipped with bathrooms and toilets, but the former were generally found to be used for the storage of wood and vegetables, while the latter were generally found out of order, due to improper or deliberate misuse.

One manager stated that he had found it a good plan to keep nationalities mixed, presumably to prevent any collusion or labor combination among the men. No labor organization is maintained at any of the plants engaged in the production of lumber.

It is a noteworthy fact that the heavy work, such as the handling of lumber, is largely done by foreigners, principally Italians, Greeks, Swedes, Portuguese, and some Spaniards. Very few Americans stay with this occupation any length of time. One company, in the northern



Eight frame bunk cars, ten feet wide by twenty-four feet long, each car equipped with double-deck wooden bunks. These cars are shifted from place to place as the logging operations progress.

pine district, employs ten Hindus for piling lumber; another has Spanish Basques for this occupation; while another company, in the southern pine district, employs seventeen Chinese for sorting, trucking, and bundling lumber to go down their flume. These are the only instances in the state of the employment of these nationalities in the handling of lumber.

But two Japanese are employed in the capacity of cooks, while one hundred thirty-three Chinese are employed in cook houses, and two Chinese to operate camp laundries.

Mexicans are employed to some extent, in the southern pine district.

The Americans occupy the principal positions with all companies, and "white men" are generally preferred where they may be obtained. A "white man" has been well defined as a "laborer of any nationality who speaks English, eats American food, and travels alone." Foreigners are "those who speak no English, travel and work in gangs under the leadership of an interpreter and board themselves in their native fashion."

It is alleged that the Italians from the northern and southern portions of Italy do not work well together.

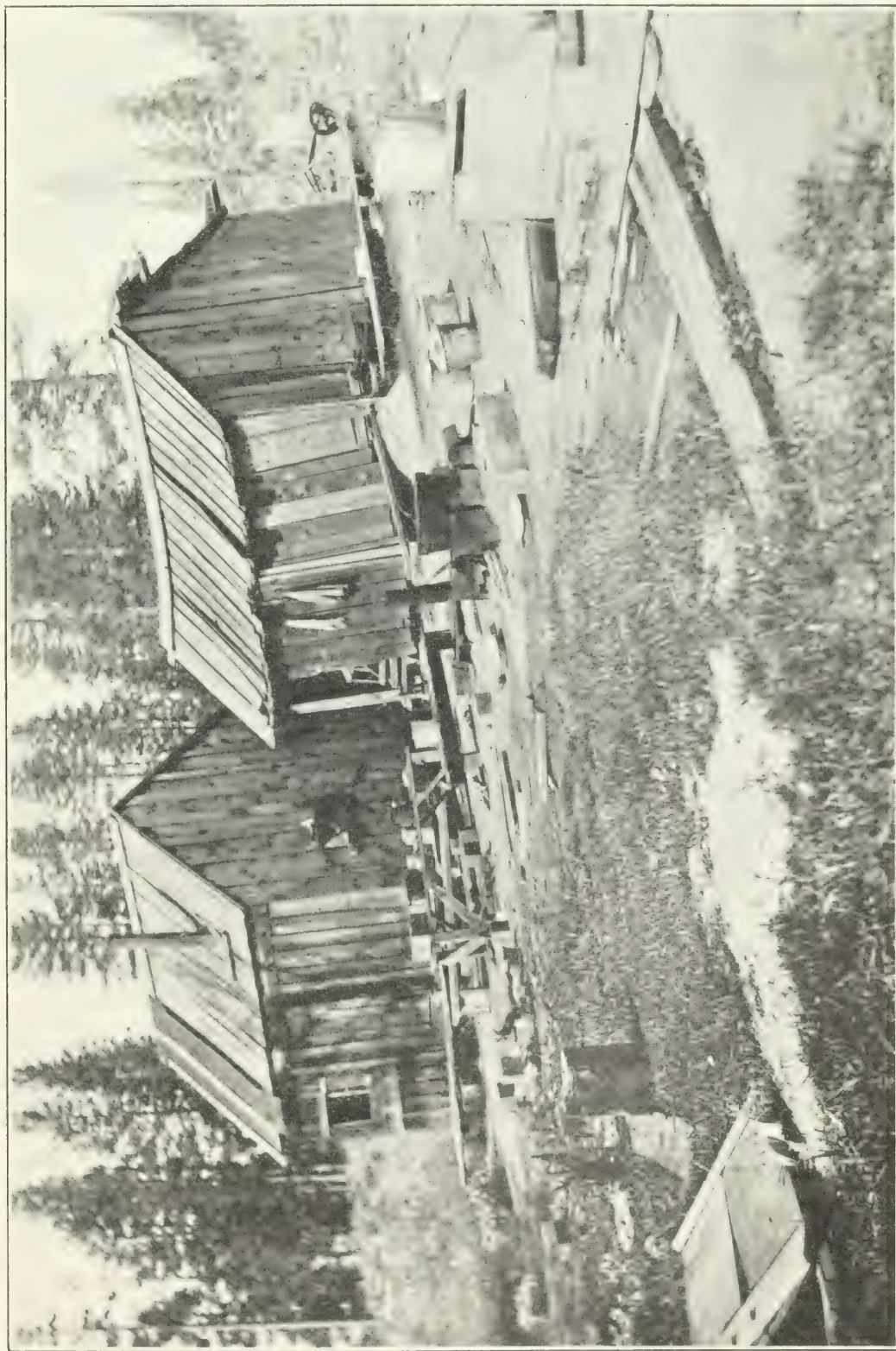
The Sicilians, or southerners, are stated to be quarrelsome, and at least one large company will not employ them.

An Italian interpreter examines the passport of every Italian applicant before he can be employed, and advises the company regarding the applicant.

Wages. Employees are paid by the hour, day, month, year, or on a contract basis. A wide variation exists in the practice of different companies in paying their wage-earners for the same class of work, either by the hour, day, or month. In some cases, the monthly wages include board, while, in other cases, a stipulated amount is deducted, as is mentioned hereafter.

Efficiency records were secured from the companies of the number of days which the employees had worked during the month under investigation. While other considerations may be factors in this matter, data secured at camps on the number of days worked during one month, tend to show that, in those camps where board is included with wages, the employees are more permanent than elsewhere. In such cases, the men receive continuous board, when the operations are interrupted by bad weather or other causes, and the company stands the expense.

A number of companies, however, are adopting the hour system as a logical basis for payment of wages, in order to forestall any disputes as to what amounts are due for overtime or should be deducted for lost time, and have fixed charges for board, either by the meal or by the month.



View of the only "camp" of Hindus employed in lumbering operations in California. Located on low ground where surface water from a stable near by may seep into the well shown at the right.

Contract work is confined to those operations where a definite basis may be had for the payment of wages. This includes saw filers, lumber pilers, handlers and sorters; buckers and fallers; shingle sawyers, packers, and jointers, also tie makers, wood choppers, etc.

When the handling, trucking, sorting, or piling of lumber is paid for on a contract basis, the men receive so much per thousand board feet for doing the work.

Either one man, or a crew of men, may undertake the contract. In the former case, the contractor hires his men by the day or hour; in the latter case the money is divided among the crew in proportion to the time each member of the crew has worked.

The sawing, jointing, and packing of redwood shingles is sometimes paid on the basis of a "thousand," Oregon count, or California count.

Buckers, who saw the trees into sixteen or thirty-two foot lengths, are paid by a few companies on a contract basis, the rates averaging around \$0.18 per thousand feet for 32-foot pine logs, to \$0.25 per thousand feet for 16-foot pine logs; the former lengths being cut in "donkey camps" and the latter in "wheel camps," where ten or twelve foot "Michigan wheels" are drawn by horses to haul the logs.

Fallers, who chop down the trees, may contract to be paid on the basis of a thousand feet, as scaled.

Wood choppers, on contract, are paid by the cord. Tie makers, making railroad ties, are paid by the number of ties they produce.

Except saw filers, the foregoing are sometimes paid by the amount of lumber handled, shingles made, or quantity of other work done. In other cases, they are paid by the hour, day or month. Saw filers, in the sawmills, are paid from \$5 to \$20 net, per day, by contract, the wide variation being due to the responsibility attached to the positions in various plants. They hire their own help, but receive such compensation as will net them from \$5 to \$20 per day. The band sawyers receive from \$5 to \$8 per day.

Upon the saw filers and band sawyers depend almost entirely the daily outputs of the various sawmills, and, for this reason, they are better paid than the other wage-earners.

Wage schedules of over 18,500 employees in the lumber industry were secured and have been classified separately for each district, by departments, but the work involved in determining the average wage in each occupation was too considerable to be completed in time to be included with this report.

In the absence of average wage determinations in the pine and the redwood lumbering occupations the following comparisons are offered.

This table is based on the statistics secured of the wages paid by two large and representative companies, one in Siskiyou, and the other in

Mendocino County. The first named is in the pine belt and the latter county is in the redwood belt.

Comparative Table of Wages Paid by Representative Companies Operating in the Pine and the Redwood Districts.

Departments	Occupations	Wages	
		Siskiyou	Mendocino
Sawmill -----	Day foreman -----	\$140 00	\$125 00
	Band sawyer -----	7 00	6 00
	Setter -----	3 50	62 00
	Dogger -----	2 50	52 00
	Off bearer -----	2 50	57 00
	Edgerman -----	3 50	95 00
	Tail edgerman -----	2 25	52 00
	Engineer -----	125 00	80 00
	Oiler -----	2 75	67 00
	Fireman -----	2 75	72 00
	Slipman -----	2 50	47 00
	Scaler -----	2 75	62 00
	Trimmerman -----	2 75	62 00
	Tail trimmerman -----	2 25	52 00
Camps -----	Foreman -----	135 00	87 00
	Foreman (crew) -----	4 75	112 00
	Head choppers -----	3 00	67 00
	Head fallers -----		
	Second choppers -----	3 00	62 00
	Second fallers -----		
	Engineer, donkey -----	3 75	72 00
	Spool tender -----	2 75	62 00
	Fireman -----	2 25	52 00
	Wood buck -----	2 25	
	Bucker -----	3 00	57 00
	Sawyer -----		
	Saw filer -----	110 00	72 00
	Swamper -----	2 25	57 00
	First cook:		
	White -----	*3 00	None
	Chinese -----	None	*55 00
	Hooktender -----	4 75	72 00

*With board.

The cost of board per month at the above-named logging camps are as follows: Siskiyou, \$22.50; Mendocino, \$12.00.

The Mendocino rates are paid on the basis of a month, which may contain twenty-five to twenty-seven working days.

The Bureau of Labor Statistics of the United States Department of Labor, in Bulletin No. 129, has attempted a classification of the "wages and hours of labor of employees in the lumber, mill work, and furniture industries," and chose fourteen establishments in this state for the purpose of determining the average wages paid in these industries in California.

There is such a wide variation in the wages of employees in the pine and redwood lumber operations, due partly to the differences in the board charged in these districts, that it seems wiser and more representative to secure averages in these two districts, separately, rather than of them together.

As the average wages in the various occupations, by districts, has not yet been determined, it is not practicable at the present time to make definite comparisons of the wages in the pine and redwood districts.

While the classification, by departments, as shown by the table, of the number of employees in the pine and redwood districts, indicates that there are 11,078 in the pine districts and 7,482 in the redwood districts, the latter number should be increased by approximately 1,500, as a number of lumber companies and camps had closed down when the survey was concluded at Christmas, 1913.

According to the census for 1909, the total amount paid to 25,079 persons engaged in the lumber industry in California was as follows:

Officials -----	\$ 1,343,978 00
Clerks -----	893,347 00
Wage-earners -----	15,651,040 00
<hr/>	
Total earnings -----	\$17,888,365 00

This is the largest amount paid for services in any manufacturing industry during the year 1909.

The cost of materials was -----	\$18,369,000 00
Value added by manufacture -----	26,631,276 00
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Total value of products -----	\$45,000,276 00

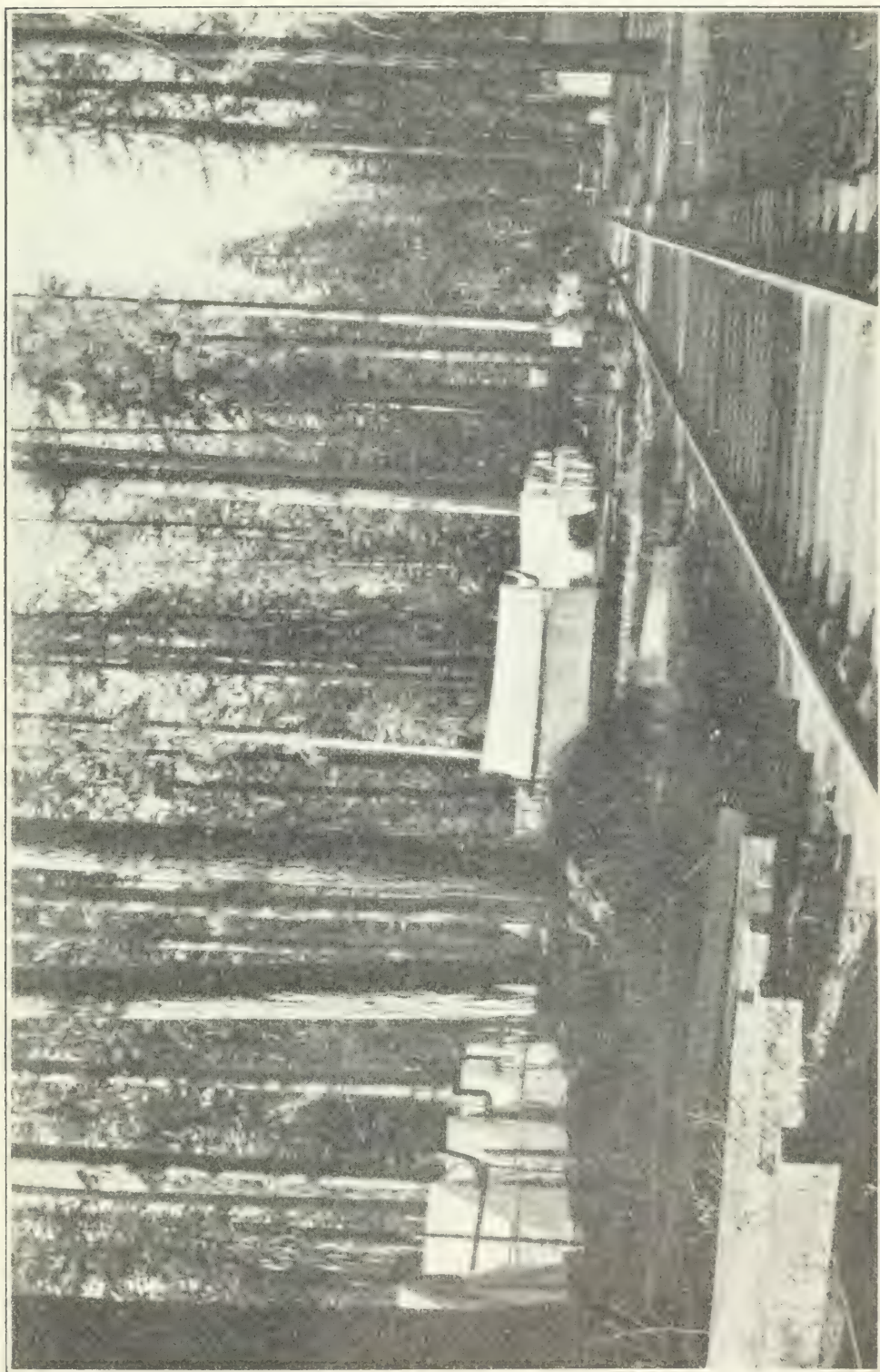
Statistics, respecting wages and other items, as furnished by various lumber companies to this Bureau in the "Annual Statistics of Manufactures," for the year 1913, are elsewhere reported.

Payment of Wages. Ordinarily, wages are paid by negotiable check on or before the fifteenth of the month succeeding that in which the wages are earned. A decided advance step in safeguarding the interests of employees in this matter, was taken by the 1911 legislature in passing a law relating to the mode of payment of wages, which reads as follows:

Section 1. No person, firm, or corporation engaged in any business or enterprise within this state shall issue, in payment of or as an evidence of indebtedness for wages due an employee, any order, check, memorandum or other acknowledgment of indebtedness, unless the same is negotiable, and is payable upon demand without discount in cash at some bank or other established place of business in the state; *provided, however*, that the provisions of this act shall not apply to counties, cities and counties, municipal corporations, quasi-municipal corporations, or school districts organized and existing under the laws of this state.

(Chapter 92, Statutes of 1911.)

It may be stated that the law is very generally observed, though one violation was found.



Tents and bunkhouses are often placed alongside of and parallel to the logging railroads. This well arranged camp is in the Northern Pine District.

Another law, similarly enacted, fixes the time when the wages must be paid. This law reads as follows:

Section 1. Whenever an employer discharges an employee, the wages earned and unpaid at the time of such discharge shall become due and payable immediately. When any such employee not having a contract for a definite period quits or resigns his employment the wages earned and unpaid at the time of such quitting or resignation shall become due and payable five days thereafter.

Section 2. All wages other than those mentioned in section 1 of this act earned by any person during any one month shall become due and payable at least once in each month and no person, firm or corporation for whom such labor has been performed, shall withhold from any such employee any wages so earned or unpaid for a longer period than fifteen days after such wages become due and payable; *provided, however*, that nothing herein shall in any way limit or interfere with the right of any such employee to accept from any such person, firm or corporation wages earned and unpaid for a shorter period than one month.

(Chapter 663, Statutes of 1911.)

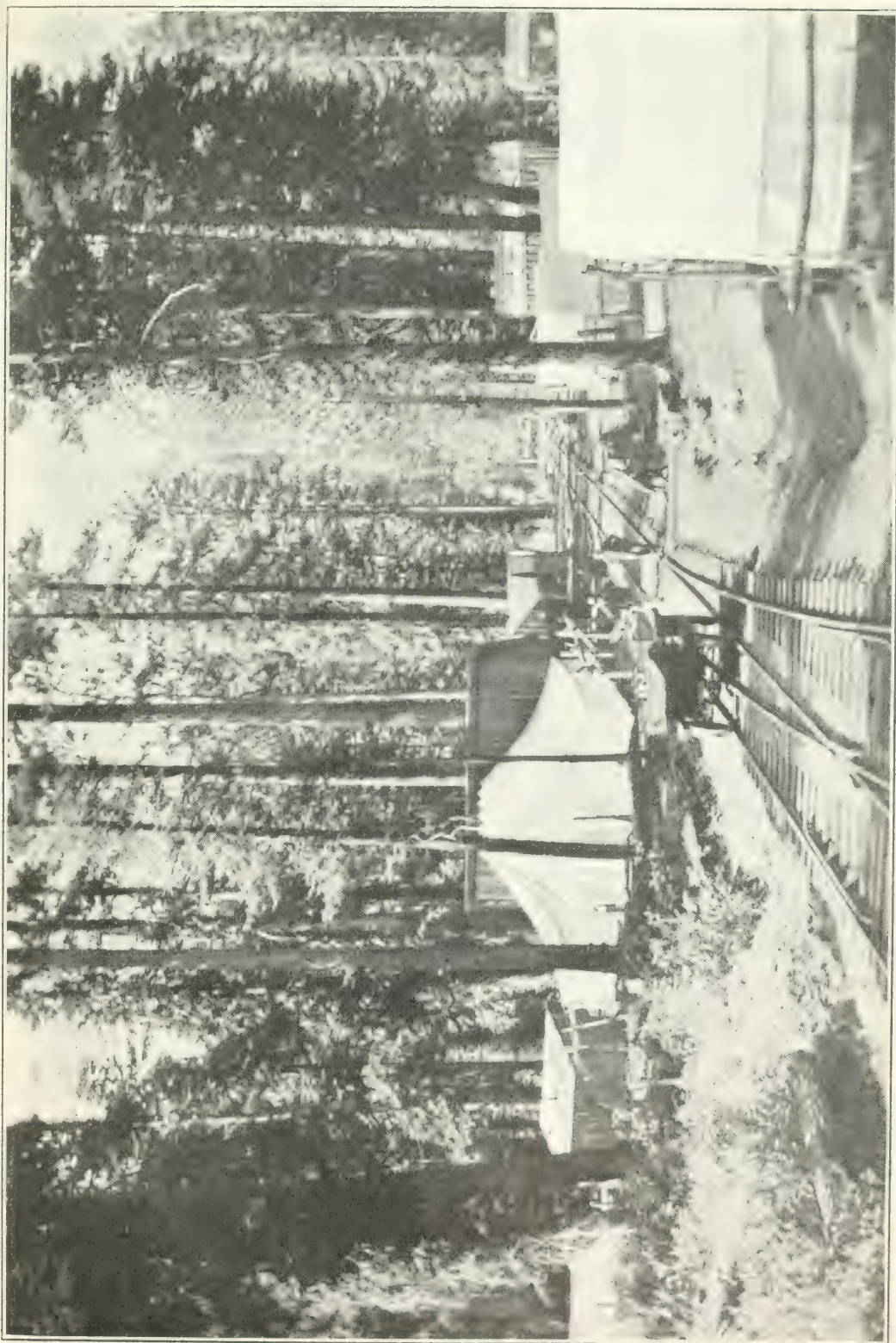
Reference is made in the reports of the various districts as to the observance of this law.

In this connection, it may be stated that an employee who quits or is discharged, is generally paid with the least possible delay, in order that he may have no reason for remaining on the premises, it being assumed that such an employee will be a detriment and his presence thereafter very undesirable.

It is customary for the foreman or timekeeper to give the woodsmen who leave the employ of any company, memoranda, called "time checks," stating the amount of "time" due them. These are to be presented to the cashier in the office at the sawmill or town, as a basis on which to issue his checks. When an employee may arrive at the office, conveniently, by logging train, there is no apparent objection to this procedure, but when he must go some thirty to sixty miles, by stage, passenger train or other common carrier, to reach the office, this mode may be inconvenient or expensive and many objections have been found to this practice in such instances.

One company issues a check, "subject to offsets at the company office," sixty miles away, which apparently makes it non-negotiable for its face value until it has been accepted by the head office. However, this is the only instance of this kind that was found. The present general practice of paying employees by negotiable check prior to the fifteenth of each month is a wonderful advance over the former custom of paying whenever convenient, or by the use of duebills, payable months ahead.

Checks may be drawn in accordance with the law, payable in cash, without discount, at some bank or other established place of business in the state. Where the companies do not operate banks in conjunction with their business, the checks are usually drawn on some nearby bank, or, are sometimes drawn on the company at its main office.



A view of a sanitary camp among the pines. An automobile on trucks, used by the woods superintendent to visit the various camps, is also shown.

One company has a unique and efficient system of combining its time records with the issuance of checks for wages. The timekeeper carries a pad of checks, noting daily, for each employee, his time on the reverse side of the check. At the end of the month, the extensions are made, deductions are noted, and the net amount due an employee is entered on the reverse side, which is the face of the check. The checks are then signed and numbered; the amounts and deductions are entered, and segregated, in the cashbook, by the bookkeeper, and then the checks are ready for distribution.

Colored checks are used for the various departments, as follows:

White for General Office.

Brown for Railroad Company.

Blue for Woods and Construction Gangs.

Pink for Factory.

Green for Mills.

Yellow for Yards.

This was the only instance found of this convenient arrangement being used, which dispenses with the necessity of keeping time books and issuing memorandum slips at the end of the month, thereby saving an immense amount of clerical labor, with no loss of efficiency. Should a check become lost, a new one is issued on the record as shown by the cashier's ledger.

Many companies issue "time cards" to their employees monthly, and the timekeepers must punch these once or twice a day, depending on whether the employees are present or absent. This is an assurance to the worker that he has been credited by the timekeeper for his presence, and serves as a check to prevent errors and omissions. Disputes at the end of the month are thereby averted, as corrections can be made daily.

For instance, if a worker happens to be elsewhere when the timekeeper arrives, his ticket is not punched, but the matter is rectified at the next visit of the timekeeper.

Assignment of Wages. In addition to the above mentioned laws, the following act, having a lesser application to the employees of the lumber industry, was enacted last year:

Section 1. A new section is hereby added to the Civil Code of the State of California to be numbered nine hundred fifty-five, and to read as follows:

955. No assignment of, or order for wages or salary shall be valid unless made in writing by the person by whom the said wages or salary are earned and no assignment of, or order for, wages or salary made by a married person shall be valid unless the written consent of the husband or wife of the person making such assignment or order is attached to such assignment or order; and no assignment or order for wages or salary of a minor shall be valid unless the written consent of a parent or the guardian of such minor is attached to such order or assignment. No assignment of, or order for, wages or salary shall be valid unless at the time of the making thereof, such wages or salary have been earned, except for the neces-

sities of life and then only to the person or persons furnishing such necessities of life directly and then only for the amount needed to furnish such necessities. Any power of attorney to assign or collect wages or salary shall be revocable at any time by the maker thereof.

(Section 1, Chapter 287, Statutes of 1913.)

The foregoing was designed to prevent the assignment of wages for gambling debts, and similar purposes, and to protect the interests of the families of employees.

Many managers will not recognize orders, or assignments for wages, and hold the salary checks for the employees, unless these are attached.

Banks. Three large lumber companies operate banks in conjunction with their business, and do a regular banking business. One of these companies occasionally has meetings of its employees for the purpose of discussing matters of common interest. The officials had noticed that the bank deposits never seemed to go above a maximum of about \$40,000 and inquiry disclosed the interesting information that many employees had an idea that if the company discovered that they were able to get ahead and increase their savings accounts, there would be no chance of securing increased wages and every chance of having their wages reduced.

The manager explained to the men at one of these meetings that he was interested in helping the men to save; that those men whom he found could conserve their own property, could also conserve the company's property, and that they were the employees whom the company wish to retain and encourage. Inside of a week, over \$70,000 of additional deposits were placed in the bank,—one garbage collector depositing his hoard of \$1,700.

Postal savings banks are available in many places, but information relative to the amount of their deposits, or the amount of foreign money orders issued at various post offices, patronized largely by lumbermen, was not available.

It is known, however, that large sums are sent abroad each month, by immigrants, and some of them eventually return, with their savings, to reside in their native land.

As employees are able to secure the ordinary necessities by the use of coupon books or store credit, it not infrequently happens that they do not call for their checks, or deposit them for collection, until the season's work is completed, or until they have made their "stake." This is a term in more general use in railroad construction camps, where those men who do not remain long are referred to as "short stake artists."

Advances. The giving of money or credit to an employee, prior to the usual pay day, may be termed an advance on his wages, and the transaction is effected in one of several ways, viz:

1. *Cash.* One company was found which, upon request, gives its employees cash advances for which they receipt in a book kept for this purpose;

2. *Orders.* One company honors orders of employees, presented to its bank for portions of wages due employees prior to pay day. To show to what extent this practice may be carried, it is stated that the cash advances on salary during the month of August, 1913, for this company, amounted to \$5,304.55. The bank which honors these orders makes a nominal charge for its services in the matter; 1,880 employees of this company were paid \$118,741.38 during this month.

3. *Store credit.* Where coupon books are not used, store credit is often extended, and the store retains a carbon copy of the bills of goods sold. The amounts of these bills are deducted each month from the wages due employees. This method requires a close watching of the accounts of employees, in order to forestall the overextension of credit. One manager stated that the wages are often attached, and his company loses money thereby.

4. *Paper money.* One company issues numbered paper slips to serve the purpose of currency. These slips are $2\frac{1}{2}$ inches by 4 inches in size and are of the denominations of 5 cents, 10 cents, 50 cents, and \$1. They read as follows:

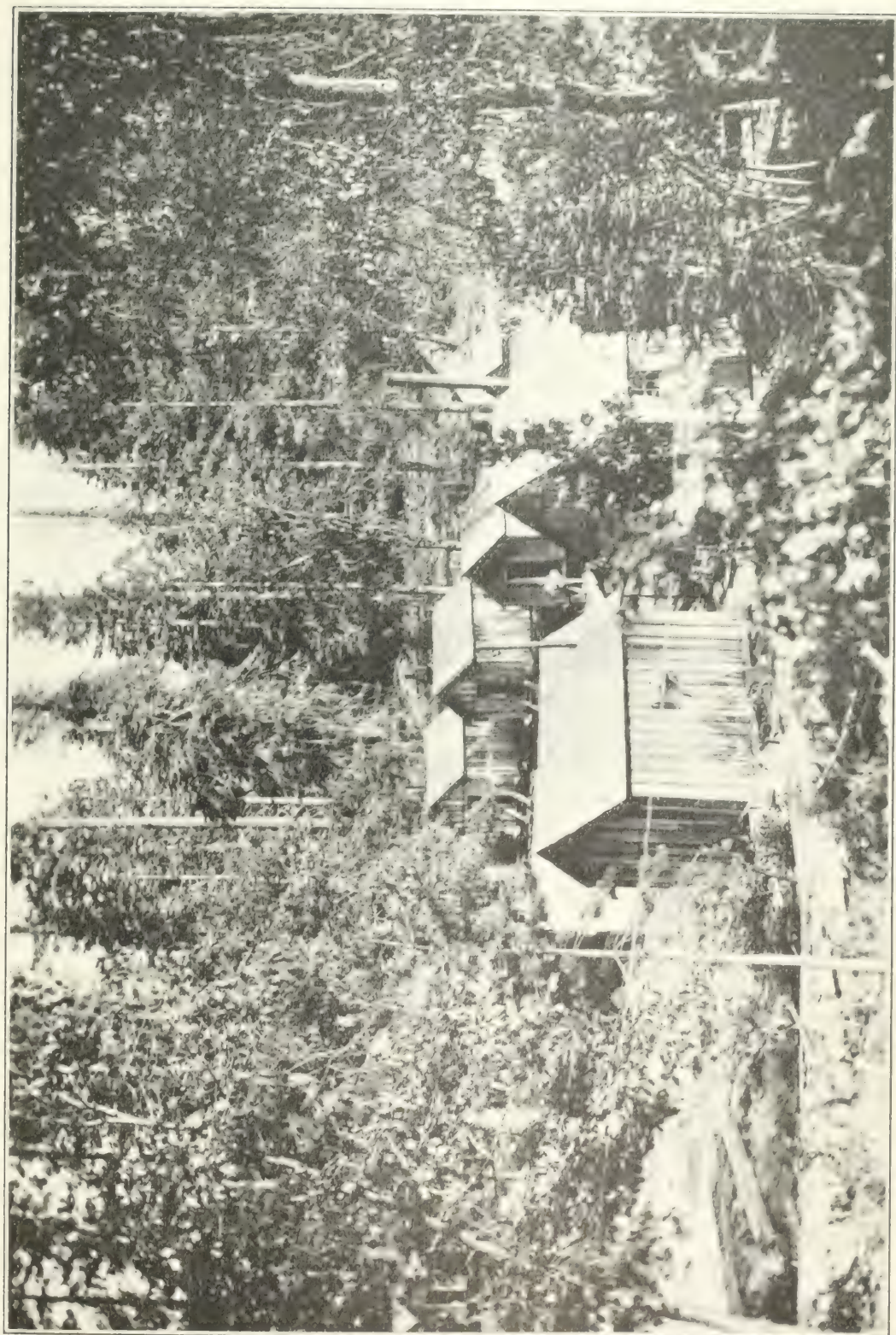
"Due the bearer, one dollar, in goods only, at the store of ————," and are countersigned by a company official. The reverse side states that "After name has been signed or printed on the other side, this coupon is good for face value in trade at ————, dealers in general merchandise."

5. *Coupon books.* These are generally $2\frac{1}{2}$ inches by 5 inches in size, having light cardboard covers, enclosing coupons varying in value from 5 cents up to \$1.25, and these books are issued in denominations of \$1, \$2, \$2.50, \$3, \$5, \$10, and \$20. All of these books have spaces on the front covers for the names of employees to be written in or signed. Various requirements, respecting their use, are noted on the covers, several of which read as follows:

"Always bring this book with you. Do not lose this, as it is the same as cash. Do not tear the coupons off. Hand to the clerk and he will detach the amount you have purchased. Employees leaving the company's service will receive cash, without discount, for the unredeemed portion of this coupon book."

"The coupons in this book are good only for merchandise and will not be replaced if lost. They are not transferable, and will not be honored if detached from this book."

"Issued to ————, and not transferable. These coupons will be received for their full face value in merchandise, if not torn out, and if presented by the person to whom issued. Do not tear them out yourself, but hand your book to the clerk who will tear out the amount of your purchase."



Portable bunkhouses, that may be loaded onto logging cars and moved elsewhere, are here shown in a pine forest.

The non-transferable clauses are inserted to prevent the use of these books for gambling or other purposes foreign to their intended use, which is to enable the owner to secure merchandise at the company stores only, without the use of money.

Only one company states, on its coupon books, that it will redeem the unused portions of coupon books to employees, though this is the general practice, nevertheless. The extent to which such books are used by employees of one company may be well illustrated by the fact that in August, 1913, this company paid 1,880 men the sum of \$118,741.38, and issued coupon books having a total value of \$5,261.00, as shown by the following table:

Book value	Towns		Camps		Totals	
	Books	Value	Books	Value	Books	Value
\$1 00	38	\$38 00	549	\$549 00	587	\$587 00
3 00	29	87 00	189	567 00	218	654 00
5 00	166	830 00	90	450 00	256	1,280 00
10 00	141	1,410 00	21	210 00	162	1,620 00
20 00	43	860 00	13	260 00	56	1,120 00
Totals ---	417	\$3,225 00	862	\$2,036 00	1,279	\$5,261 00

During this same month, the sum of \$68.05 was refunded for coupon books, returned by fifty-seven of the three hundred ninety-nine men who quit during the month. To show to what extent their use was a factor in the store business in this large company town, it may be stated that during this month of August, 1913, twenty-nine per cent of the business was on a cash basis, eight per cent on coupons, thirty-four per cent represented charges to tourists, summer residents and others, and twenty-nine per cent were charges to departments of the company.

Coupon books are issued only upon the request of employees, as a matter of accommodation, in the intervals between pay days, and not on pay days, in payment for wages.

Their use greatly facilitates the store bookkeeping, superseding the necessity for an extensive credit system.

A test case involving the use of coupon books was tried in Siskiyou County this year, and decided in favor of the company. Further mention of the use of coupon books by various companies will be made hereafter.

Hospital Fees. Prior to the effective date of the present Workmen's Compensation Act, i. e., January 1, 1914, various companies had uniformly deducted a hospital fee of one dollar per month, which insured hospital care and treatment for the employees while sick or injured. On this subject, various companies had issued printed regulations, copies of which are herein quoted.

In most cases, the companies made no accounting to employees for the hospital fees so received, and generally applied them in whole, or in part, to the hospital maintenance, and toward claims for damages.

There is no state law on this subject of hospital fees, so various companies make the arbitrary deduction whether or not they are adequately equipped to render the proposed medical attention.

A number of the companies have well-equipped hospitals, while others, not so fortunately situated, depend upon nearby doctors to furnish necessary medical aid. It is easy to see that in the case of the larger companies, employing from five hundred to fifteen hundred men per month, the hospital fees collected each month amount to a considerable sum.

There is no uniform practice as to when the dollar fee is due, that is to say, if an employee works the first and second days of the month, the fee may be deducted by some companies, while a few companies deduct at the rate of ten cents per day for the first ten days, making a total of one dollar per month. In another case, a company charges twenty-five cents per day for the first four days, or one dollar per month. Other instances will be cited hereafter.

As elsewhere mentioned, several private hospitals in and near Eureka have "hospital tickets," which they sell at the rate of one dollar per month, or ten dollars per year. These entitle the holders to medical and hospital care in case of sickness or accident.

One of these hospitals announces in its illustrated poster that:

Labor in the woods of Humboldt has worse risks than men in battle. The risk is every day and there is no escape from it. From every camp and mill, there is a procession of injured workers.

The accidents that happen are frequently serious and involve long waits for "repairs." Such "repairs" cost money at a time when a man is often broke. The care a man receives after an accident often fixes him for life.

Fortunately, there is no need for hardship in case of an accident or sickness if a man looks ahead.

A few men have worked in the woods for years without a scratch, but you will admit they are very few and you have no guarantee that you belong to the lucky number.

The foregoing is certainly not an optimistic survey of the conditions that confront woodsmen in Humboldt County, or elsewhere.

The cost of insurance under the workmen's compensation law is presumed to be charged against the profits of the companies, but in the case of those which have not reduced their hospital fees, it is probable that a portion, at least, of these fees is now applied towards liability insurance, while they are only intended to cover medical attention.

Copies of the hospital regulations of several companies are here given to show some of the limitations applying to the hospital and medical service rendered to employees:

HOSPITAL REGULATIONS.

A hospital fee of \$1 per month or fraction of a month, will be collected from all employees of ——— Lumber Company, at ———. This entitles employee in case of illness or injury contracted while in the company's employ to receive treatment at the company's hospital.

Medicine, dressings, and professional attention included.

Diet and nursing only while confined in the hospital.

Disease requiring abdominal operations and specialist's care are not covered by this fee, on account of lack of facilities, which are only obtainable in large cities.

This fee will not cover venereal diseases or conditions arising from intoxication, nor care after a patient leaves the hospital, at ———, if obliged to leave for the city or home for purposes above stated, nor professional attention to employees' families.

By order

———— LUMBER COMPANY.

NOTICE TO EMPLOYEES.

Regarding Hospital and Accident Benefits.

We have arranged with the ——— Hospital to care for all sick or injured employees at the rate of 65 cents per month per man. For this amount, Dr. ——— agrees to do all operative work, medical work, to furnish special nurse whenever necessary, to furnish all bandages, dressings and medicines, to supply private rooms to badly injured persons whenever necessary, and, in fact, to do all for an injured or sick person that a first-class hospital can do—alcoholism and venereal diseases excepted. Also to give our employees the following special reduced rates for caring for their families:

Office visits-----	\$1 50 per visit
House visits in town limits-----	2 00 per visit
Confinement cases in town-----	20 00

For members of families of employees, who wish to use the hospital, \$12.50 per week for private room, including all hospital care and service of physician (operations not included). But special rates lower than the regular rates to be given in every instance for operations.

We have made this arrangement with Dr. ——— and are starting this hospital and accident benefit scheme with a sincere desire to benefit our employees, and at the end of six months or one year, if it does not prove to be a benefit to our employees, we will discontinue it.

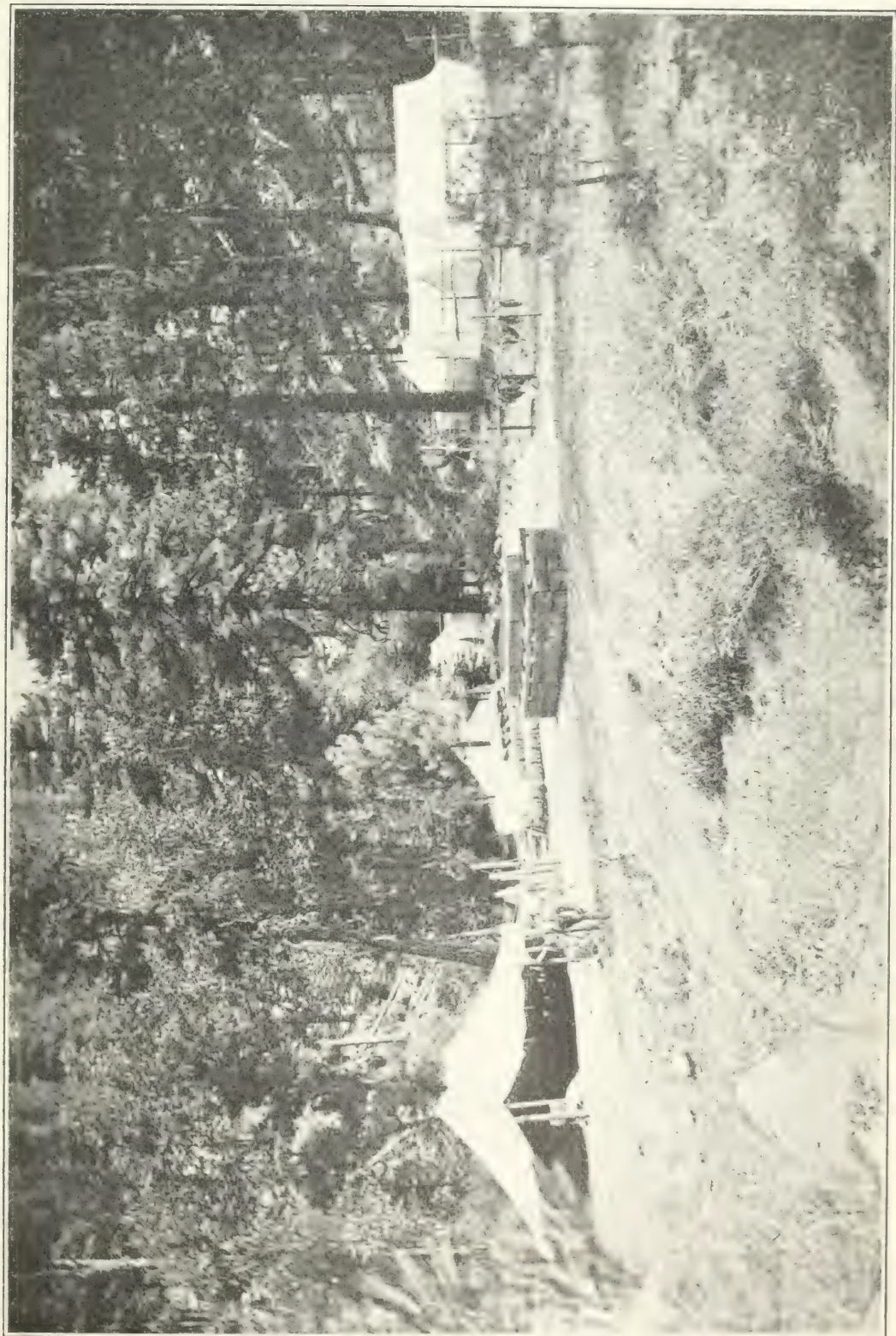
We propose to charge each employee, beginning March 1, 1910, ninety cents per month for hospital care and accident benefit fund.

Of the amount so received, sixty-five cents per month per man will be paid to the ——— hospital, for hospital care and special rates, as above outlined, and the balance, or twenty-five cents per month per man, will go into an accident benefit fund, this fund to be used as follows:

For purchasing artificial limbs for employees maimed in working for us, and for giving a benefit of \$5 per week to all employees injured in working for us during the period of their disablement, beginning with the second week and up to a limit of ten consecutive weeks.

This accident benefit of \$5 per week will not be given to employees who have been injured previous to this date.

Accident benefits as outlined above will be paid only upon presentation of certificates signed by Dr. ———, showing that the employee is unable to work and is entitled to receive the \$5 per week benefit.



A railroad construction camp showing proximity of stable tent to cook tent and bunk tents. A very insanitary camp where manure and flies are much in evidence.

If this accident benefit fund should prove not to be large enough to make the payments as above outlined, we will contribute to this accident fund up to the amount of \$1,000 per year, and if this accident benefit fund proves to be larger than is necessary, either the rates will be reduced or the benefits increased.

When any employee starts to work during a month, he will not be charged for hospital and accident benefit fund until the first of the next month, thus receiving part of a month hospital and accident benefit fund free, provided said employee does not leave our employ before the end of that month, for in that case they will be charged for a full month.

On the other hand, any employee leaving our employ during any month will be charged for that month in full. And in order to put our present employees on the same footing with those who may go to work later, all our present employees will receive hospital and accident benefits from the fifteenth day of February until the first of March, 1910, for which no charge will be made.

All injured and sick employees will be charged for hospital and accident benefits the same as though they were working.

Statements of this hospital and accident benefit account will be posted frequently.

(Signed). _____.

REGULATIONS OF HOSPITAL DEPARTMENT.

Contributions.

A contribution of one dollar (\$1.00) per month for hospital department will be collected by deduction on pay roll from all employees of the company. This contribution will be due on entering the company's service, and thereafter will be due for and apply to each month, or part of a month, while in the service.

Benefits.

The following benefits will be given contributors to the department, subject to the regulations hereinafter laid down, namely:

- (a) Hospital care.
- (b) Medical and surgical treatment.
- (c) Medicines and surgical dressings.

Hospital treatment.

Hospital treatment, under the care of the surgeon of the department, will be provided at the hospital at ———. Cases that require special care and nursing, or that have not proper facilities at their homes for satisfactory treatment, can be sent to the hospital.

Surgeon will determine what treatment a patient should have, where it should be given, when a patient should go to the hospital, and if he or she refuses to comply with the surgeon's instructions or to go to the hospital after being advised that he or she can be safely removed there, then the patient will not be entitled to further treatment at the expense of the department on account of that injury or sickness.

Board and nursing will not be furnished outside of the hospital.

When possible, all hospital cases should be sent to the hospital. Patients will be discharged from the hospital when, in the opinion of the surgeon in charge, they do not require further treatment there. Should patients insist upon remaining in the hospital to save expense of board and lodging, when no longer requiring hospital treatment, surgeon will promptly refer the matter, with full particulars to the company office.

Medical and surgical treatment.

Medical and surgical treatment will be given employees with the same consideration and care given patients, and by physician and surgeon in charge.

Medicines and surgical dressings.

Medicines prescribed for employees by surgeon will be furnished free of charge by the surgeon, except patent and proprietary remedies.

Who will be given benefits, and under what restrictions.

Only contributors to hospital department will be entitled to benefits, and no part of any contributions made by them shall be used for any other purpose. Benefits will be given subject to the following restrictions, to wit:

(a) Benefits will not be given for ailments due to venereal diseases, intemperance, vicious habits, injuries received in a fight or brawl, or unlawful acts.

(b) Benefits will not be given for any chronic disease or disability acquired before entering the employ of the company. Many diseases and disabilities are of a progressive character, and the fact that they have become more troublesome after entering the service will not warrant free treatment.

(c) Benefits can not be given to employees afflicted with such diseases as smallpox, yellow fever, bubonic plague, or any contagious or infectious diseases subject to federal, state, county or municipal quarantine, nor can hospital care be given in cases of diphtheria, measles, scarlet fever and mumps, owing to danger of these diseases spreading to other sick and injured employees in hospital, but residence treatment and medicines will be given in such cases.

(d) Treatment for injury or sickness will continue as long as, in the opinion of the attending surgeon, it is necessary, but will not exceed the length of service with the company, except in cases of acute illness or injury, and in no case shall it exceed one year.

(e) Employees who abuse the benefits of the department, or flagrantly or persistently violate the regulations, will be excluded from further benefits.

(f) Employees will not be entitled to benefits for disabilities incurred after contributions have ceased, or after leaving the service of the company.

(g) When employees prefer to employ their own physicians or surgeons, they will do so at their own expense, as the department will not pay for such services, nor for medicines prescribed by surgeons not in the employ of the department.

(Signed) ——— LUMBER COMPANY.

Deductions. Aside from the hospital fee, which has already been discussed, other deductions from wages are for board, rent, or lodging, coupon books, store accounts, road, county hospital, and poll taxes. These latter will be further discussed and the amounts deducted in the various districts will be discussed in detail.

Benefit Funds. Several companies had been conducting benefit associations, managed by employees who decided on the amount of compensation to be paid in cases of injury.

The benefit funds were disbursed in various ways for the relief of injured employees, or to compensate them for time lost from their work. These funds were derived from hospital fees paid by the men themselves, so that the whole proposition resolved itself into a sort of mutual benefit insurance, managed by the companies, or certain selected employees thereof. Deficits, if any, were made good by the companies. Accounts were occasionally published. Only one was found posted and it was over a year old.

A committee of three men, consisting of the mill foreman, yard foreman, and one sawyer, was acting for one company, in disbursing a hospital fund set aside by the company for relief of employees. This company charged one dollar per month for hospital fee, if the employee worked over three days.

One company reported that from September 1, 1912, to September 1, 1913, there were one hundred sixty accidents, of which two were fatal. The sum of \$3,919.50 was received in the benefit fund from employees during this period, while the company distributed \$5,281. The difference between the amount received in the benefit fund and the amount distributed was paid by the company from its profits. In this instance, the benefit fund was charged with all railroad transportation and ambulance expense. During 1911-12, the total expense to this same company was \$7,540.77.

One company had been paying, after the first week, one dollar per day, up to one hundred and twenty dollars, to injured employees, while fully incapacitated. If laid up with a minor injury, they secured board and room free at hospital while so incapacitated. In cases of death, this company paid seventy-five dollars toward funeral expenses. Another company paid full wages to injured employees while incapacitated.

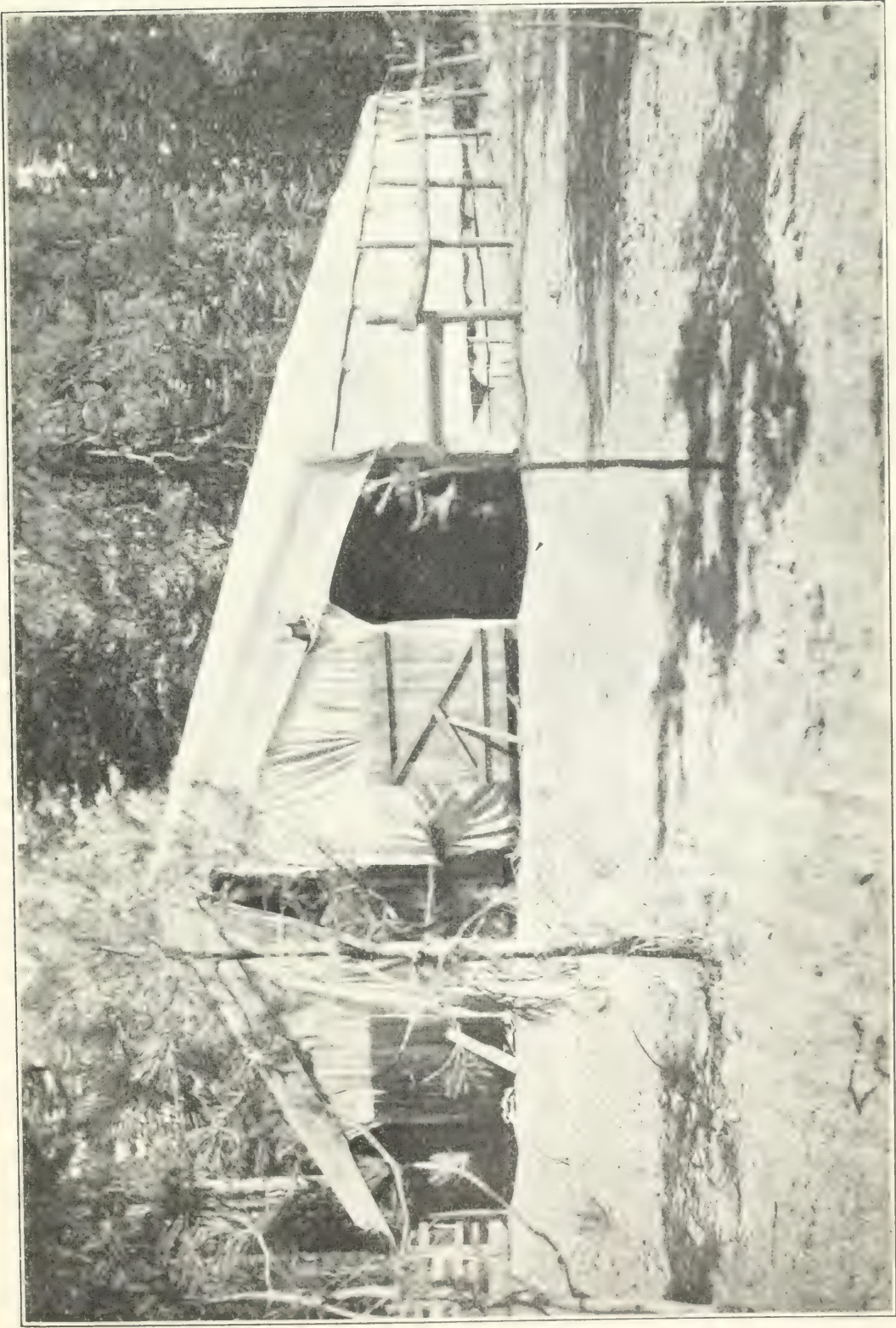
It will thus be seen that an attempt has been made by various companies to recompense, in some degree, the men who were so unfortunate as to be injured, and in this particular they have anticipated the Workmen's Compensation Act.

Employees of one company, who joined the company's coöperative scheme, had fifteen and one half cents per month, of their fees, set aside for an emergency fund, so that if they should get hurt they received one dollar per day while injured. In cases of illness, it depended on the judgment of the committee as to whether they should receive any benefits.

Accidents. The total number of accidents in the camps and plants of the various lumber companies visited, as hereinafter summarized, for the year 1913, was fifty-three men killed, sixty permanently injured, and six hundred ninety-seven incapacitated for periods exceeding seven days each.

The number of accidents in this industry should be considered in connection with the number of men employed in it, and for this purpose reference is made to the subject of "*Occupations*." A segregation of the accidents, by departments, was attempted, in order to approximate the most dangerous occupation, but the data submitted in the reports of companies was insufficient, as a whole, to serve the purpose.

By the system of reporting accidents outlined under the subject of "*Occupations*," it might be practicable to eventually make such segregations and formulate conclusions, on which to revise accident insurance rates. Inasmuch as this inquiry did not embrace all the establishments in the state, devoted to "lumber and its products," these figures for the year 1913 are less than the total returns reported by the Industrial Accident Commission, which are as follows: sixty-two men killed,



This stable tent extends to the ground and only the doors are left open. Manure is removed and burned daily, and the premises are treated with a preparation of creosote and water. Flies have no chance to breed under such circumstances.

one hundred twenty-one permanently injured, and one thousand eleven injured for periods exceeding seven days each.

From these statistics, it is apparent that by far the larger number of fatal accidents occur while in the employ of companies engaged in logging operations. The relatively large number (61) of people permanently injured, and the number (314) injured for periods exceeding seven days each, exclusive of these lumbering companies, may be accounted for, possibly, by the fact that these employees were engaged in handling machinery in various other manufacturing establishments located in metropolitan cities.

During the first half of 1914, the lumber industry was responsible for two thousand two hundred fifty-three accidents resulting in temporary disability, or, ten and one half per cent of all the non-fatal accidents that occurred in California.

In this respect, this industry ranks as follows :

- (1) Construction.
- (2) Steam railroads.
- (3) Metals and machinery.
- (4) Lumber and its products.
- (5) Foodstuffs, etc.

During this latter period, this industry was also chargeable with thirty-three fatal accidents, and ninety-nine permanent injuries to employees.

A newspaper article announces that :

Analyses of mortality statistics for the last two years in California, according to occupation, show that one third of all deaths among lumbermen are from violent injuries, the percentage having been 33.1 for 1912 and 33.9 for 1911.

The risk of accidental death is next greatest for steam railroad employees, among whom the percentage of deaths from violence was 28.1 in 1912, and 27.6 in 1911, or over one fourth each year.

In other words, only two thirds of all "lumber jacks" die from normal causes, and less than three fourths of all railroad men meet "natural deaths."

Accident Prevention. It is evident from the above figures that there is much to be accomplished in preventing accidents.

One company was found which had tacked up large posters, 18½ inches by 24 inches in size, containing pictures, taken before and after an accident, illustrating the dangers incident to standing in "the bight of the line"—an expression for a contingency with which most woodsmen are familiar. This company employs a large number of immigrants of various nationalities, and these posters, conspicuously displayed, could convey their message to all, irrespective of nationality. This company evidently believes that a look is worth a thousand words, especially when those words must be in various languages. This good example deserves to be adopted elsewhere.

Several of the companies, visited this year, have shown their interest in the "Safety First" movement by selecting committees to devise ways and means of avoiding accidents. One company has appointed a committee of foremen and employees to confer regularly regarding safety devices and matters pertaining to the improvement of factory conditions. Another company has issued this bulletin:

NOTICE TO ALL EMPLOYEES.

Inasmuch as it is the desire of the company to take every reasonable precaution to safeguard its employees against injury, we will be pleased at any time to have suggestions from our employees that will tend to prevent accidents and promote safety.

Another company has posted this bulletin:

NOTICE TO EMPLOYEES.

Inasmuch as it is the desire of this company to take every reasonable precaution to safeguard its employees against injury, the company desires to form a committee to study ways and means whereby accidents may be averted.

The committee at the plant will be composed as follows:

- Chairman, (1) Superintendent.
 (2) Master mechanic or millwright.
 (3) }
 (4) } Three employees.
 (5) }

A meeting will be held on Wednesday, June 24th, at 7 p.m. in the hall, over the company store, for the purpose of selecting these three employees.

The committee will meet every two weeks at the call of the chairman. Its functions will be as follows:

First—To submit suggestions to the management, which in their estimation will improve the physical hazard in the mill work.

Second—To hold inquiry into all accidents that may occur in the operation of the mill, and to devise means to prevent similar mishaps in the future.

Third—To periodically inspect all safety devices around the plant, and to see not only that the proper use is made of them, but that they are kept in full working order.

Fourth—To study the safety and welfare of our employees.

Very truly yours,

— LUMBER COMPANY.

It is evident that by the cooperation of such trusted employees, much good can be accomplished. The appointment of committees who may handle such matters and who are receptive to suggestions from employees themselves, is a step in the right direction and should result in a material reduction in the large number of accidents chargeable to this industry.

It should not be inferred, however, that all the lumber companies have been derelict in the matter of installing safety devices, for many of them have paid particular attention to this detail. They have, at least, posted notices warning employees of danger.

Many of the accidents in the logging operations are of the most serious and unusual character, necessitating hospital attention. They include fractured limbs, crushed ribs, skull injuries and wounded eyes, all of which require expert and unusual surgical operations and treatment.

It may well be said to the credit of the larger companies that they have endeavored to anticipate such cases either by the erection and maintenance of first-class hospitals, the securing and retention of the best physicians and surgeons obtainable, the installation of "X-ray" and other hospital equipment, or have arranged with nearby hospitals to supply needed medical or surgical assistance. In addition to this, these companies avail themselves of the services of specialists when necessary. Instances of such occasions might be cited, but space does not permit.

Accident Prevention—Railroads. The various laws requiring headlights on locomotives, automatic coupler equipment, air brakes, and full crews, applicable to "common carriers," do not apply to most of the logging railroads, as, with but few exceptions, they do not happen to come under this classification.

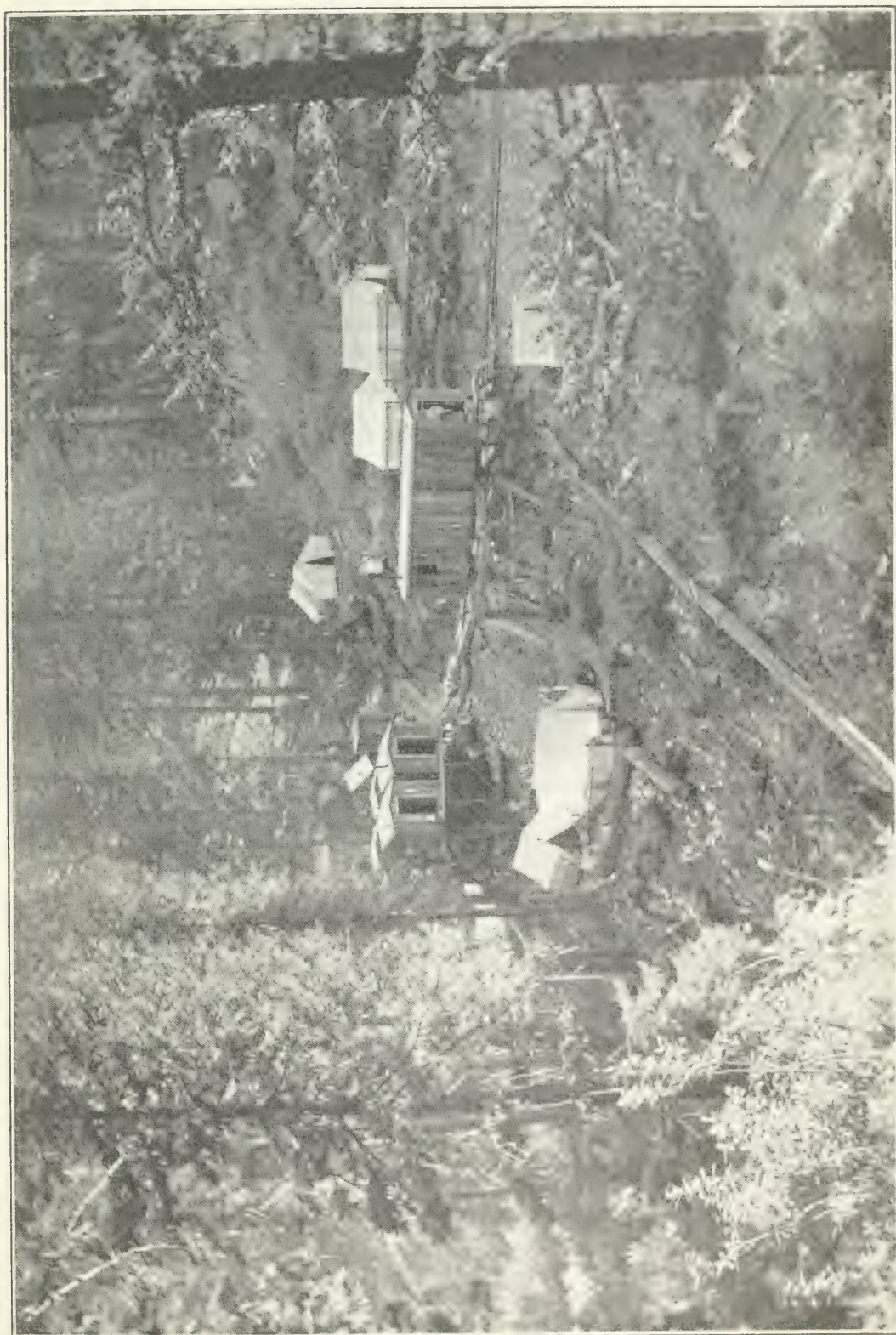
As a result, these logging railroad employees are peculiarly subject to many dangers in the operation of logging trains. Without cabooses to ride in, they must ride on the loaded cars. They clamber over logs or over cars that may be floored, or of skeleton construction, to set brakes, couple and uncouple cars, and transmit signals, because of the lack of the conveniences which are found on common carriers. Serious accidents are of frequent occurrence.

As these logging railroads are often constructed in the most mountainous localities, grades up to six per cent are common, and higher grades are not unusual, while as many as six "switch-backs" were found necessary to make ascents.

Short curves are frequent, and it is not uncommon for logs to roll off of cars, or for cars to become derailed. The use of air brakes on the trains would enable the engineers to control the cars at all times and increase the safety of the train crews.

While most of the railroading is ordinarily completed in the daytime, it is not uncommon for trains to be delayed far into the night, and the lack of good headlights, as well as standard equipment, under such circumstances, jeopardizes the lives of the train crews. Legislation on these subjects is urgently needed.

As most logging railroads are not common carriers, they are not permitted to charge and collect fares. Therefore, several companies, to



Tents and portable bunkhouses alongside of a logging railroad, in a canyon.

relieve themselves of liability for accidents, issue tickets of the following form, which users are required to sign:

Pass the bearer, ———, at passenger's risk, as per release on reverse side of this pass.

———— LUMBER COMPANY.

Dated at —————

By—————

"This pass is issued as an accommodation and not on company business, and in consideration of such accommodation I, the undersigned, hereby release the ——— Lumber Company from all claims for damages or causes of action whatsoever, for any injuries that may be sustained through accident, whether said accident be caused through negligence or carelessness on the part of the company's servants or not.
(Signed) —————"

To illustrate the importance of the coöperation of the managers, in the prevention of accidents, as well as in other humanitarian movements, a prominent publication makes the following statement:

Twenty per cent of "Safety First" depends upon the superintendent. That is, out of every hundred points allowed on any safety work, twenty points depend upon the personality, mental attitude and point of view of the superintendent.

This is how the percentage works out, according to the United States Steel Corporation, the foremost advocate of "Safety First" in the United States:

Attitude of superintendent.....	20 per cent
Work of safety committees.....	20 per cent
Inspections by workmen.....	5 per cent
Instruction of workmen.....	15 per cent
Prizes	9 per cent
Signs	3 per cent
Lectures	3 per cent
Safeguards	17 per cent
Lighting	5 per cent
Cleanliness	3 per cent

All of which make the attitude, or state of mind, of the superintendent one of the two most important elements in "Safety First." It equals in results all the labor of safety committees, and passes by three points all that can be accomplished by safeguards.

Inquests. Examinations were made of the records of inquests on accidental deaths in the lumber industry, on file in the offices of the county clerks in fourteen of the counties visited, where lumbering operations were in progress.

No verdict was rendered, during the year preceding such inspection, holding any lumber company responsible, or blaming any company for negligence in the matter of any accidents.

This is not surprising when the personnel of the coroners' juries is taken into consideration. These juries are mainly composed of company employees, whose interests to the living are greater than those to the dead.

Sample verdicts are quoted herewith:

"By unavoidable accident, caused by log rolling over him."

"Came to his death on September 2, 1913, in this county, by accident, through carelessness on his own part."

"Came to his death on fourth day of July, 1913, in this county, by being struck on the back of the head by hook attached to cable flying through the air, due to boom on donkey engine breaking. We further find that the accident was unavoidable."

"By being hit by a sapling falling on him from the rebound on the slacking of the line on the log they were pulling on. Unavoidable accident."

"By accident, being caught between trip line and log—log rolling on him and crushing him to death while working in woods."

"By being struck by flying becket while employed as chain tender on pond for ——— Lumber Company. We further find that his death was accidental, and that no blame be attached to any one."

"By accidental drowning in the mill pond; and we further find that he was negligent in not having his shoes properly caulked."

"We, the jury, bring in a verdict of accidental death, caused by a cant being thrown from edger, and, as far as known from the evidence, the accident was unavoidable; and we further find that his death was caused by internal injuries."

"That the cause of his death was being struck on the head with a steam pipe and instantly killed. The *disconnected* turned on the steam [against orders] and the disconnected pipe swung round and hit him on the head [and killed him instantly.]"

NOTE.—Bracketed portions of verdict were interlined. No reference to them as being a portion of the verdict as originally signed by the jurors.

Verdict in inquest of woodsman who died from exposure, due to over-drinking:

"We condemn actions of officers and officials in not preventing the selling of liquor to persons under the influence of liquor, and ask that same be prohibited and stopped."

"By an [unavoidable] accident, resulting from a rock striking the railroad car in which he was riding at the time and which crushed him to death [and we find that no blame can be attached to any person or firm]."

NOTE.—The bracketed words were a part of a previously prepared verdict, for which the jurors would not stand and in consequence of which the words were struck out.

The uniform peculiar significance of these sample verdicts; the brevity and perfunctoriness of the evidence on file; the ever present possibility of the suppression of material evidence, especially when fellow employees have everything to gain and nothing to lose by their silence; all tend to discount the value of verdicts rendered under such circumstances to the extent of constituting the whole expensive performance a farce and a travesty on justice.

In only one of the verdicts above rendered did a jury have the temerity to make a recommendation to prevent a recurrence of accidents. This jury advised that a device be installed in the sawmill, to be used as a signal to stop the machinery when necessary.

It is evident that where juries must be impaneled, in remote districts, the members of the jury are necessarily drawn from citizens who are accessible, and in the case of logging camps it follows that they are often company employees. Under the circumstances, they are apt to be deterred in their findings from placing any responsibility on their employers, and, as above noted, only too often fix the responsibility for the accident on the unfortunate employee.

Most of the verdicts here noted were rendered on foreigners, who, through unfamiliarity with the English language, or logging conditions, were peculiarly subject to the hazards of the lumber industry. It is due, in a large measure, to the presence of these untrained immigrants in lumber operations that this industry ranks so high in the number of accidents—fatal and otherwise.

Medical Cabinets. Of the humanitarian legislation accomplished by the last legislature, the medical cabinet law deserves especial notice. This act reads in part as follows:

Section 1. Every person, firm or corporation operating a factory, or shop, or conducting any business in which power machinery is used for any manufacturing purpose, except for elevators or for heating or hoisting apparatus, where five or more persons are employed, shall at all times keep and maintain, in some accessible place upon the premises upon which such factory, shop or business is located, free of expense to the employees, a medical or surgical chest which shall contain an adequate assortment of absorbent lint, absorbent cotton, sterilized gauze, plain and medicated, adhesive plaster, cotton and gauze bandages, also one tourniquet, one pair scissors, one pair tweezers, one jar carbolized petrolatum, one bottle antiseptic solution, and one first aid manual, all of which shall cost not less than six dollars, and to be used in the treatment of persons injured or taken ill upon the premises.

(Chapter 278, Statutes 1913.)

In compliance with this act, many companies had installed, prior to the inspections, medical chests in their various plants and logging camps for emergency use. The practical utility of these cabinets, especially in localities remote from doctors and hospitals, is easily apparent. Many cases of septic poisoning, due to improper bandaging, will be obviated by the use of the aforesaid equipment, and these appliances will also minimize the results of many accidents.

Detailed reports respecting their installation are elsewhere given. Where installed, the medical cabinets in the camps were generally in the stores, or the cabins of the foremen or timekeepers, because these men were trusted with their proper handling.

As a rule, the woodsmen are employed at work at distances of a quarter of a mile up to one or two miles from camp. The donkey engines near which the accidents are most liable to occur, may be anywhere within this radius. It is manifest that the cabinets might well be installed wherever a donkey engine is used, in order to save valuable time should an emergency arise.

Many of the medical cabinets were not equipped with first aid manuals. Where these are not otherwise readily obtainable, a copy of "First Aid Instructions for Miners" may be secured by writing to the Bureau of Mines, Department of the Interior, Washington, D. C., for "Miners Circular, No. 8."

Ambulances. It is a noticeable and commendable sign of the times that companies, of their own initiative, have supplied, equipped and set apart for immediate use, reconstructed automobiles, on railroad



An "undercut" in an immense redwood tree.



Fallers sawing into a stately sugar-pine tree.

trucks, or gasoline motor speeders, with portable cots, to be used on their logging railroads in emergencies. At least two instances of this kind were found, in the Southern Pine District, where these cars were kept in reserve for this use. As logging camps are located anywhere from one to thirty miles from a hospital, the urgent need in cases of accident, for such means of transportation, is evident.

Several companies have their railroad men instructed in case of emergency to detail an engine to bring the injured employee directly to the hospital. The failure of a certain company to anticipate such a contingency was responsible in a very large degree for the loss of life of one logging employee, as disclosed by a verdict rendered September 9, 1913. The conclusion of the coroner's jury was that the toggle-knocker came to his death "by accident, owing to his own carelessness, at Camp ——— of ——— Lumber Company, by having had his right leg crushed between ankle and knee, between two logs."

The evidence went to show that the accident occurred at 4:30 p. m. The injured man was conveyed to the nearest railroad point, where he was held until the evening passenger train arrived. He was then taken by train some thirty miles to the hospital, arriving there about 9 p. m. The doctor's testimony was that in this long interval, the victim had lost a great deal of blood, in consequence of which he did not survive.

Arrangements might have been perfected previously, or permission secured in this emergency, whereby the company could have brought the man directly to town on its own engine. This lumber company is closely associated with the railroad system, and it is to be hoped that a recurrence of this character will be prevented. The logging superintendent of this company was the foreman of the coroner's jury, which rendered the foregoing verdict.

Sanitary Safeguards. Only one company was found which used sanitary drinking fountains, thus obviating the use of the very unsanitary drinking cups in general use. This method, of course, has its limitations, for it is only adaptable where good drinking water may be piped under pressure to the place where used. The simplicity and superiority of sanitary drinking fountains over other methods, needs only to be seen to be appreciated.

Common roller towels are in general use in many places where common washbasins are used. The use of the sanitary paper towels, as required in certain cities of this state, is not followed by any lumber company. The grave danger of infection from both the use of the common drinking cup and the roller towel are well known, and their use on trains, as well as in certain cities, has been prohibited.

Public Health Bulletin, No. 57, issued by the Surgeon General, Public Health Service, Washington, D. C., gives a resume of the laws relating to, and the dangers incident to the use of common drinking cups and roller towels.

Sickness. The most common cases of sickness reported are the so-called "camp disorders." These are due to eating contaminated food, or food improperly cooked, or exposed to flies, or the injudicious use of fresh fruit.

During the inspection trip, the following contagious cases were noted: one case of smallpox was sent to a hospital, and the bunkhouse fumigated; two cases of typhoid were being treated in a hospital; twelve typhoid cases were being treated in another hospital, all of them having originated, so far as known in a "company town." The manager stated that, subsequent to the epidemic, he had expended over \$1,000 in cleaning up the town. Yet the privies in the lumber yard were found unroofed and in a very unsanitary condition. Comment is unnecessary.

From a camp of another large company, four cases of typhoid had been sent to the hospital, in September, 1913, just prior to the inspection. The logging superintendent stated that this camp had always produced more or less sickness, and he was uncertain whether it should be ascribed to the drinking water or to the presence of a typhoid "carrier" in the camp.

The possibility of a typhoid or other contagious epidemic is ever present. With the likelihood of a typhoid "carrier" in any camp, it is essential that preventative measures, looking to proper screening and the installation of sanitary conditions, be employed.

The common fly is frequently a carrier of typhoid by reason of its filthy habits. Germs cling to its feet and are deposited on food or in milk. Typhoid is due to a microscopic germ, which multiplies in the bowels and is found in great numbers in the discharges of the patient. Internally, it generates poisons and causes lesions or injuries, which in many cases end fatally. Wells, springs, ponds, streams, and reservoirs often have become infected, directly or indirectly, from excreta containing typhoid bacilli; and epidemics of the deadly fever have been traced to such sources.

The locating of human typhoid "carriers" in a given camp is difficult. For instance, a well known case is on record of a certain lumber steamer plying between Eureka and San Francisco, to which had been traced twenty-seven cases of typhoid, among sailors and passengers, during a period of three and one half years. The cause of infection was finally traced to a common drinking cup used by the various members of the crew, one of whom had been subject to typhoid fever

and was later discharged as cured. To all appearances, he was entirely well and able to do his usual work, but the germs continued in his system during all this time, and afterwards, thus endangering others.

Had this man been the ship's cook, it might have been easier to locate the source of the trouble, and, for this reason, persons engaged in the cooking or handling of food supplies should be subject to special inquiry as to their exposure to or contamination by this disease.

Further information regarding this and other interesting cases of typhoid "carriers" may be secured by writing to the State Hygienic Laboratory, Berkeley, Cal., for a free copy of "A Typhoid Carrier on Shipboard."

Literature on the relationship of flies to diseases, particularly typhoid fever, may be secured by writing for any of the following list of publications:

"The House Fly in Its Relation to Public Health," Bulletin 215, issued by the Agricultural Experiment Station, College of Agriculture, Berkeley, Cal.

"House Flies," Farmers' Bulletin 459, and "How to Prevent Typhoid Fever," Farmers' Bulletin 478, issued by the Division of Publications, Department of Agriculture, Washington, D. C.

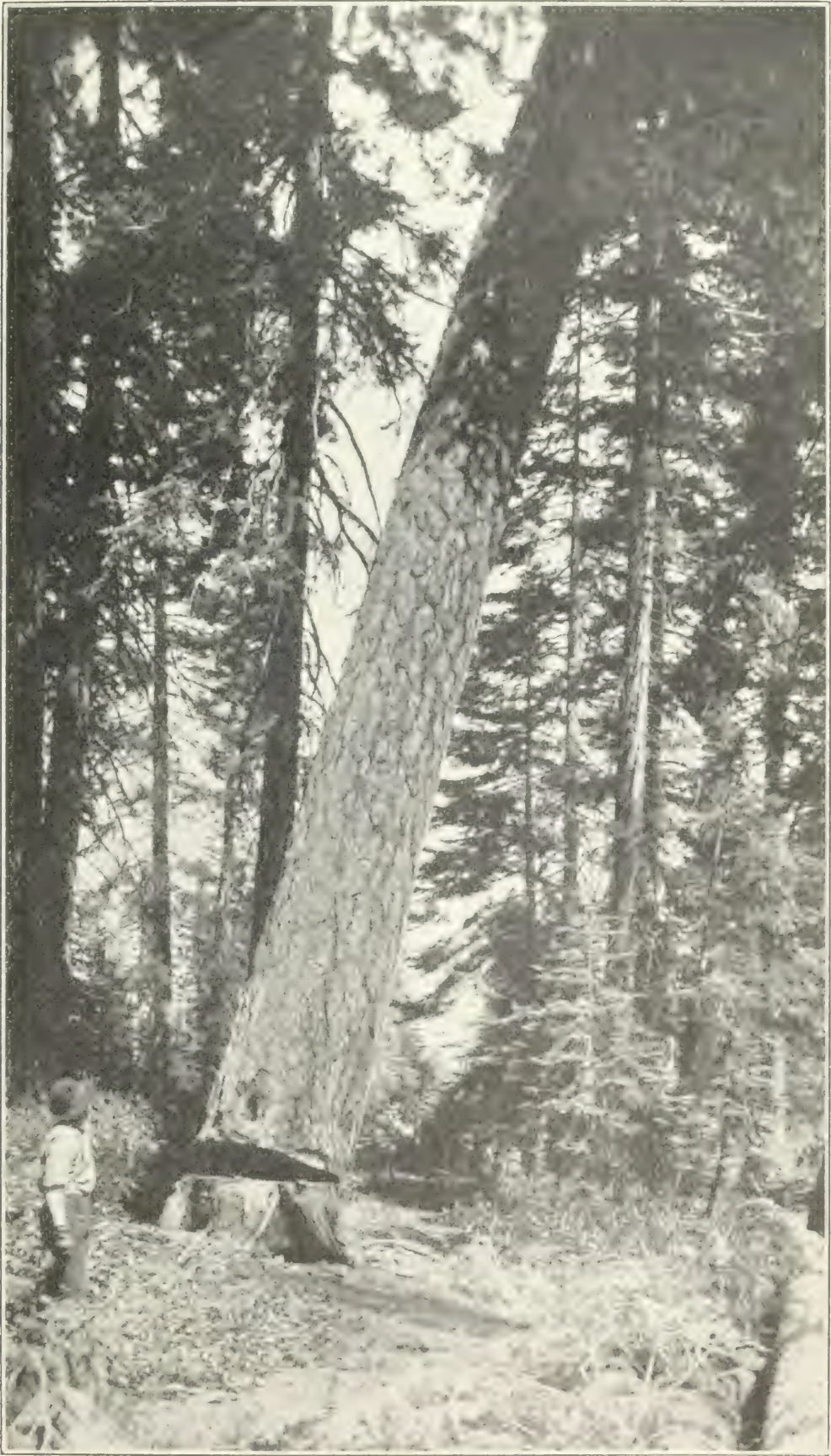
"Flies as Carriers of *Lambli*a Spores," Reprint No. 154, P. H. R., issued by the Surgeon General, U. S. Public Health Service, Washington, D. C.

"American Journal of Public Health," for March, 1914, 30 cents. The American Public Health Association, 755 Boylston street, Boston, Massachusetts.

Fumigation. Several companies use steam from donkey engines or locomotives, once or oftener during the year, to disinfect the bunkhouses or to kill or dislodge the vermin, which often are housed there.

Following cases of contagion, sanitary precautions in the way of fumigation are not always employed, as the means are not at hand, or methods are not well understood, for performing this important duty. Formaldehyde gas in the presence of water vapor is strongly advised for fumigation following most cases of sickness. Fumigation by sulphur is less efficient and is injurious to fabrics and metals. A convenient and inexpensive method of fumigating with formaldehyde is described as follows:

Prepare the room by closing all cracks and crevices by plugging or by pasting paper over them. Open bureau drawers and closets, and spread fabrics so that the formaldehyde will have access to all surfaces. Cover a space in the center of the floor with newspapers to prevent damage from splashing. Place a clean, ten quart galvanized iron pail on the floor and put into it eight ounces of dry potassium permanganate crystals. Pour one pint of formalin into the pail, retire quickly, and seal the door. One container and the quantities of chemicals stated are sufficient for fumigation of 1,000 cubic feet of air space. The heat generated by the chemical



The fall of a monarch of the forest.

action between the potassium permanganate and the formaldehyde will evaporate the solution, throwing formaldehyde and water vapor into the room. Risk of fire from too rapid oxidation may be avoided by the use of clean pails. After twelve hours the room should be opened and aired, and, if the remaining formaldehyde gas is oppressive, a little ammonia should be sprayed in the air. The room should then be thoroughly cleaned.

When properly performed, the foregoing procedure will effectively destroy bacteria.

Fumigation for bedbugs and other vermin is best effected by hydrocyanic acid gas, but as this is too dangerous for common use, the best informed entomologist in California advises that four or five pounds of sulphur be used for each one thousand feet of air space in the room.

All metals, especially brass and iron, must be removed or fully protected. All cracks should be closed up, and the room kept closed for from three to five hours.

Space does not permit a more complete discussion of methods and remedies to be used for vermin, but before undertaking this important kind of work, readers are advised to send for one of the following free publications, and to understand fully the methods they advise:

Bulletin No. 253, Ohio Agricultural Experiment Station, Wooster, Ohio.

Bulletin No. 4, New Series, revised edition; Circular No. 47, Second Series; Bulletin No. 90, and Circular No. 163, Bureau of Entomology, issued by the Division of Publications, U. S. Department of Agriculture, Washington, D. C.

Farmers' Bulletins, No. 155 and No. 345, issued by the Division of Publications, U. S. Department of Agriculture, Washington, D. C.

Occupational Diseases. An experienced physician for a large lumber company stated that the life of lumber handlers, and pilers, is about seven years, as the work is very heavy and soon breaks them down. This record is comparable to the underground operations of miners, where the dust and working conditions often bring on "miner's consumption" in about the same period of time.

The general use of saw-filing machines, and the various forms of wood-working machinery, without blowers, particularly in the redwood district, is a violation of the Sanitation and Ventilation Act. The constant inhalation of dust by employees tends to lower their physical resistance and renders them peculiarly subject to illness.

Occupations. Employees in the lumber industry have been tentatively segregated into forty-four distinct classes or groups, as per table herewith presented. This was done for the purpose of securing a basis for averaging their wages in the various occupations. This segregation, however, omits operators in several departments, as those in a match factory, etc., when but one establishment is known to exist in the state.

The lumber industry in California utilizes employees of more varied capabilities than any other industry.

Segregation, by Departments, of Employees in the Lumber Industry.

Departments	Pine District				Redwood Districts				Totals by districts	
	Northern		Southern		Northern		Southern		Pine	Redwood
	Sub-totals	Totals	Sub-totals	Totals	Sub-totals	Totals	Sub-totals	Totals		
1. Executive and office force		78		80		106		5	158	111
2. Stores		71		30		109		1	101	110
3. Postoffice						2				2
4. Hotels		5		10		25			15	25
5. Boarding houses		6		29		92			35	32
6. Hospitals		5				5			5	5
7. Tie camps						19				19
8. Bolt camps—										
a. General						189				
b. Cableways						8				
c. Cook houses						7				204
9. Logging camp operation—										
a. General	1,282		1,645		2,351		122			
b. Cook houses	65	1,347	71	1,716	112	2,463	7	129	3,063	2,592
10. Pond crews		34		58		79		2	92	81
11. Wharves						319				319
12. Railroad construction—										
a. Location party	13		13		11					
Cook house				1						
b. Bridge gangs	19		43		25					
c. Grading gangs	145		346		45					
d. Steel gangs	8		52							
e. Cook houses	13	498	25	480	6	87			978	87
13. Railroad maintenance—										
a. General	89		235		198		18			
b. Cook house		89	3	238		198		18	327	216
14. Raftsmen, rivermen, etc.						23				23
15. Pile drivers						7				7
16. Railroad operation—										
a. Tramway-hoist	4		17							
b. Cableway			9							
c. Broad and narrow gauge	115		165		141		5			
d. Telephones		119	5	196	1	142		5	315	147
17. Railroad switching, yards		29		40		10			69	10
18. Flumes—										
a. General	34		74		5					
b. Cook houses		34	1	75		5			109	5
19. Lumber shipping—railroad		171		68					239	
20. Lumber transfer—monorail						12				12
21. Lumber transfer—crane system						34				34
22. Sawmills—										
a. General	773		521		1,149		55			
b. Lath department	38		43		5					
c. Picket department					36					
d. Shingle and shake department			2		70		2			
e. Cook houses	27	838	14	580	14	1,304		57	1,418	1,361
23. Shingle and shake mills—										
a. General					175					
b. Cook houses					5	180				185
24. Labor—skilled—										
a. Carpenter shop	116		51		64		2			
b. Foundries	10		1							
c. Machine shop	57		29		78		3			
d. Railroad equipment	21		13		40		2			
e. Miscellaneous	67	271	55	179	107	289	4	11	450	300
25. Labor—unskilled		60		38		119			98	119
26. Stables		35		40		20		3	93	25
27. Dairies				1		17			1	17
28. Farms and ranches		105		2		72			107	72
29. Lumber yards		454		674		791		35	1,128	826
30. Sorting sheds		54		61		142		10	115	152
31. Yard construction		6		12					18	
32. Dry kiln and dry yard		17		70		130		2	87	132
33. Lumber sheds		3		11					14	
34. Planing mills		132		95		134		6	297	140
35. Box factories		644		435					1,099	
36. Moulding factories		19		17		27			36	27
37. Veneer plants		38							38	
38. Heating plants		2							2	
39. Electric plants				7					7	
40. Power plants		50		7		14			37	14
41. Ice plants		1				1			1	1
42. Sash and door cutting		186		70		29			266	25
43. Sash factories		72		32		15			124	15
44. Door factories		112		104		13			216	11
Totals		5,583		5,495		7,198		284	11,075	7,485

Hours of Labor. Camps, and lumber plants, operate on the basis of ten hours a day, yet, as will be noted hereafter, a number of sawmills and box factories operate "time and a quarter," that is, twelve and one half hours per day.

Offices are generally open from eight to ten hours per day. The store employees have longer hours than any other department, because the stores are open before the mill and camp employees go to work, and remain open until long after these men go off duty. It would seem as if this was not wholly justifiable. The stores might be closed during a portion of the day to offset the night work required, and the latter limited to one or two evenings, for a short time, each week.

Railroad men are subject to long hours, some starting out as early as 5:30 to 6:00 a. m. and remaining on duty as late as 6:00 to 8:00 p. m. When accidents occur they may be detained on duty far into the night.

Night watchmen, firemen and engineers also have long hours, usually from 6:00 p. m. to 6:00 a. m. for seven days per week, making a total of eighty-four hours weekly. Recognizing the trend of public opinion and legislation toward shorter working hours, some companies are reducing their hours of work in offices and stores to the minimum required for the work to be performed.

The census returns from California, in 1909, reported the total number of hours per week of the 22,935 wage-earners in the lumber industry as follows:

Forty-eight hours and under -----	3,859
Between 48 and 54 -----	68
Fifty-four hours -----	2,709
Between 54 and 60 -----	228
Sixty hours -----	14,732
Between 60 and 72 -----	1,324
Seventy-two hours -----	15

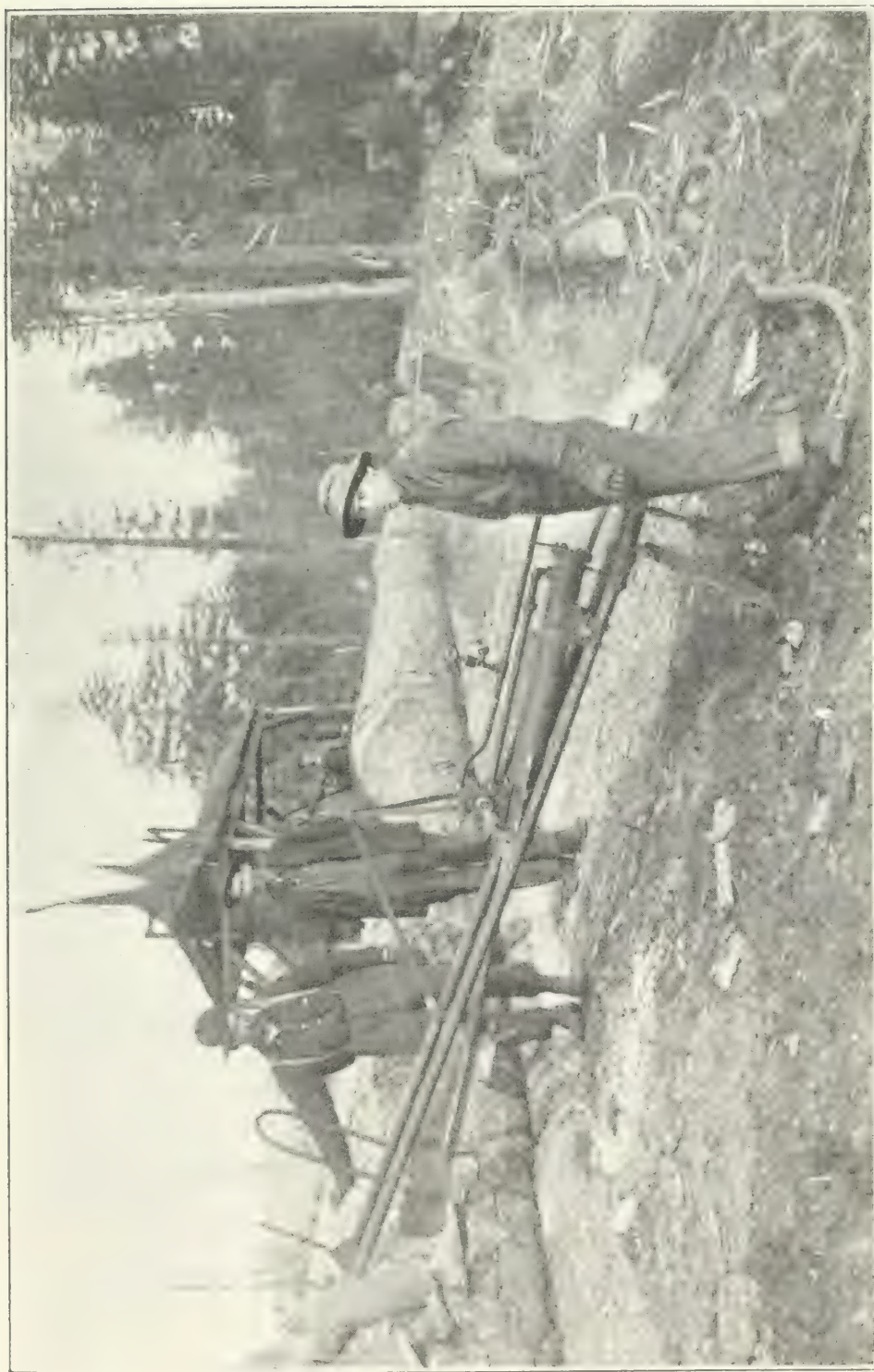
In making this classification, the average number of wage-earners employed during the year is used, and the number employed in each establishment is classified as a total, according to the hours prevailing in that department, even though a few employees work a greater or less number of hours.

From this it is evident that night watchmen, firemen, engineers and others employed twelve hours or over, being few in number, are entirely disregarded, for these are on duty up to eighty-four hours per week, but are not noted above.

It is a matter of general surprise that the following law, applicable to the lumber industry, is on the statute books:

Section 1. Every person, corporation, copartnership, or company operating a sawmill, shakemill, shinglemill, or logging camp, in the State of California, shall allow to his or its employees, workmen, and laborers a period of not less than one hour at noon for the midday meal.

(Civil Code, Appendix, page 827: Stats. 1901, p. 75.)



Buckers sawing a tree into sixteen or thirty-two foot lengths, using machine operated with compressed air.

While this law has been in existence for thirteen years, it is not known that it has ever been enforced.

One company operating its sawmill twelve and a half hours per day was allowing its employees forty-five minutes at noon, while several companies in the vicinity of Eureka were allowing their employees thirty or forty-five minutes at noon for the midday meal. The latter companies claimed that they did so to please their employees, who wished to get home earlier in the evening.

Aside from the foregoing act, the "Child Labor Law," the "Weekly Day of Rest Law," and the "Eight Hour Law for Women" comprehend the only time limitations for employees in the lumber industry.

The so-called "Sixteen Hour Law for Railroad Employees," as amended in 1913, is applicable only to those employed on common carriers, and would apply therefore to only a few lumber companies which operate logging railroads coming under this classification.

Weekly Day of Rest. Certain employees of the lumber industry are engaged in occupations which are more or less continuous in their nature. Instances are: night watchmen, firemen and engineers, kitchen and dining-room help, and telephone operators. In many instances railroad employees have emergency work which must be done on Sunday.

It is often necessary, also, that repairs to locomotive engines and sawmills be made on Sunday in order not to interfere with the usual week day operations.

So far as known the following law has never been observed in the lumber industry:

Section 1. Every person employed in any occupation of labor shall be entitled to one day's rest therefrom in seven, and it shall be unlawful for any employer of labor to cause his employees, or any of them, to work more than six days in seven; *provided, however*, that the provisions of this section shall not apply to any case of emergency.

Section 2. For the purposes of this act, the term day's rest shall mean and apply to all cases, whether the employee is engaged by the day, week, month, or year, and whether the work performed is done in the day or night time.

(General Laws, Act No. 2137, Statutes 1893, page 54.)

Labor Saving Processes. No special inquiry was made in relation to this subject, for with the many departments into which this industry is divided, each having numerous operations, such a task would be too lengthy and difficult to accomplish.

A noteworthy instance of the displacement of hand labor by machinery is the installation, at a certain sawmill, of a crane system for the expeditious trucking, piling, loading, and handling of lumber.

This system is reputed to have cost \$50,000 and to have paid for itself, through the economies effected, within eighteen months. The company figured that it displaced twenty-seven men who otherwise would need to be constantly recruited, housed, boarded, and paid, and who would also be liable to accidents at any time.

PART II—CAMPS.

Names. The logging camps are named for various reasons: (1) After the streams, as Nanning Creek, Jacoby Creek; (2) Topographically, as Tip Top; (3) In a consecutive series, as Camp 20, Camp 21, etc.

Seasons. The camps open generally in April or May, and continue as late as the weather or business conditions warrant. In 1913, the camps in the pine district continued operations into November, while in the redwood districts, some camps remained open, due to favorable weather, until Christmas. This year (1914), some of the camps closed in September, on account of the business depression, and the small foreign demand, due to the European war.

Supervision. The camps are in charge of a logging superintendent, a foreman, or a subforeman, called a "camp boss." The better camps have flunkies, jocularly called "bull cooks," or "crumb bosses," to sweep out the cabins, chop the wood for the cooks, and to dispose of the garbage.

Location. In the pine districts, the camps may be shifted as often as four times in one season, while in the redwood belt, the camps are more permanent, some remaining in one place upwards of four years.

Care is exercised in the selection of good camp sites, and the proper distribution of the various bunkhouses and camp cookhouses. The foreman's office is at the store or commissary, which is generally placed near the dining-room.

Upon the topography of the locality depends whether the bunkhouses will be placed in rows parallel to the railroad tracks, or, widely distributed, as is often done where the land is fairly level. The latter plan has the advantage of increased safety in the event of a fire originating in any bunkhouse.

When the houses are placed in rows, a water pipe is often laid past them with faucet connections for each house.

Each house is supplied with washbasins, which plan is preferable to having a common washing place.

Camp Sanitation. Much literature of an advisory nature has been issued on the proper location, arrangement and management of labor camps. A few references to this subject are here given:

"Sanitation of Camps," Monthly Bulletin, March, 1912, State Board of Health, Olympia, Washington.

"Labor Camps in Wisconsin," Industrial Commission of Wisconsin, Madison, Wisconsin.

Page 48, Third Annual Report, Bureau of Industries and Immigration, State of New York. Albany, New York.

Housing. The bunkhouses are arranged, as a rule, alongside of and parallel to the railroad tracks. Where bunk cars are used, they are placed on side tracks. Bunkhouses are built of unplanned and unpainted lumber. But one company in the state has built its houses of planed lumber and painted them. Where wooden bunks were used, the bunkhouses were often infested with bedbugs. Tents are used by a few companies, as will be noted hereafter.

In the older logging camps which were visited, the permanent buildings were often equipped with double-deck wooden bunks. It is a favorable sign of these progressive times that not only such buildings, but also the use of double-deck bunks of any description, are going out of use and are being supplanted by movable bunkhouses, equipped with single steel bunks. Generally, three single steel bunks are placed in one house, with a stove in the fourth corner.

It is notorious that when a man leaves a camp, his comrades in the same bunkhouse generally demolish the wooden bunk which he has occupied and burn it up in the stove, in order to prevent a stranger from again using it. From this it will be seen that men do not like to be herded together in large numbers, preferring a congenial group of two or three companions.

In one camp in the Northern Redwood District this notice was posted on the doors: "Do not destroy the bunks in this cabin." The managers estimate the value of a wooden bunk at about \$1.00 each, and the expense incident to the replacement of wooden bunks each season may become a large item in the camp accounts.

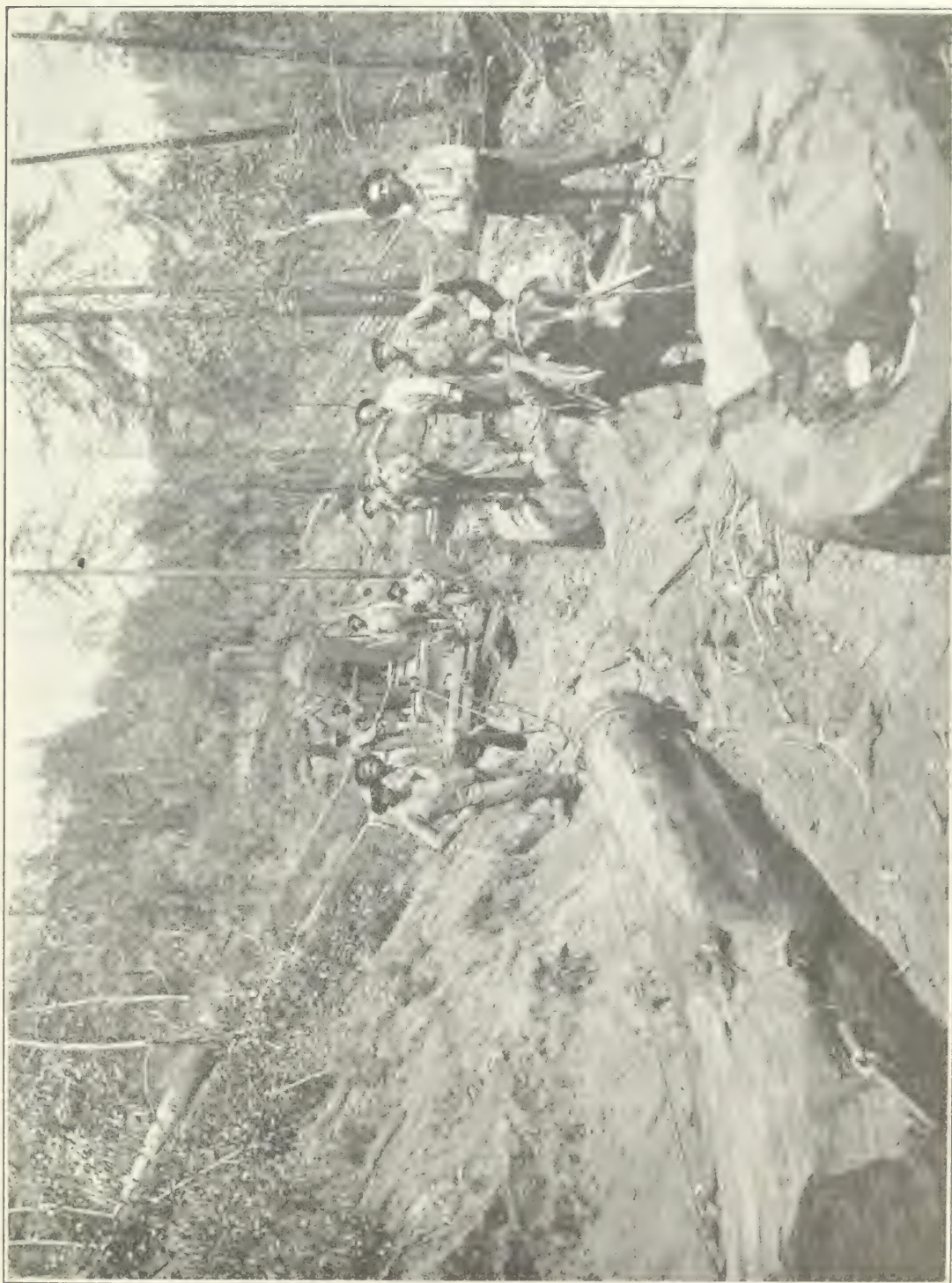
Double bunks, constructed either of wood or steel, to accommodate two persons in one bed, are not in use at any place that was inspected.

"Double-deck bunks" either steel or wooden, is a term applied to a structure having an upper and a lower berth. The use of double-deck steel bunks is very limited and is mostly confined to bunk cars.

The two construction camps that were inspected, use double-deck wooden bunks. These are camps where the men are engaged in quarrying, or in power dam construction, as distinguished from railroad camps for railroad construction.

Single wooden bunks are generally from 30 inches to 36 inches wide, and 78 inches to 84 inches long. They are enclosed on four sides by boards 6 inches to 10 inches high, and are boarded across the bottom, the whole structure being supported by wooden legs at each corner. Straw is placed in this box-like arrangement, and the bedding or blankets are laid on top of the straw.

The continued use by certain companies of these primitive, temporary wooden nests—vermin incubators—to stable human beings, who are forced by necessity to occupy them, clearly reflects the attitude of these



A "donkey crew" at work hauling a train of logs down a chute.

employers toward the humanitarian movement initiated by this Bureau, strengthened by the disclosures of the Wheatland riot of August 3, 1913, and now supported by public opinion.

It is to be regretted that legal limitations prevent the publication of a roll of honor comprising the names of those companies that, appreciating humanitarian considerations and the physical efficiency of their employees, have arranged for a permanent installation of steel bunks, shower baths, and sanitary conditions.

This Bureau appreciates the work which these companies have done toward improving living conditions, and commends their example to others.

As heretofore noted, the camp sanitation law requires that:

The bunks or beds shall be made of iron, canvas or other sanitary material and shall be so constructed as to afford reasonable comfort to the persons occupying such bunks or beds.

Whatever may be said of wood as a sanitary material, this Bureau has taken the attitude that wooden bunks do not "afford reasonable comfort" to the persons occupying them at any time, and especially when infested with vermin.

Acting on this assumption, the proposition was put up to the managers, during the enforcement of the law in 1913, that in addition to the direct financial loss, occasioned by the moving or the destruction of wooden bunks, and the supplying of straw, with the consequent fire hazard, there was an indirect financial loss, due to the lower physical efficiency of the men employed, caused by the fact that they did not get that restful sleep on hard bunks that they would secure on iron bunks constructed with springs. In other words, if the employees secured better rest, they would be able to work better, and the additional expense for steel bunks would be more than compensated for in a larger output, by better contented men.

In this connection it is a pleasure to state that following the inspections made during the year 1913, and the conferences with the managers, twenty-eight lumber companies installed 3,649 single steel bunks, and 159 double-deck steel bunks. Elsewhere in the state, following the passage of this law, eleven lumber companies, of their own initiative, installed 966 single steel bunks.

Up to September 22, 1914, sixty-four other companies in the state had installed 1,131 single and 451 double-deck steel bunks.

This makes a total of 5,745 single and 610 double-deck steel bunks now installed, following the passage of this law, in addition to upwards of 1,000 single steel bunks previously in use.

The far-reaching influence of this step taken by the various managers can hardly be estimated. It means not only increased comfort for thousands of men, but increased efficiency, figuring into hundreds and thousands of dollars, for the various companies which have taken this advanced step in the matter of camp sanitation.

The result is none the less noteworthy, because of the lack of newspaper attention or notoriety, and the entire absence of friction and lawsuits.

A thorough canvass of the situation, combined with conferences with the various managers, has accomplished much already, but there still remain some companies that have not yet made any improvements in the housing and living condition of their employees.

Club houses. But one company in the state has placed a club house in its logging camp, and this will be described more particularly under the title of "Southern Pine District."

The practical utility of such a place for reading, writing, bathing, and the exercise of good fellowship, is too evident to need any recommendation.

Several of these houses are maintained in various "company towns" by employees, through the formation of clubs, and the coöperation of the companies. They are furnished with the various facilities of a club, and serve to attract and retain the better class of employees.

Bathhouses. The bathhouses that have been installed will be described later. Their practical utility is too apparent to warrant discussion. It is strange that where water is so free and abundant, and fuel is so cheap, as in the camps, so many companies were found which had not installed bathhouses.

At the sawmills, there is every reason for their installation, as the first cost is very small and the cost of maintenance is nothing.

No reinspections have been made, hence it is not known how many companies operating in northern California, since the survey was made in the autumn of 1913, have installed bathhouses. It is probable that most of the companies which installed steel bunks have likewise made some provision for free baths.

Several companies have placed bathtub facilities in charge of a local barber. These barbers uniformly charge twenty-five cents per bath. This places a premium on cleanliness, to the detriment of the employees, and ultimately of the companies, as the majority of the men are adverse to paying any fees for the use of water. To meet this objection, a nominal charge for soap and towels might be imposed.

Laundry. Two companies in the state have laundrymen retained to wash the clothing of their men each week. For this service, a charge is made as is noted elsewhere. In all the camps of the other companies, the absence of laundry facilities for the men was very noticeable. This laundry work, when performed by the men, is usually left until Sunday, and, under the usual conditions obtaining, is more apt to be half done, or left undone, than otherwise.

Water. Water is usually piped direct from springs so as to insure an absolutely uncontaminated supply. Cases will be cited where the water is supplied from springs, wells, flumes, and open ditches. As a rule, the water is of superior quality and abundant in quantity.

Liquor. None of the companies sell liquor in their logging camps, and a number of them strictly forbid its use on the premises. The attitude of the managers is elsewhere mentioned.

Dining-rooms and Cookhouses. These are generally combined under one roof. The structure may be:

(1) A permanent frame building, erected for the purpose and left standing, taken apart, or burned down, when the camp is moved elsewhere.

(2) A portable frame building, made in sections, which are taken down and moved to new locations as required.

(3) A box car, constructed and arranged for use in connection with bunk cars. In such cases, the cooking and commissary work is done in one car, while an adjacent car is used for a dining-room.

(4) A tent with, but generally without, floors. This latter is the most difficult to effectively screen, and none was found so protected. Of all the structures in a camp, it is most important that the dining-rooms and cookhouses at least should be effectively screened from flies. Fly traps, fly paper, and other devices should be used to reduce the number of flies. One method is described as follows:

A cheap and easy way to kill flies is to put about eight teaspoonfuls of formalin in a quart of water; add a little sugar. Put it in a fruit jar; put a plate over the top; hold the plate with one hand and the jar with the other and turn it over so that the plate is underneath. If the turning is quick and skillful, nothing will be spilt. If the mouth of the jar has a little nick in it, a little will run out into the plate. A little is enough. If there is no nick, a nail or a splinter slipped under the edge of the jar and left there will allow enough of the liquid to escape.

The best place for the jar is on a porch or somewhere near the house where the flies are wont to assemble. Their potations seem to make them drunk only at first, and they lie about in a helpless condition. Later they die and it is to be hoped they have not had an opportunity to propagate their kind.

The desirability of this method is based largely on the fact that the jar will take care of itself for a month. A frequent sweeping up of the dead flies is some annoyance and some work of course, but is as little work as can be hoped for in any method of fly killing. Formalin and formaldehyde are the same.



"Michigan wheels," ten to twelve feet in diameter, are used occasionally, in the pine belt, to convey logs to the railroad tracks.



A "Jammer engine" loading logs onto the logging railroad cars.

Cooks. At the time of the survey, the various companies visited employed "white" men, women, Chinese, and Japanese, in their hotels and cookhouses, as per table herewith presented:

Comparative Statement of Certain Employees in the Lumber Industry.

Department	Men	Women	Chinese	Japanese
A. Executive and office force	71	7		
B. Executive and office force	71	9		
C. Executive and office force	88	18		
D. Executive and office force	5			
A. Stores	68	3		
B. Stores	23	7		
C. Stores	102	7		
D. Stores	1			
A. Hotels		3	2	
B. Hotels	3	7		
C. Hotels	17	8		
A. Boarding houses	5	1		
B. Boarding houses	18		11	
C. Boarding houses	39	13		
A. Hospitals	1	4		
C. Hospitals	1	4		
C. Tie camps, cook house		1		
C. Bolt camps, cook house	3	4		
A. Logging camps, laundries			2	
A. Logging camps, cook houses	47	7	11	
B. Logging camps, cook houses	57	1	13	
C. Logging camps, cook houses	23	54	35	
D. Logging camps, cook houses			7	
A. Railroad construction, cook houses	3		10	
B. Railroad construction, cook houses	15	2	9	
C. Railroad construction, cook houses	1	2	3	
B. Railroad maintenance, cook houses	2		1	
A. Flumes	34			
B. Flumes	57		17	
C. Flumes	5			
B. Flumes, cook houses			1	
A. Sawmills, cook houses	16	3	8	
B. Sawmills, cook houses	6		6	2
C. Sawmills, cook houses	6	22	16	
C. Shingle mills, cook houses	2	3		
Totals	790	190	152	2

- A. Northern Pine District.
- B. Southern Pine District.
- C. Northern Redwood District.
- D. Southern Redwood District.

Chinese are not allowed in Humboldt County—by an unwritten law of the inhabitants of this county—otherwise their number might be greater. Their cooking and service was, on the whole, decidedly inferior to that of the other cooks. It was not an unusual thing to hear complaints regarding them from the men. It is alleged that they will serve up any old kind of food given them for the purpose; that their cooking is unappetizing, and that they also lack variety in their menus. Relative to this latter complaint, it is impossible to say whether they or the companies are responsible. They certainly have not the initiative of the "white" men and women, nor do they generally



A primitive method of hauling logs to the sawmill, occasionally used in the pine belt. Note the yoke of oxen, also the solid wooden wheels of the wagon.



A traction engine being used to haul to the sawmill. This method is only used in the pine belt.

appreciate the importance of thorough screening, nor the proper cooking and serving of food.

Many employers would prefer to have "white" cooks, but these are not always reliable. It is largely for this reason that Chinese are preferred, as they seldom get drunk or leave the service without due notice. On the contrary, they remain until a successor can be secured, and often secure their own successors and instruct them in the duties of the positions. One Chinese cook was found who had been with the same company for over twelve years.

Some companies employ stewards to see that a proper and sufficient variety of food is supplied to the various camps, and that the cooking and service is what it ought to be. Undoubtedly these stewards more than earn their salaries in the savings effected in the ordering and use of supplies; also in the better satisfaction and increased efficiency of the well fed employees. The relation of wholesome food, well cooked and served, to the physical efficiency of employees, is too often overlooked.

Occasionally, where foreigners are employed, they do their own cooking. This is particularly true of Greeks, Italians, Hindus and Chinese.

Two companies furnished "oleo," one of them having a notice to this effect posted in the dining-room.

Board. As will be noted hereafter, the cost of board varies in different parts of the state. One company turns its boarding privileges over to a mercantile company to operate. Another company handled the camp commissary through a firm of contractors, but the service was unsatisfactory and was discontinued in 1913. With these exceptions, all the companies own and operate their own camp dining facilities.

Provisions are dispatched once a week or oftener to the various camps, and the families secure their supplies at the same time. The proper handling of meat is one of the serious problems encountered, in this connection, as too often the meat is exposed to the action of flies, dirt and heat, while in transit, and becomes tainted before being used.

Without any exception, the companies have endeavored to supply screened meat houses, which, in most cases, fairly answer the purpose. Ice is not obtainable in the camps, in consequence of which the meat must be kept in the coolest place available.

Granite or porcelain ware, as a rule, is used, with metal or case knives and forks. Only one company uses silverware with its crockery dishes, on tables covered with white oilcloth, in its logging camps. This company only employs, and desires to please and retain, "white men," instead of the usual cosmopolitan crowd of woodsmen, in its logging camps.

A facetious writer for a San Francisco daily paper last year referred to boarding conditions in the lumber camps of Humboldt County as follows:

One of the novel sights is the cookhouse in operation, where from seven to eight hundred men, as in the cases of some of the larger company towns, eat at one time.

Long before the time set, the crowds of hungry, sweaty toilers gather outside the food corral, ready to stampede when the big chef, in his high, white hat appears at the door, and beats a barbarous tattoo on a great steel triangle.

Fletcherizing is unknown here. Seven hundred men are seated in a long barren room, at tables equally as long, and covered with oil cloth; never a word spoken, except now and then the mumbled order to pass something beyond the reach of the desiring one: only the roar and clatter of table tools, the thud of falling dishes and the scampering of table waiters.

It is a wonderful sight for the tenderfoot, if not appetizing.

At best it is a transitory scene, the lumberjack of Humboldt taking pride in the brevity with which he can consume a man's-sized meal. This record mastication is referred to both in camp and town as the "Humboldt Rush."

The food is far from being appetizing to the epicurean, either in itself or the way it is served. It is coarse and heavy; the men are unwashed, and exude the odor of hard toil.

But twelve hours on the new job will give the beginner an appetite that will bid fair for honors in the rush.

Long hours of wrestling with "sinkers" in the mill pond and "bucking" lumber on the dock will give the new recruit an animal appetite that will develop an astonishing reach at the table.

The cookhouses in the camps, like those in the company towns, are the common dining-rooms of the camps.

Here everything is served a la tub, with little time lost on cleanliness, for in a lumber camp godliness is always below par.

When the long benches are filled with great throngs of hungry men, there is that intense atmosphere of the burning desire to devour, that is most often associated with a horde of wild animals.

There is the clatter of knives and forks, the rattle of reinforced china, and the reach and grab, all of which combine to create a roar far from reassuring to the tenderfoot.

Garbage. Garbage cans and barrels are boarding places for flies. Covers are often supplied for these receptacles, but they either get damaged, or lost, in consequence of which the containers remain open to attract the flies.

At one place where several barrels were placed in a row, on sleds, a board cover was hinged to a building, ready to drop simultaneously over all the barrels when in place. This afforded a ready and convenient method of keeping them covered.

For cleansing these containers, weak solutions of certain coal-tar products are advised. Such solutions are at once disinfectants and deodorizers. They are inexpensive, and will kill not only the flies and mosquitoes, but their eggs.

A solution of chloride of lime, one teaspoonful to a pint of water, or a strong solution of water and washing soda, make good cleansers. A discarded whisk broom should be kept for cleaning out the garbage can, for the hands need not come into contact with the dirty water.

Cut grass or a layer of paper is sometimes placed in the bottom of the can to prevent the garbage from sticking to the bottom.

Hogs. These are to be found in nearly all camps. Sometimes they are penned up, though sometimes they are allowed to run at large.

The hogpens are often adjacent to, or within a hundred feet of, the dining-rooms, and, in such cases, the stench may become unbearable. Hogpens should be placed at the same end of the camp as are the stables, and, if possible, at a much greater distance.

Stables. The location of stables and hogpens too close to various camps is a serious menace to the health of the employees living there. These are breeding places for flies, and the connection between flies and disease is now too well established to need discussion.

Flies carry the germs of typhoid, tuberculosis, diarrhoea and almost every other infectious ill that humanity is heir to. "Fly time" is a term applied to August and September, because during these months the flies are so numerous as to have things all their own way. The killing time should be in May, June, and July, the earlier the better, before the pests become too numerous to exterminate.

The few flies that live in the winter begin in the spring to lay their eggs, depositing them in refuse, stable manure, or decaying organic matter. In six or eight hours the eggs are hatched into maggots. The maggot develops in four or five days, and in turn becomes enveloped in a hard brown case. After five days the case opens and the adult fly appears.

The best way to exterminate flies is to destroy the breeding places. Until recently there was no simple, efficient and inexpensive method known whereby maggot life (the early stage of fly life) could be destroyed in manure without injuring the fertilizing value of the manure.

Paris green in watery solution—one pound to twenty-five gallons of water—appears to be the solution of the problem. It proves to be highly efficient, as a maggot killer; it is easy of application, comparatively inexpensive, and, in a negative way, increases rather than diminishes the fertilizing qualities of the manure.

Take a common garden watering can, fill it with water, add a teaspoonful of Paris green and stir until dissolved. Use this daily on the fresh manure and you will swat the fly in the most effective way.

This weak solution is not dangerous to stock; they would have to eat large quantities of the bedding to be affected.

A can of this solution should be kept in every barn and labeled "POISON."

Further information on this subject is contained in this bulletin: "Practical Methods of Disinfecting Stables," Farmers' Bulletin No.



Horses are often used to haul logs in the pine belt when it is inadvisable to build a railroad to transport them.

480, issued by the Division of Publications, Department of Agriculture, Washington, D. C.

In all the camps where horses are stabled, with the single exception of those of one large company, no effort was made to remove the manure frequently and sterilize the premises.

Manure piles varying in size up to six feet in height and forty feet in length were found. It is easy to conceive what were the immense possibilities of fly propagation under these circumstances.

When the absence of effective screening is considered in connection with the other insanitary conditions generally prevailing in the camps, the close connection of flies with "camp disorders" is easily understood.

The sanitary regulations of the U. S. Reclamation Service, Washington, D. C., state that:

The most important sanitary provision in connection with camps is that of exclusion of flies from cook tents, mess tents and privy vaults; yet this is the very provision which is most frequently overlooked.

Therefore, special care should be taken to exclude flies from all places in which foodstuffs are exposed, and, if necessary, in the large camps a man should be detailed to accomplish this purpose.

Of equal importance is the thorough screening of privy vaults and vault apartments, for it is from such places that flies, carrying upon their bodies effete material, diffuse throughout the camp an epidemic by coming in contact with food.

Without proper screening, a disastrous epidemic of typhoid may be easily spread through a camp if one of the members of the camp, or indeed, a transient guest, should be in the prodromal stage of the disease. It is at these times that the discharges are most virulent.

(Manual of the Reclamation Service, pp. 319-324.)

PART III—SUMMARY BY DISTRICTS.

The following reports are a résumé of some of the salient matters under investigation in the various districts:

A. NORTHERN PINE DISTRICT.

Location. This includes the counties adjacent and to the north of the Feather River, to wit: Modoc, Lassen, Plumas, Butte, Tehama, Trinity, Shasta, and Siskiyou, extending to the Oregon state line. It extends also from the Sacramento Valley to the Nevada state line.

Plants. The companies visited included sixteen sawmill companies operating nineteen sawmills, seven box factories, one match factory, one veneer factory, three sash and door factories, besides numerous lumber yards and planing mills; also three independent box factories and two sash and door cutting factories. This number embraced all the important lumber manufacturing establishments in this district.

Thirty-nine camps of lumber companies in this district were also inspected.

The total number of employees listed on the pay rolls of these companies at the time of the visits was 5,583. This is exclusive of employees of railroads which are common carriers.

Families. Two hundred fourteen families were living in the camps of these companies. This number does not include those living in the towns, whether owned by the companies or not. Those communities where all or nearly all of the property is owned and held by a company, and under the supervision of one person, are usually dubbed "one man towns," or "company towns," and there were eight of these in this district.

Camp life in the pine woods affords a pleasant diversion during the summer months for many families of employees who reside in towns during the balance of the year.

Employment Agencies. Six companies use employment agencies and import men from Sacramento, Marysville, Redding, and Portland, Oregon.

Board. The cost of living in the camps of this district is equal to, or greater than it is in any other section of the state. The rates charged by the various companies and deducted monthly from the wages of their employees in the logging camps were as follows:

Three companies charged \$20.00 per month.

One company charged \$21.00 per month.

Eight companies charged at the rate of 25 cents per meal, or \$22.50 per month.

The rates for board in company hotels average higher than this, usually to \$25 per month for board, or \$30 to \$32 per month for board and room.

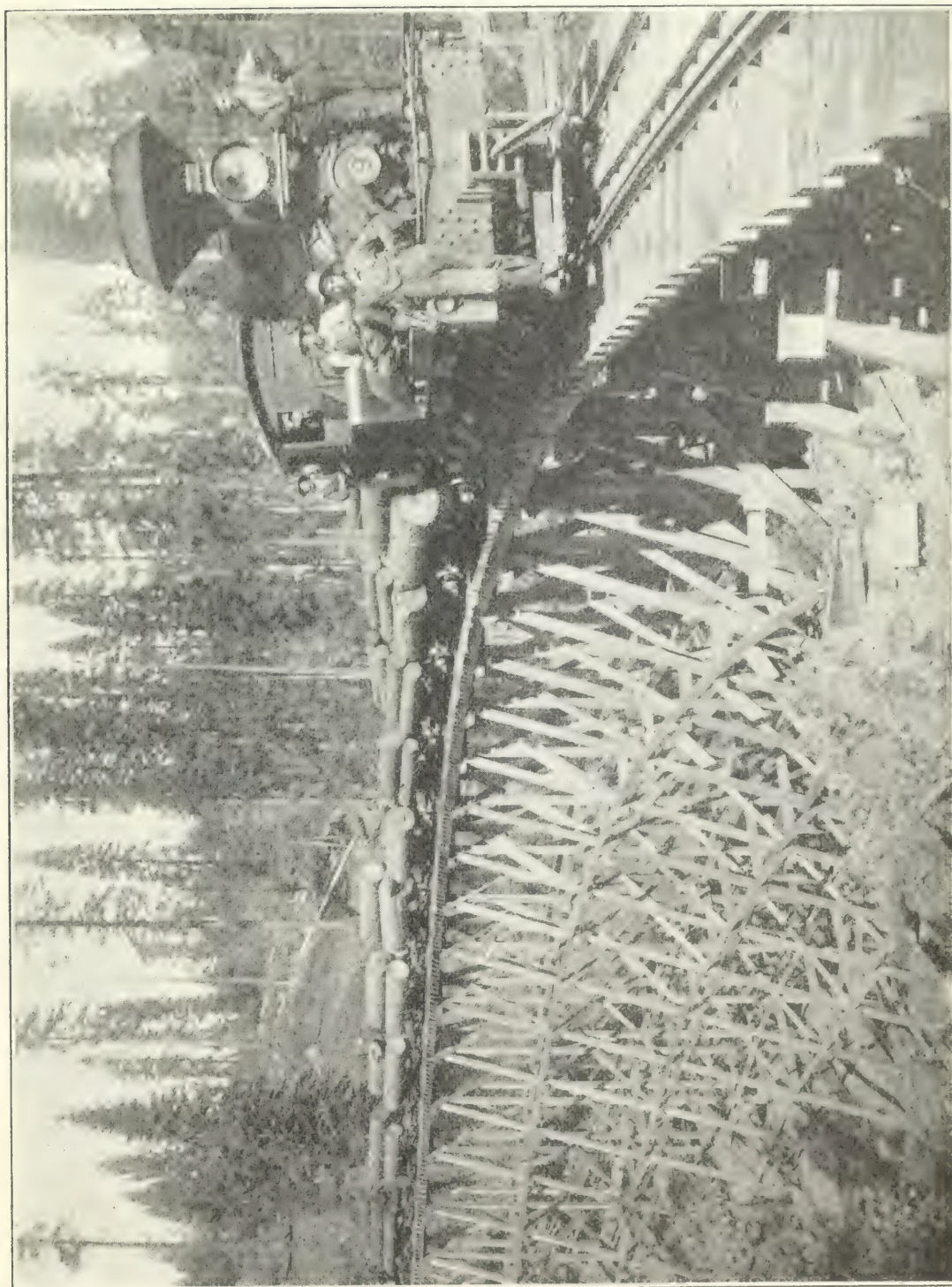
Housing. In all logging camps, except those of one company, the housing is free. One company furnishes iron beds with spring mattresses, hot and cold tub baths, and laundry work, for \$2.50 per month extra. This charge is obligatory. Chinamen in these camps do the laundry work and attend to the bathhouses. The Chinamen receive \$65 to \$70 per month and board themselves. Wood fuel for heating water for laundry and baths cost \$3 to \$3.50 per cord. "Bull cooks" in the camps cut the fuel into two foot lengths; sweep out the bunk tents; clean up the camps; haul garbage to the pigs, and receive \$40 per month and board. A camp of fifty men, each paying \$2.50 per month, the manager stated, would justify the conveniences and service rendered in these logging camps.

The present method of bunkhouse construction is based upon using movable buildings which may be shifted onto logging cars and moved to new locations. The size of these bunkhouses depends somewhat on the size of the logging cars, which in turn vary with the gauge used

for railroad tracks. For instance, narrow bunkhouses must be used where narrow gauge tracks are maintained.

The best bunkhouses were 10 feet by 16 feet or 10 feet by 18 feet in size, each having three half-windows, a door and one stove. These accommodate three or four men each, and were very satisfactory. Other bunkhouses used in conjunction with a narrow gauge railroad were 9 feet by 20 feet, having two doors and four windows. Bunk cars were found of various sizes. Two were 8 feet by 40 feet and 9 feet high, containing sixteen bunks—eight above and eight below. Each bunk had a small window, 10 inches by 16 inches, hinged beside it, which might be left open or closed at the option of the occupant. Two half-windows were at the sides of the car and a stove in the center. Entrance was had through doors at either end. A train consisted of two bunk cars, a dining car, a cook and commissary car.

At another place the bunk cars were 10 feet by 20 feet, having four wooden bunks each. One car, 10 feet by 20 feet, had four double-deck wooden bunks. Another car, 10 feet by 30 feet, had seven wooden bunks on the floor. Each car had three half-windows and a door. Not all of the woodsmen, however, live in cars or bunkhouses. For instance, in one camp there were twenty-four tents, 12 feet by 14 feet, provided with three single iron bunks, and a stove in the fourth corner. Four tents, 20 feet by 40 feet, had eighteen single iron bunks. These tents were floored and were regularly cleaned out by a "bull cook." At another camp there were nine tents, 12 feet by 14 feet, unfloored. Two had two wooden bunks each; one had three wooden bunks, and four had four wooden bunks. One tent, 14 feet by 20 feet, had six single wooden bunks. Two men had been sleeping on the hay in an open stable until two others left the camp, when they took the vacant bunks. At the sawmill camp of this company the assistant superintendent stated that "some of the men craved permission to sleep in the hay mow at the large stable," in preference to sleeping in the bunkhouses. The reason was obvious—bedbugs were too prevalent here. At this place one bunkhouse, 20 feet by 40 feet, had a ridge pole 20 feet above the floor, and the roof sloped from the ridge pole to a height of 9 feet from the floor. This house had two half-windows on the south side, both closed; a double window on the west side was never opened, and the one half-window on the east side was closed. The only door was left open. This house was provided with eleven wooden bunks and was occupied by Italians, who insisted on keeping the place entirely closed at night. One Italian was found here sick with pneumonia, sleeping on straw bedding in a wooden bunk. The company doctor had been treating him here instead of securing a better place for him. This employee had been with the company for some time, paying hospital fees, and in his extremity was treated little better than a dog.



A logging train en route to the sawmill. Such bridges, on curves, as here shown, are in general use.

Suffice to say, when the superintendent was informed by the special agent of this case, the man was removed to better quarters and given better care.

Permanent bunkhouses, as found in some of the older camps, were very dilapidated; were equipped with double-deck wooden bunks and were greatly in need of cleaning.

Only two companies were paying a considerable amount of attention to the matter of the proper housing of their men. Three companies only were employing camp flunkies or "bull cooks."

Hotels. Four companies maintain public hotels for the accommodation of transients as well as their own men.

Bunks. Only two companies had installed iron bunks in their logging camps, while another company had just ordered some which were on the way. Since the survey was made nine companies have installed 1,713 single and 159 double-deck steel bunks. Two companies, which began operations in 1914, have likewise installed iron bunks. These companies are entitled to considerable commendation for their efforts toward the proper housing of their employees.

Coupon Books. Ten companies operate mercantile stores, and of these seven utilize coupon books in denominations of \$1, \$2.50, \$3, \$5, \$10 and \$20.

Hospital Fees. Fourteen companies deduct \$1 per month as a hospital fee. This fee is obligatory.

Taxes. In Lassen, Plumas and Butte counties, the road tax is \$2, poll tax, \$2, county hospital, \$1; in Shasta County, the road tax is \$2, hospital tax, \$2, poll tax, \$2; in Siskiyou County, the road tax is \$2, poll tax, \$2. These taxes are deducted each year by the companies on the demand of the various assessors, from the wages due their employees.

Lights. In the logging camps, kerosene oil or candles are used for lights. In no instance was electricity used for lighting purposes.

Dining-rooms. In nearly all cases, the dining-rooms were adjacent to the cookhouse for convenience in performing the work. Only fifteen dining-rooms were effectively screened, while twenty-four were not. It seemed incongruous to find camps, which in all other respects were above reproach as to sanitation, lacking in screening for their dining-rooms and kitchens. Some cooks were careful to keep garbage cans covered to protect the garbage from flies, while the kitchens were unscreened. Some kitchens were screened throughout, but one or more doors were either tied open or deliberately left open. One company had completed a first class new dining-room and cookhouse, equipped with screens on the windows, but without screen doors.

Garbage. The inevitable kitchen refuse was disposed of to hogs kept on the premises. In most cases the garbage cans and barrels were found uncovered and attracting flies. The garbage was placed, as a rule, in barrels, which were hauled away on sleds to the hogpens. In one place, the garbage was transported through a flume to the hogpen. Waste kitchen water was carried away by pipe, flume, or open ditch, and only one company disposed of it into septic tanks. These tanks were seventy-five feet from the kitchens, and were earthen pits 8 feet by 18 feet, 8 feet deep, covered with boards, with earth on top.

Stables. In the "wheel camps," horses are extensively used. The manure in most of these camps was allowed to accumulate alongside of the barns to a height of four to six feet. At least thirteen such cases might be cited. Stables were built of various types, varying from frame buildings to those entirely enclosed by tenting. The only company using the latter method was making a creditable effort to dispose of the manure pile, and to disinfect the premises regularly by a preparation of diluted creosote. The tenting extended to the ground, and by keeping the interior of the barn dark, the flies remained outside.

Toilets. In the matter of toilets, a wide variation of conditions was found. Sanitary toilets were in use in some factories. In two factories, their use had been interfered with by miscreants who used blocks of wood to put them out of order. In other places, the vaults were full, and the toilets should have been moved, and at one camp there were no toilets. Several companies were using chloride of lime regularly to disinfect the toilets, while at other places, no attention whatsoever was paid to them. In the best camps, the privies were placed directly to the rear of, and over one hundred feet from, the bunkhouses, the intervening space being cleared of all underbrush, so that the privies were readily accessible. Further than this, the privies were so enclosed as to keep the vaults dark. In consequence of this precaution, the flies did not frequent the vaults. This is an important precaution in the prevention of the carrying of typhoid germs, by flies, from the toilets to the dining-room.

Baths. In three camps of one company, shower baths were used. These bathhouses were 8 feet by 12 feet, 7 feet to the eaves, and had pitched roofs. Small windows were in the upper portion at either end of the building. Two shower rooms, 4 feet by 4 feet, were partitioned off at one end of the building; a door was at the opposite end, and a latticed floor was used on which to stand. These houses were of the portable type, so that they could be shifted from place to place with the bunkhouses. Hot water was supplied through four

coils, 30 inches long, made of 2 inch pipe, laid flatwise near the ground. An oven was dug underneath in which the wood fuel was placed. Any employee could start a fire in the oven at any time, and the hot water would be ready by the time he was prepared to bathe. The water was supplied to the coils by gravity pressure from a tank car at some distance away. This was the cheapest, if not the most efficient, shower bath arrangement found in use. Only "white" men were employed by this company in its camps, and they were appreciative of the shower baths furnished for their use. No charge was made, in these camps, for the use of the shower baths. Two sawmills and one box factory had shower baths.

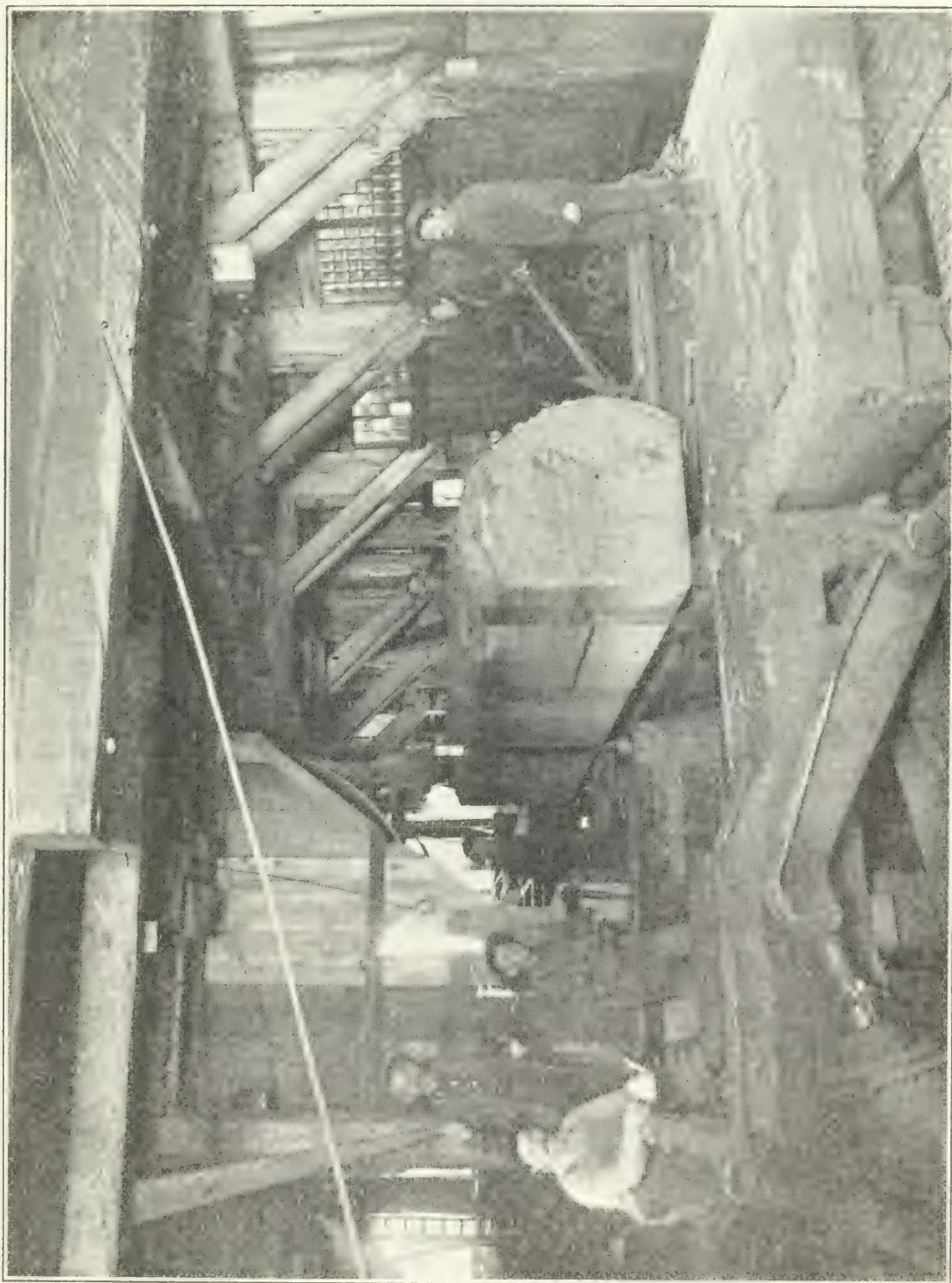
Another lumber company, in two of its logging camps, had portable bathhouses, on skids. Each of these contained three bathtubs supplied with hot and cold water, the waste water going to a septic tank. Coils were placed in ordinary stoves and the water, when heated, passed into a 400 gallon tank. Both houses had stoves to heat them, and were well kept by Chinese who operated laundries for the men.

Water. Most of the camps are supplied with spring water, piped directly from springs. In several instances, these pipes extend upwards of a half mile in order to insure a perfectly safe supply of water. In several places, the water was brought through open ditches, or was transported to camp by the use of tank cars. In one instance, a redwood pipe line, five miles in length, was being constructed to supply a sawmill camp with a pure supply of water. One shallow well was found in the vicinity of a barn, where the manure was piled five and six feet high on both sides of the barn. The water from this well was used by Hindus, who occupied the nearby bunkhouses.

At a camp, near a marsh, a ten foot well was found where the water was very whitish, due probably to seepage from the marsh. The same company had another well fifty feet from a creek, and water was hauled to camp from this place. So far as could be ascertained, no typhoid infection had been traced to any of the sources of water supply.

Food. Four companies were notorious for the bad food supplied to their men. One company supplied, in its cookhouses, "oleo," and poor meats, which the housekeepers in the camps refused to purchase.

Liquor. None of the companies handle liquor or permit its sale in their logging camps. Two companies sell liquor at their stores, or barrooms, under certain restrictions, but this is only done to keep the men from going elsewhere. As a rule, the managers appear to be strongly opposed to the use of liquor by their men.



Interior of a sawmill showing method of operation with a band-saw. The log, on the "carriage," is under the control of the band Sawyer operating the two levers, as shown at the left. He is assisted by the "setter," and two "doggers" on the carriage.

One company erected its plant about twenty-five miles from town, and arranged, at heavy expense, for a railroad to be extended to its property, in order to be entirely free from the proximity of saloons. It will allow no liquor to be brought on to its land. One lumber company has issued the following notice:

Commencing June 1, 1914, all employees of the company must refrain from using intoxicating liquors, and all officers shall refuse employment to men known to frequent saloons.

This company employs upwards of sixteen hundred men, in various capacities, and the above notice will have a far-reaching effect upon them.

At one camp, the donkey engine set fire one night to some nearby timber. It required all the men in the camp to put out the fire, which caused the loss of the donkey engine and considerable timber, having a value of over \$600. This loss was due to the failure of a trusted night watchman to be at his post of duty, because he had imbibed too freely following a pay day.

Another company has posted a set of rules, which includes this warning:

Any employee appearing on or about the works of this company in an intoxicated condition, subjects himself to dismissal.

Hospitals. Five companies had constructed and were maintaining hospitals. One of these could hardly be called such, as it was an old, one story, frame building, built of unplanned lumber. Instead of plastered walls, the boards were covered with newspapers. It consisted of two rooms, 10 feet by 12 feet, and 12 feet by 14 feet, used for bedrooms, and one room, 12 by 16, used for drug supplies and for cooking purposes. One bed was in the first room, and two were in the second room. The windows were unscreened. The movements of the logging trains past this hospital caused the building to shake, and thus to disturb those who were so unfortunate as to be confined there, so that they were unable to sleep during the day. Such an establishment would not be tolerated elsewhere. This company was collecting several hundred dollars monthly, however, as hospital fees.

The other hospitals were well equipped, and a credit to the companies which maintained them. One was particularly deserving of praise, on account of its superior equipment. This hospital had a fine X-ray outfit, also anti-toxins for tetanus, diphtheria, and meningitis. There was an isolated building for contagious cases, also a morgue and a mortuary chapel. Two cases of typhoid were in the hospital at the time of visit. One was a Greek, a former employee, who went to San Francisco, became sick with typhoid, and returned here long enough to get his name on the pay roll, when he had to

come to the hospital for treatment. This, apparently, was a case of imposition on the company.

Medical Cabinets. In seventeen instances, medical cabinets were supplied, while in twenty-two other instances they were lacking. At several places, the cabinets were not fully equipped in accordance with the law.

Doctors. In most cases, doctors were located at, or near, the saw-mills, convenient of access to the camps. These camps vary in distance, from one to thirty-five miles from the doctor's offices. Several of the companies have issued instructions to detach engines from any train, in emergency cases, and bring those injured directly to the doctor.

Sickness. Stomach trouble appears to be one of the most prevalent physical disorders in the lumber camps. Typhoid had broken out in but one camp, which had sent four cases to the hospital. The cause of this trouble was not definitely known at the time of inspection.

Accidents. The companies investigated had reported to the Industrial Accident Board during the year 1913, a total of thirteen men killed, eight permanently injured, and one hundred twenty men disabled for periods exceeding seven days each. This, however, is not to be considered the total number injured, for several of the companies were negligent in the matter of reporting accidents. A large number of minor accidents had also occurred, incapacitating employees for less than seven days, but these, however, were not required to be reported.

Minors. Twelve companies were employing thirty-four boys under eighteen years of age. When the requirements of the law were explained to the various managers, twenty-one of these boys were discharged, as they could not be profitably employed on a forty-eight hour weekly schedule. At least three of these boys were glad to return to school, which was then in session.

Wages. Six companies were found negligent in the matter of paying wages to their employees on, or before, the fifteenth of each month. No company was found paying in cash, all of them using negotiable bank checks instead.

Noon Hour. One company gave its employees forty-five minutes at noon—a violation of the requirement for a full hour for the noon-day meal. At this plant, the men were given but forty-five minutes in order to get through with the twelve and one half hour schedule earlier in the evening.

Blowers. In the matter of blowers nearly all the factories and mills were found to be well equipped. In one instance, a sand-papering machine was found to be without a proper connection to the blower system of the plant.

Hours. The hours of labor, in all the camps and mills, are ordinarily limited to ten per day. Two sawmills and several box factories were operating "time and a quarter," that is to say, twelve and one half hours, for which the employees were paid "straight time" for the two and one half hours overtime.

Cooks. Seven companies, operating twenty camps, were employing Chinese cooks; four companies, operating five places, were employing women, while the other companies employed "white" male cooks.

Nationalities. Nearly all nationalities were represented, to a greater or less extent, in this district. Only one company in this state employs Hindus. This company is in this district, and employed ten Hindus in piling lumber. The leading nationalities are American, Italian, Greek, Swedish, and German, in the order given.

B. NORTHERN REDWOOD DISTRICT.

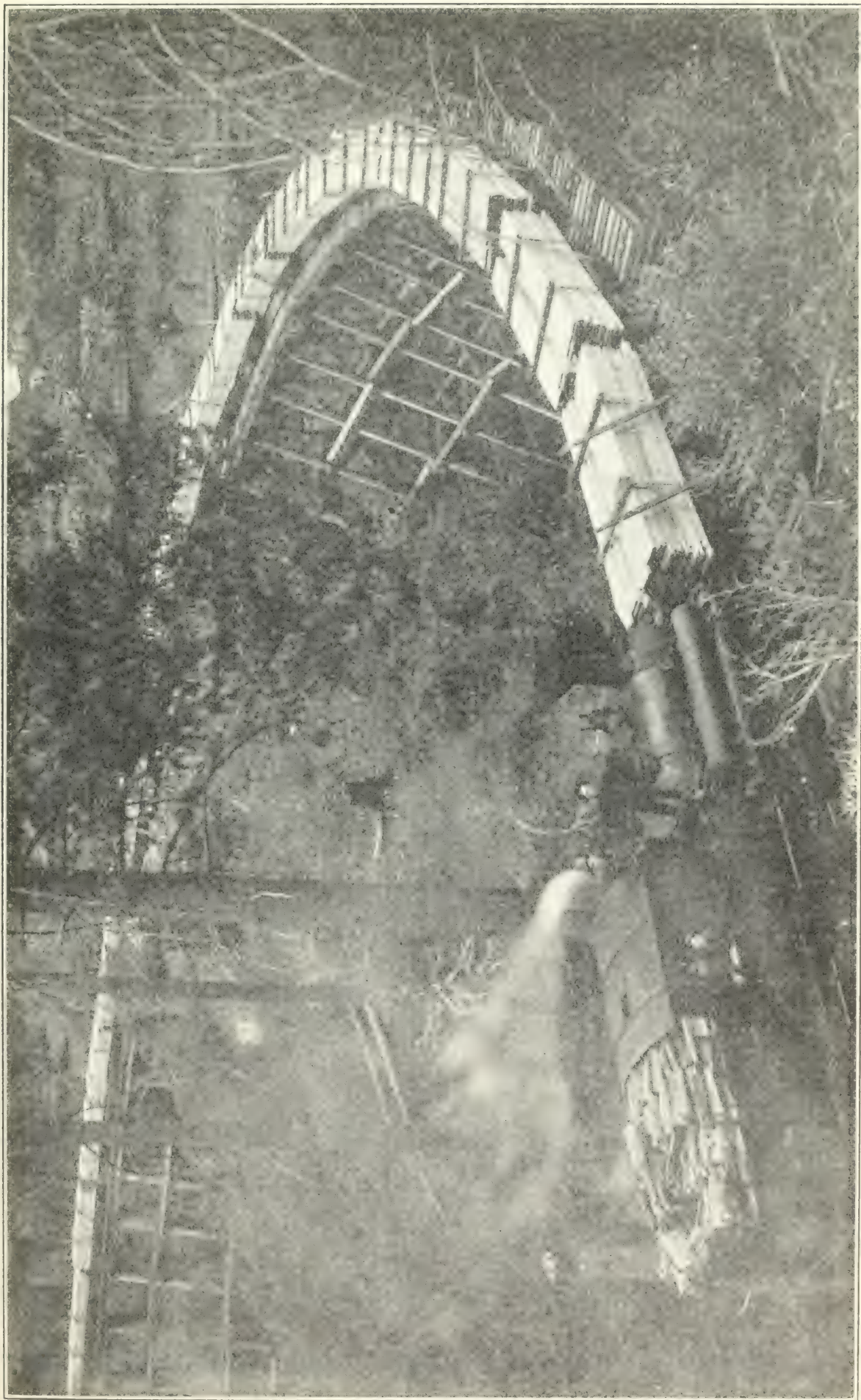
Location. This district embraces Del Norte, Humboldt, Mendocino, Sonoma, and Marin counties, all bordering on the Pacific Ocean, and traversed by the Coast Range mountains. Lumbering is carried on, almost exclusively, in the redwood forests of this belt, which extends from the Oregon line southerly for a distance of two hundred miles.

Plants. The plants visited, included those owned by seventeen companies, operating eighteen sawmills, most of them having shingle departments in connection with their plants; eight shingle mills and their camps; two door and planing mill plants, and one cooperage plant.

Forty-six logging camps were inspected in the first three above-named counties. Statistics of 7,198 employees were secured of the various lumber companies. There were doubtless 1,500 other employees, of whom no statistics were obtained, because three large companies and several smaller ones had closed down their plants or camps prior to the conclusion of the survey at Christmas, 1913.

Families. One hundred eleven families were residing in the camps. The desirability of families living among the redwoods is not nearly as great as it is in the pine belt. There is less sunshine in the forests, and the air is not nearly as invigorating as in the pine district. Eight communities might be termed "one man towns," or "company towns," where all or nearly all the property was controlled by the local lumber company.

Employment Agencies. Practically all the companies, in and near Eureka, avail themselves of the services of employment agents having offices either in Eureka, or in San Francisco. The lumber companies maintain, in Eureka, a free employment agency, though licensed agencies also operate there. Men are brought from San Francisco by boats, owned by the various companies, to work in the logging camps in Del Norte, Humboldt, and Mendocino counties.



A train load of lumber being hauled from the sawmill to the lumber yard.

Board. A number of the companies make no deduction for board. Wages in such cases include board. In cases of rainy weather, or when other conditions prevent operations, no deduction is made for the board furnished and the companies stand the loss.

The companies have set a value on their board, which has been added to the wages of their employees, in order that an average scale of wages in the various occupations in the lumber industry might be determined.

Nine companies, in Del Norte and Humboldt counties, figured their board at \$15 per month, and three at \$18.

In Mendocino County, four companies figured their board at \$12 and one at \$13 per month. It is manifest that these values must be considerably below the actual cost of the board furnished, but, as one manager expressed it, "they would rather stand the loss on the boarding houses than to increase the wages of the men." One company, in Mendocino County, had announced that, beginning with January 1, 1914, board would be charged for at the rate of \$18 per month. Nothing was announced as to any increase of wages for those who boarded at the company's cookhouses.

Housing. In none of the logging camps is a charge made for accommodations furnished. A number of the camps have been located for several years without being moved, and generally speaking, the premises were greatly in need of attention. As in the pine belt, the companies extensively use portable bunkhouses of various sizes. Most of these houses are 12 feet by 16 feet, or 12 feet by 18 feet, accommodating three or four men each. In Mendocino County, the houses were generally 10 feet by 16 feet, and were arranged to accommodate four men each.

In several of the "company towns," the men were able to secure good housing accommodations, with conveniences, by paying \$2.50 to \$3 each, per month, where two men occupy one room, or up to \$10 per month, where one man occupied a room exclusively.

Hotels. Three companies maintain hotels for the accommodation of transients. One of these has been beautifully finished, in the office, lobby, and dining-room, with burl redwood, and this hotel is the only one so finished to be found anywhere.

Bunks. With one exception, all the lumber camps in this district were supplied with wooden bunks. One company not only had installed iron bunks, shower baths and a screened dining-room in its well arranged camp, but also had electric lights installed in each bunkhouse, so that they were well lighted up to 10:00 p. m. This camp was referred to as the model one of Humboldt County, and was the nucleus of the extensive camp improvement work which has been done, since the

survey was made, by the managers of the other lumber companies in this county.

Since the inspection of these camps, thirteen companies in Humboldt and Del Norte counties have installed 1,891 steel bunks.

Six large companies, in Mendocino County, employing hundreds of men, have installed only forty-five single steel bunks in their logging camps—a very poor showing compared with their northern competitors.

Coupon Books. Thirteen companies were operating mercantile stores, and of this number only two companies used coupon books. One company was using, instead, a species of paper money, while other companies kept sales slips recording the various purchases.

Hospital Fees. Six companies made an arbitrary deduction of one dollar per month as a hospital fee; two companies charged ninety cents per month, while others required their employees to carry hospital cards. These were secured from several hospitals, in or near Eureka, at the option of the holder, on the basis of one dollar per month, or ten dollars per year.

Taxes. In Del Norte County, the road tax is \$2, and hospital tax \$3; in Humboldt County, the road tax is \$3 and poll tax \$2; in Mendocino County, the road tax is \$2, hospital tax is \$1, poll tax \$2. These several amounts were deducted from wages of employees by the various companies as required by the assessors.

Lights. One company was using calcium carbide to generate acetylene light for use in its dining-rooms. One camp was equipped with electric lights in the bunkhouses, while in the balance of the camps the men maintained their own lights.

Dining-rooms. As in the pine belt, the cookhouses and dining-rooms were usually combined in one building for convenience. Of those visited, thirty-three were not effectively screened, leaving only about six houses which were effectively screened. Where women were employed, they were more particular than where men only were employed, to keep the dining-rooms screened and darkened to exclude the flies.

Garbage. In nearly all cases, garbage was disposed of to the hogs, which were kept in the various camps. The usual mode was to haul the garbage in barrels, on sleds, or carry it in pails to the pens. In most cases, the garbage cans were left uncovered.

Stables. At least six camps had large accumulations of manure on the premises. Horses are not used in the redwood districts as extensively as in the pine districts.

Toilets. In the matter of toilets, the sanitary conditions in many of the camps deserved severe criticism. Three privies in one camp were found to be completely filled. The foreman stated, in extenuation, that

his was all right, and he considered that the men were capable of taking care of theirs. Seven camps were not provided with toilet facilities, while at least two other camps had toilets over gulleys, where the excreta was subject to the action of flies.

Baths. As mentioned heretofore, only one camp was found to be supplied with a shower bath. The men here were slow at first to avail themselves of the privileges of the bathhouse, but after a short while it came into general use and was greatly appreciated.

Water. Water is piped to the camps from springs in nearly all cases. The length of the piping varies from one hundred feet to two and one half miles, indicating that every effort is made to secure a pure supply of water. In two cases, well water is used, and in one case, water was flumed for five miles.

Food. The quality of cooking varied with the class of cooks employed. No general statement can be made on the character of the food supplied. Some companies were very particular about having a good variety of food, while others left it largely to their cooks, who, if they lacked initiative or ability, or had limited supplies, were apt to furnish but very little variety.

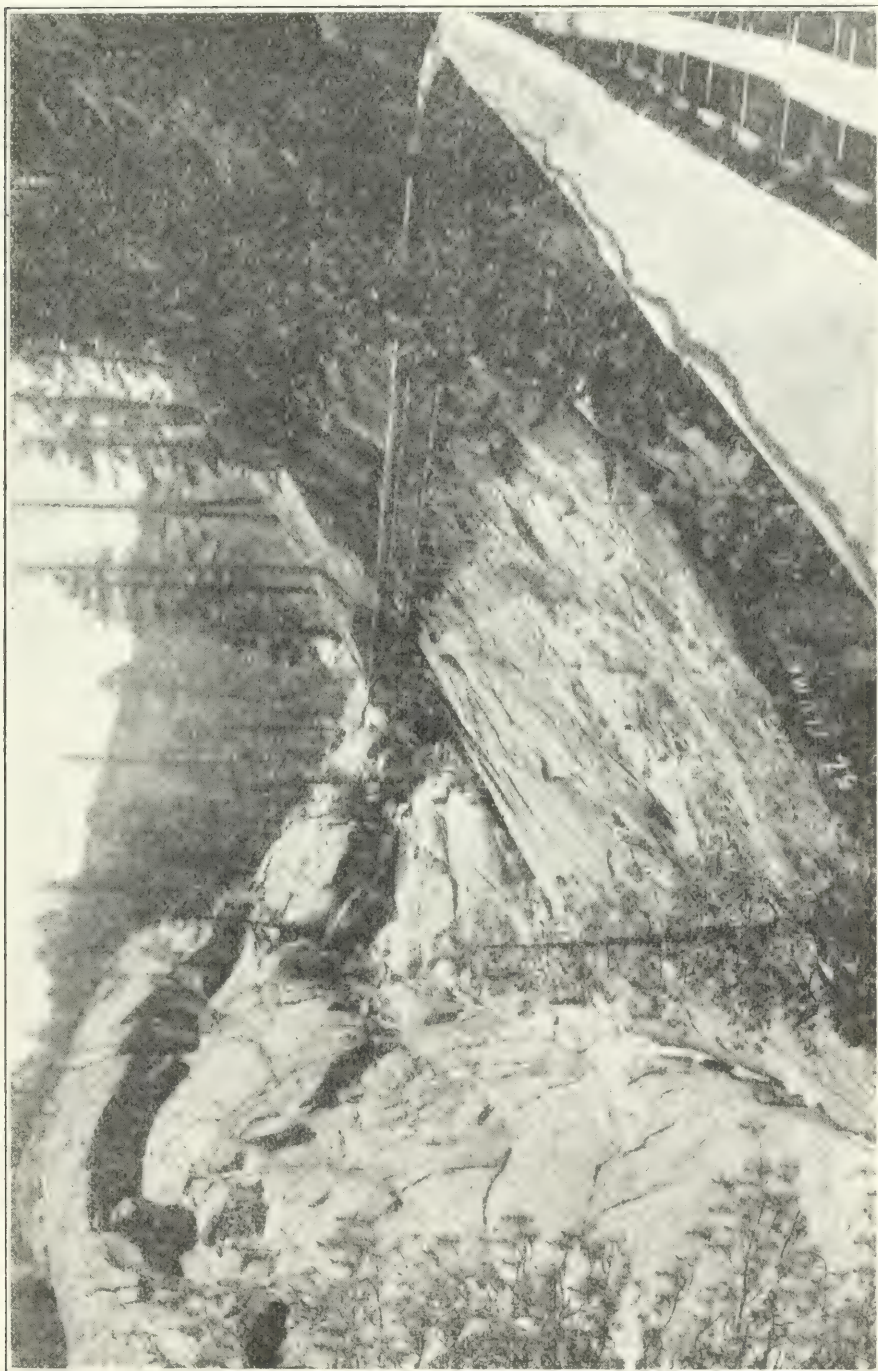
Liquor. While liquor was not sold by any of the companies visited, it was readily obtainable by their employees. No regulations regarding its use on the premises of the various plants, had been posted. Outside of a few towns where liquor is sold, Humboldt and Mendocino counties are "dry."

Hospitals. Two companies owned and maintained their hospitals, while the other companies had arrangements with various doctors to take care of their cases. In Eureka, three large hospitals are located, which issue hospital tickets. Their clients are cared for by them when occasion requires. Tickets are sold by these hospitals on the basis of one dollar per month, or ten dollars per year.

Medical Cabinets. There were eighteen violations noted of the Medical Cabinet Law. These violations were probably due, in most cases, to lack of knowledge of the law, and not through any intent to evade it. In a number of instances the cabinets were not fully supplied with various articles designated in the law.

Doctors. The most remote camps were located at a distance of twenty-five miles from a doctor, though usually doctors were available ten to fifteen miles from the camps. Three companies had their railroad men instructed, whenever such emergencies arose, to bring injured woodsmen directly to the hospital, on special engines.

Sickness. No typhoid cases were found, and but one smallpox case was reported during the survey. Where the patient contracted smallpox was not known at the time of inspection.



A view of a flume used to convey lumber from the sawmill in the mountains to the lumber yard sixty miles away.

Accidents. During the year 1913, the various companies that were inspected, reported to the Industrial Accident Board a total of twenty-one men killed, thirty-nine permanently injured, and four hundred twenty-five employees incapacitated for periods exceeding seven days each. Accidents of a minor nature were not required to be reported, but the number of them was very large.

Minors. Six companies were employing ten boys in violation of the Child Labor Law, the violation consisting, in each case, of employing them over forty-eight hours per week. One minor was discharged, as the company could not utilize his services on a forty-eight hour basis.

Wages. One company was negligent in not paying its employees on or before the fifteenth of the month succeeding that in which the wages were earned. All the companies use negotiable checks in payment of wages.

Noon Hour. Three companies allowed their employees thirty minutes for lunch at noon, one company allowed forty-five minutes, and another allowed fifty minutes, for the same purpose. In several of these cases, this was done at the wish of the men themselves, in order that they might get home earlier in the evening.

Blowers. Owing to the nature of the redwood sawdust—it being heavily saturated with moisture—it does not work well in a blower system, and, as a result, most of the plants were not so equipped. One company, however, had installed a first-class blower system that effectively disposed of all of its redwood sawdust and shavings. This company utilized this refuse in the operation of its electric light plant, which supplied electricity to six towns along the Mendocino coast. It also operated its sawmill at night, largely for the reason that the waste fuel was necessary for the above purpose. Sawdust was especially noticeable around shingle saws, because the devices used were not adequate to prevent it from being carried through the mills.

Redwood sawdust is said to have a strong acid nature, and to be somewhat poisonous when in contact with open wounds.

Hours. All camps and sawmills operated on a ten hour basis. In Eureka, two independent planing and moulding mills were operated eight hours a day on a union scale of wages.

Cooks. Twenty-four lumber companies, operating in 1913, in Humboldt and Del Norte counties, had seven camps supplied with male cooks, assisted by female help; ten camps were operated by male cooks exclusively, and twenty-six camps operated with women cooks.

The particular reason why Chinese cooks are not utilized in Humboldt County was explained as being due to their being driven out of the county years ago in consequence of which none have returned. It

is to be regretted that the same condition does not obtain elsewhere in this state.

All the seventeen camps in Mendocino County were operated with Chinese cooks.

Nationalities. All nationalities were represented in this district. Finns, Russians, and Portuguese are largely employed here, but are not found elsewhere in the state to any extent. Even Turkey, the Philippines, Australia, and Porto Rico have representatives on the various pay rolls. However, Americans and Italians are the leading nationalities in the number of men employed.

C. SOUTHERN REDWOOD DISTRICT.

Location. The counties of Santa Clara and Santa Cruz may be said to comprise this district, though sawmills were operating only in the latter county. This district is well logged out for lumber. At the present time the work is principally done by wood-choppers in remote camps, of whom no statistics were obtainable.

Plants. Three sawmill companies were operating in the spring of 1914 in Santa Cruz County, and one of these expects to be through with its logging this year. These companies employed 284 men.

Families. Twenty-four families reside in the logging camps.

Board. Two of the companies figure their board at \$20 per month, while the third figures it at \$18 per month. The men in the several camps of these companies live in bunkhouses, which were generally 8 feet by 14 feet or 10 feet by 16 feet in size.

Hotels. No hotels were operated by these companies.

Bunks. One company this year, of its own initiative, had installed seventy-five steel bunks, while the other companies continued the use of wooden bunks.

Coupon Books. None of the companies operated mercantile stores, hence did not utilize coupon books.

Hospital Fees. One company deducted one dollar per month as a hospital fee. This charge was obligatory.

Taxes. In Santa Cruz County, the road tax is \$2, and the poll tax is \$2, which taxes are annually deducted by the several companies from the wages of their employees.

Lights. Kerosene lamps were utilized for lighting purposes in the various camps.

Dining-Rooms. Of the four dining-rooms visited, three were effectively screened.

Garbage. Garbage, in cans, was not protected from flies. As in other camps, it was disposed of to hogs kept on the premises.

Toilets. The privies in the camp were in fair condition.

Baths. No shower baths were available in any camp. One manager stated that he intended to install a shower bath as soon as he moved his camp to another location.

Water. Water was supplied from nearby springs.

Hospitals. No hospitals were maintained by these companies. Arrangements were made with various doctors to take care of the accident cases as they occurred.

Medical Cabinets. One company was supplied with medical cabinets and the other companies planned to install them.

Sickness. No cases of typhoid or other contagious diseases were found in any of the camps.

Accidents. No accidents were reported during 1913, to the Industrial Accident Board by any of these companies.

Minors. No boys were employed at the time of the inspections.

Cooks. Chinese cooks were employed in the three camps which were visited.

Nationalities. The principal nationalities represented are the American and Italian.

D. SOUTHERN PINE DISTRICT.

Location. The extensive logging operations in the southern part of the state are carried on in Tulare, Fresno, Madera, Mariposa, Tuolumne, Calaveras, Amador, El Dorado, Placer, Nevada, and Sierra counties.

From west to east this district extends from the Sacramento and San Joaquin valleys to the summit of the high Sierras.

The timber which is being logged is the best to be found anywhere. Lumber from gigantic sequoias and splendid sugar pine trees forms a large portion of the output from this district.

Plants. All the sawmill plants in this district were visited. The list includes eleven companies, operating eleven sawmills, eight planing mills, eight box factories, three sash and door cutting factories, one sash and door factory, one shingle and lath factory. Two independent planing mills and box factories and one door factory were also inspected.

Statistics regarding 5,495 employees were obtained.

Families. In twenty-one camps, operated by these sawmill companies, ninety-two families were residing. This number is exclusive of those families that reside in what are termed "one man towns," or "company towns," of which there were seven.



Loading a vessel at sea, with lumber, as performed along the Mendocino Coast.



Attaching a load of lumber to the pulley block preparatory to transferring it on board the ship.

Employment Agencies. Only one company utilizes employment agents to any extent, while the other companies send to their city offices for men as needed.

Board. Two companies figured board in their logging camps at \$15 per month; two at \$18; five at \$20, and two on a basis of twenty-five cents per meal. In several cases the wages in the camps included board.

Housing. Most of the bunkhouses were 9 feet by 20 feet, 10 feet by 20 feet, or 12 feet by 16 feet, in size. They were made to accommodate three or four men each, and were generally built on skids so that they could be hauled onto the logging cars and moved elsewhere.

Hotels. Four companies furnish hotel accommodations to transients.

Bunks. In this district, seven companies this year, of their own initiative, have installed eight hundred thirty-nine single steel bunks in their various camps. The other companies continue the use of wooden bunks, with straw for bedding.

Mattresses for use on iron bunks are supplied by one lumber company at cost, i. e., two dollars, in order to encourage their use. Should an employee, on leaving, desire to leave his mattress, the company will rebate a dollar for it if it is in fair condition. Other companies prefer to sell the mattresses at cost and let the matter end there.

Coupon Books. Seven companies operate stores and utilize coupon books, while another company, instead, utilizes sale slips in its store to record purchases.

Hospital Fees. Ten companies have a one dollar hospital fee. One of these charges twenty-five cents per day for four days, or one dollar per month. Another makes no charge for less than ten days. Another charges ten cents per day, with a maximum of one dollar per month. It will be seen that these various arrangements primarily affect those who may leave the service of the various companies during the early portion of a month.

Taxes. In Madera, Fresno, Tuolumne, and El Dorado counties, the road tax is \$2, poll tax is \$2; in Merced County, the road tax is \$3, poll tax, \$2; in Nevada County, the road tax is \$2.50, poll tax \$2. These amounts are deducted from the wages of the employees on the demand of the various assessors.

Dining-rooms. At least ten dining-rooms were not effectively screened; that is, they may have been screened, but by neglecting to keep the doors closed, any resultant good from the screening was entirely lost.

Dining-rooms in the camps are adjacent to, or a part of, the cook-houses, as elsewhere in the state.

Garbage. Many garbage cans were found uncovered, and the garbage was in all cases disposed of to hogs kept on the premises.

Toilets. At one place the toilet facilities were greatly in need of attention. Several companies were making a very creditable effort to maintain sanitary conditions in their camps, and willingly made desirable changes.

At another place, the effluvia from the overflow in an open ditch from a septic tank, constituted a decided annoyance, if not a menace to the health of the entire neighborhood. Only a few feet of tiling was needed here to conduct the overflow into a large mill pond, to abate this nuisance.

Shower Baths. Only one company had installed, in its logging camps, a shower bathhouse. This building was 24 feet by 30 feet in size, having a door at one end and three windows on each side. The opposite end from the door was partitioned off into four rooms 6 feet by 6 feet, equipped for shower baths. One of these was reserved for ladies, who had exclusive use of the premises on certain occasions. Hot and cold water was ready at all times for use, and the place was well patronized. It was kept open Saturday nights until ten o'clock, and all day on Sundays. Two long tables in the room were supplied with magazines and papers, and the place was a very popular rendezvous for the men every night. It served the purpose of a club room very nicely, and was the only instance of this kind found in the logging camps of this state. The foreman stated that one man took a bath every night, while another woodsman—a faller—had not taken a bath in three years.

In this camp, two Chinese were employed to wash the clothes of the men. Each man was allowed to have two suits of underwear, two pairs of socks, two overshirts, and two towels washed each week, for which the nominal charge of \$1 per month was deducted from the wages of the men. This plan dispenses with the necessity of many having to heat up water to do their own washing, in the limited time which they may find for the purpose every Sunday. This work is too often entirely neglected when left to the men to perform.

Water. Instances may be cited where water is piped 400, 500, 1,200, and 1,300 feet, and, in at least two cases, a mile and a half, in order to insure a good supply of pure spring water for the use of employees. At one camp, water was hauled by wagon, and, in another place, well water was used.

Hospitals. Seven companies own and operate hospitals on their premises. The other companies have arrangements with nearby doctors and hospitals to handle their emergency cases.

Medical Cabinets. Five companies had equipped with medical cabinets, while six had not equipped in conformity with the requirements of the medical cabinet law.

Sickness. In one town only was an epidemic of typhoid fever found among the employees of a sawmill company. Subsequent to this outbreak, the company went to very heavy expense to clean up the premises, to guard against further contagion, and later, when the inspection was made, the old toilets in the lumber yards were found without roofs over them. Comments are unnecessary.

Accidents. From the companies visited, the Industrial Accident Board received reports, during the year 1913, of nineteen men killed, thirteen permanently injured, and one hundred fifty-two employees disabled for periods exceeding seven days each.

Minors. Two companies were employing seven boys, under the age of eighteen years of age, in violation of the eight hour law for minors.

Wages. No violations were noted of the law requiring the payment of wages on or before the fifteenth of the month. Several instances were noted where men were expected to travel upwards of sixty miles, at considerable expense, to secure their pay checks.

Noon Hour. No violations were noted of the law requiring an hour for noon in sawmills.

Blowers. The various plants were well equipped with blower attachments on their woodworking machines.

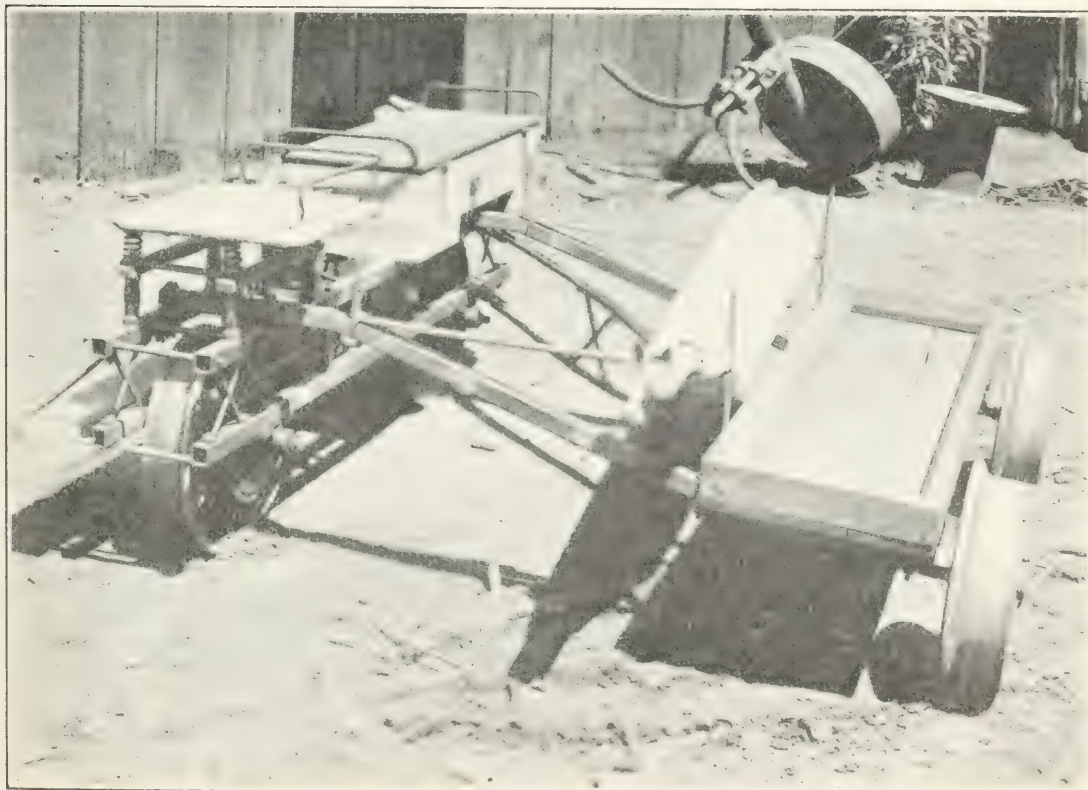
Hours. The working schedule throughout this district was based on a ten hour day. One sawmill operated day shifts for twelve and one half hours for five days, and ten hours for the sixth day; another operated a sawmill on a twelve and one half hour schedule for six days per week, while another company operated its day shift in the sawmill for ten hours, and the night shift for eleven hours, for five nights, and five hours on the sixth night.

Cooks. Five companies employ white cooks, including one camp having a woman cook; five companies employ Chinese cooks, and one company employs Japanese cooks.

Nationalities. The principal nationalities represented are the American, Italian, French, and Swedish. Greeks and Mexicans are also largely employed.



A view of a splendid hospital completely equipped, owned by a lumber company in the Northern Pine District. An isolation hospital for contagious cases, a morgue, and a mortuary chapel are nearby.



A reconstructed "speeder," equipped with a stretcher, set apart for emergency use.

PART IV—CONCLUSION.

Bibliography. In order to secure a fair understanding of the extent of the land holdings, nature and variety of the lumber operations, and other matters connected with the lumber industry in California, the following brief list of public documents is recommended for reference:

"The Lumber Industry," Parts 1, 2, 3 and 4, issued by the Bureau of Corporations, Department of Commerce, Washington, D. C.

"Wages and Hours of Labor in the Lumber, Millwork and Furniture Industries, 1890-1912," Bulletin 129, issued by the Bureau of Labor Statistics, U. S. Department of Labor, Washington, D. C.

"Wages and Hours of Labor in the Lumber, Millwork and Furniture Industries, 1907 to 1913," Bulletin 153, issued by the Bureau of Labor Statistics, U. S. Department of Labor, Washington, D. C.

"Lumber, Lath and Shingles, 1912," also series of pamphlets on "Forest Products," issued by the Bureau of the Census, Department of Commerce, Washington, D. C.

"Discussion of Forestry Problems, 1912," and "Report for 1912," of the Conservation Commission of the State of California, Mills Building, San Francisco.

The various reports of the California State Board of Forestry, Sacramento, California, particularly the "Biennial Report for 1912," "Annual Fire Report for 1913," and bulletin on "Fire Prevention Day, April, 1914."

General. The lumber industry may be described from many standpoints, not the least important of which is that one which concerns the men and women, employers and employees, who perform the different operations in offices, stores, sawmills, logging camps, etc.

As the leading manufacturing industry in California, it employs the most capable men in many lines of work, and, as stated elsewhere, there is no other industry in California which utilizes employees of such varied capabilities as does the lumber industry.

It must be recognized that any campaign for the observance of laws or for improved sanitary standards is largely dependent upon the attitude and cooperation of the managers and superintendents who direct the operations. The Bureau takes this opportunity to acknowledge the uniform courtesy extended to its representative by the various gentlemen connected with this industry. It was gratifying to observe the manner in which the managers and superintendents responded to the campaign for improved humanitarian standards for their employees. It has been a decided pleasure to learn of the many improvements which have resulted from our investigation. In so far as this Bureau is able to assist them by its publications, or by reference to available literature, or in other ways, it will continue its endeavor to secure and deserve the support of the fair-minded employers in this state.

THE PORTLAND CEMENT INDUSTRY IN CALIFORNIA.

About thirty years ago two plants in California were making a natural cement from the argillaceous limestones occurring at Jamul, in southern California, and at Santa Cruz, in the central part of the state. A plant at Benicia was making a cement from a calcareous conglomerate. At these plants, the natural rock was quarried and broken up by hand.

This rock, without further treatment, was burned in standing kilns of simple construction. The burnt rock was cooled and then picked over by hand.

The pieces that showed the proper degree of burning were crushed and ground to a powder in the old fashioned burr mill.

The equipment of one of these natural cement plants probably would not cost to exceed \$5,000 each. The whole process was exceedingly crude and the investment very small as compared with the modern cement plant.

Moreover, the cement made at these early plants was untrustworthy and exceedingly irregular in quality.

The cement made at Benicia was used in the construction of the city hall at San Francisco, and the poor quality is well shown in the ruins after the big earthquake of 1906.

The poor quality of the product and competition with imported Portland cement caused these natural cement plants to cease operations.

The first plant to operate successfully was started in 1898, at Colton, fifty miles east of Los Angeles.

In 1903, a plant was started at Napa Junction, and another at Cement. Both of these plants are near tidewater on San Francisco Bay.

Later a plant was established at Davenport, near Santa Cruz, about 150 miles south of San Francisco.

In 1909, a plant was started near Riverside; another plant at Roosevelt, on the Los Angeles aqueduct, which latter plant furnished the cement used in the construction of the aqueduct, and a plant at Cowell, began operations in April of this year.

In 1910 a plant was erected at Oro Grande, San Bernardino County, on the Mojave Desert, in southern California.

Lastly, in 1913, the plant at San Juan was completed.*

*"The Growth of the Cement Industry on the Pacific Coast," by Chas. A. Newhall.

Since the completion of several of these mills, they have been re-modeled, enlarged, or rebuilt. One plant, with a rated output of twelve thousand barrels per day, is the largest single unit in the world.

At the present time (1914), one plant has been shut down and is for sale; seven are operating, while the ninth plant has never operated.

The growth of the cement industry has been one of the noteworthy features of the mineral industry in recent years. The first authentic reported production of cement was in 1891, when 5,000 barrels, valued at \$15,000, represented the output.

A comparison of the annual figures representing the output since the inception of the industry, as reported by the California State Mining Bureau, is of interest.

Portland Cement Production in California, 1891-1913.

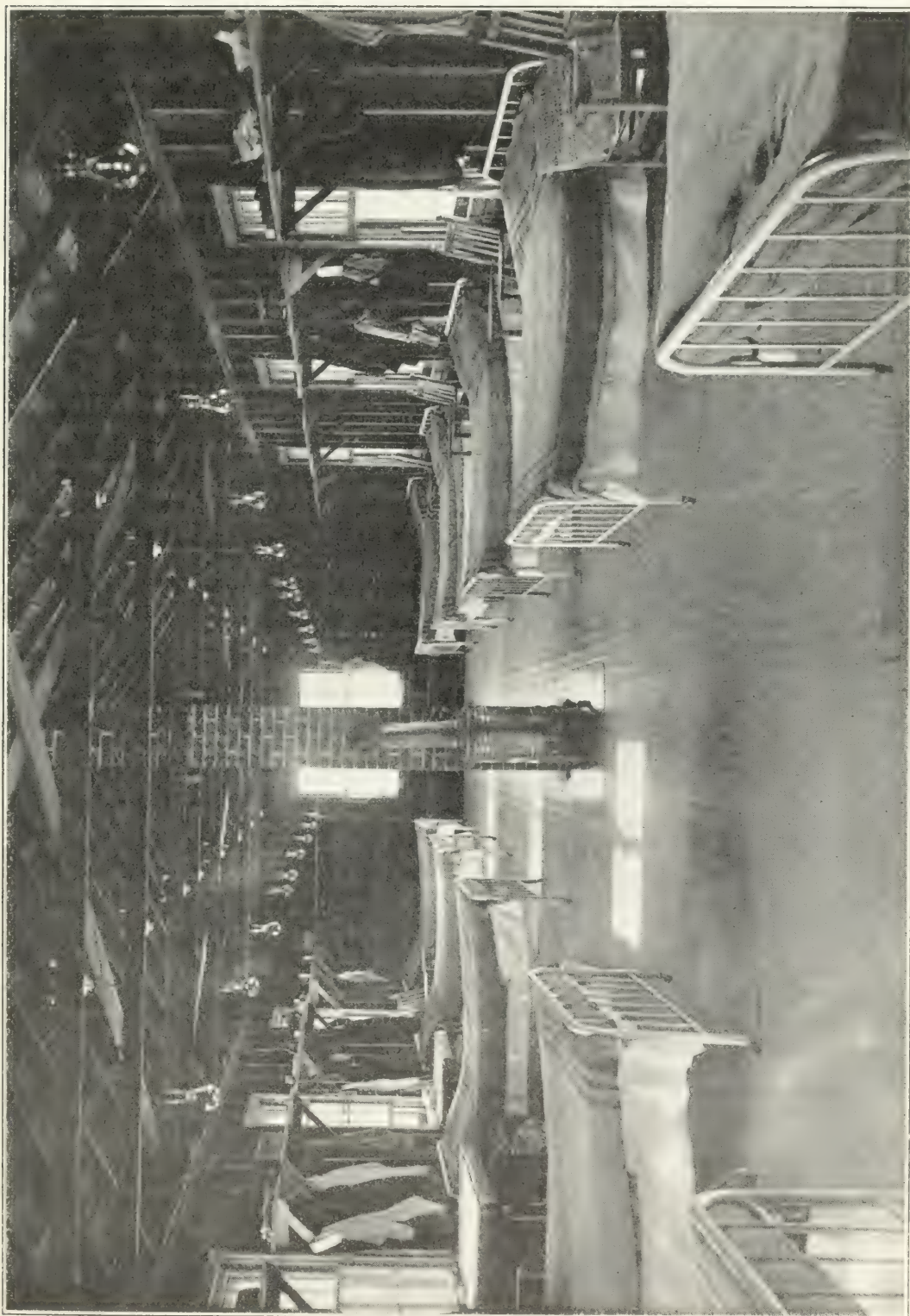
Year	Barrels	Value
1891	5,000	\$15,000 00
1892	5,000	15,000 00
1893		
1894	8,000	21,600 00
1895	16,383	32,556 00
1896	9,500	28,250 00
1897	18,000	66,000 00
1898	50,000	150,000 00
1899	60,000	180,000 00
1900	52,000	121,600 00
1901	71,800	159,842 00
1902	171,000	423,600 00
1903	640,868	968,727 00
1904	969,538	1,539,807 00
1905	1,265,553	1,791,916 00
1906	1,286,000	1,941,250 00
1907	1,613,563	2,585,577 00
1908	1,629,615	2,359,692 00
1909	3,779,205	4,969,437 00
1910	5,453,193	7,485,715 00
1911	6,371,369	9,085,625 00
1912	6,198,634	6,074,661 00
1913	6,167,806	7,743,024 00

The value of the output, as given above, represents the cost of production, and not the selling value.

In 1913, various mineral products of California ranked in importance as follows:

Mineral	Value
Petroleum	\$48,578,014 00
Gold	20,406,958 00
Cement	7,743,024 00
Stone	6,168,020 00
Copper	5,343,023 00

At the Thirteenth Census, in 1909, the production of cement was classified as a manufacturing industry.



View of interior of a boarding-house, recently built by a cement company, showing well arranged sleeping quarters occupied by its Austrian employees.

The burning of lime was likewise classified as a manufacturing industry, and where the lime was burned at the limestone quarry, the quarry was regarded as a subordinate part of the manufacturing operations.

In 1909, the census returns show that eight plants in California employed 2,407 wage earners; the value of products was \$6,504,000; the value added by manufacture was \$4,322,000, and the industry ranked sixteenth in importance.

The hours of labor were classified as follows:

Hours	Number of employees
48 and under.....	1
Between 48 and 54.....	
54.....	
Between 54 and 60.....	212
60.....	
Between 60 and 72.....	1,986
72.....	
Over.....	208
Total.....	2,407

A pioneer investigation of the wages and conditions of labor, in all the various cement plants and their quarries in California was made this year by Special Agent J. W. Atkins. The seven operating plants and their quarries were then employing two thousand twenty-one men, four women, and three Chinese.

The mill operations are continuous in their nature and are carried on with two shifts of men. In five plants, the millmen had two twelve hour shifts, while the sixth plant operated on an eleven and thirteen hour basis.

The offices and laboratories are open for eight or nine hours daily, while the quarrymen, mechanics, railroad men, and others, worked nine or ten hours daily.

Wages are paid on the basis of the hour, day, or month, by negotiable check on or before the fifteenth of each month.

The following operations may be paid on a contract basis: the loading of cars with limestone; the sewing, counting, patching, and turning inside out, of cement sacks, and the packing, tying, and trucking of cement sacks.

Wages are subject to the usual deductions for board, road tax, poll tax, and hospital fees.

Monthly hospital fees are collected as follows :

Number of companies	Fees			
	\$1.00	\$0.50	\$0.40	Under \$100—\$0.50 Over \$100—\$1.00
2	2			
2		2		
1			1	
1				1

Coupon books are not used by any cement company, and but two of these companies maintain stores.

In several instances, the plants are near towns where the men live, and, in some cases, the employees secure housing accommodations of lessees of the companies.

Two companies charge \$30 per month for board and lodging in their hotels. Each room has two beds.

One of these companies also maintains a boarding house where the board costs \$20, \$22.50, or \$25 per month, depending on the quality of board desired. This company has forty bunkhouses, 12 feet by 14 feet, supplied with lights and cots, which are rented at fifty cents per man per month.

One of the above companies furnishes meals at 25 cents each, and makes no charge for use of iron beds and mattresses.

Employees, principally Greeks, at another cement plant, are housed in twelve whitewashed frame cabins, owned by an adjacent property owner. Three men occupy a cabin and pay \$1.50 each, per month. These cabins have two rooms, each 16 feet by 24 feet. Three men cook in one room and sleep in the other, which is furnished with cots and spring beds. The toilets were in an insanitary condition.

Family houses, occupied principally by Italians, are rented by this owner at \$5 to \$8 per month. A better class of houses, used mainly, by foremen, contain five or six rooms each. These are supplied with sanitary bathrooms and toilets. Water is furnished free, but an extra charge is made for electric lights. The yards have woodsheds and there is room also for gardens. These houses are principally occupied by Americans.

Near the quarry of this company, the old frame shacks were being torn down at the time of inspection, and three concrete structures containing eight rooms each, were being constructed. Groups of four men now occupy two rooms, using one for living and cooking purposes, and the other for sleeping quarters. These rooms are 12 feet by 15 feet in size. The men pay \$1.50 per month each, for room, and this includes water.

The hotel at this place burned down, and has never been replaced. It was operated by a lessee. A bathhouse, having two shower baths and sanitary toilets, has been completed since the survey was made.

On another portion of the property of this company, in the vicinity of the plant, the company has erected twenty houses for its employees, at a cost of \$25,000. These contain from four to six rooms each, and have baths and electric lights, and are equipped for hot and cold water. These rent at \$10 to \$14 each, per month.

Two private hotels in this vicinity, patronized principally by Italians, charge \$20 to \$25 per month for room and board.

Another company has a large Mexican camp, which occupies a little over four acres. The living quarters are contained in a continuous frame structure located on the outer boundary of the square plat of land. The living quarters occupied by single employees were 10 feet by 12 feet in size, with the gable eleven feet high, and the ceiling seven feet high at the two extreme ends of each of the rooms.

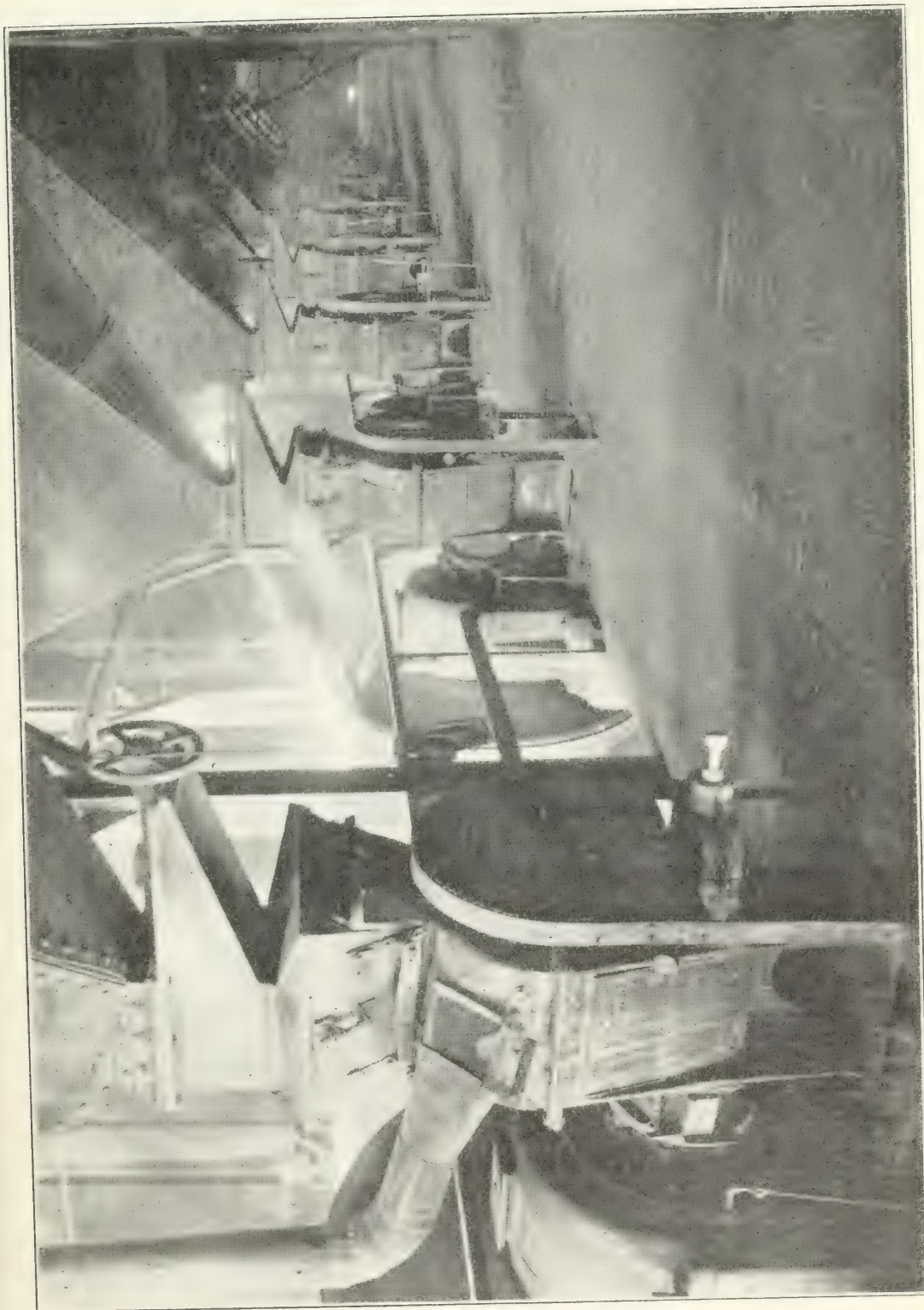
At the time of inspection, these rooms were supplied with four wooden bunks—two upper and two lower—on either side of each room. Instead of the usual wooden bottom for the bunks, wire screening was used. These bunks have since been removed, and single steel bunks installed in each room.

Each room has a water faucet for cold water but no washstand. The windows had wooden slides, 23 inches by 24 inches, without glass, at one end of each room, while at the other end of each room, a sliding window, 17 inches by 23 inches, containing four panes of glass, was placed.

There were sixty-six such rooms on the premises. This square was divided in half by a fence. The Mexican families reside on one side, while the single employees reside on the other. Only five families and twenty-five Mexicans were residing there at the time of inspection. Rooms were rented at the rate of fifty cents per man, per month, with electric lights (one) and water included. The lessee here charged fifty cents per man, per day, for board.

Twenty-two gardens, arranged for the use of the families, were located on their portion of the premises. Shower baths were located in rooms at each corner of this block, and were supplied with cold water only. The dining-rooms had screens on the windows, but the doors were not screened. Trees and vines have been planted on the premises and the place had been made as attractive as possible.

Not far away are two frame buildings, 20 feet by 100 feet in size. Each building has a room 20 feet by 60 feet equipped with ten steel bunks, for the use of the men, principally Austrians. Sanitary toilets



The feed ends of the tube mills where limestone is pulverized. These mills are 5 feet in diameter by 22 feet in length. They are flint lined and each mill carries twenty tons of flint or other pebbles. Piping at the left is used as air vent, as an experiment to prevent the cement dust from getting into the atmosphere.

and three cement washtubs are at each place. The Austrians pay \$1, every two weeks, for laundry work and housing.

Armenians, employed by this company, live in a city not far distant. An investigation of their living conditions showed that some of the unmarried men would cooperate in renting a house, or rent from a lessee. Two or three men were occupying each room and doing their cooking in a primitive manner, usually in the kitchen, or together in some other room of the house. Their diet was principally bread and meat, but fruit, butter, eggs and other ordinary necessities are bought by them only occasionally.

In this discussion of the housing and living conditions of foreigners, it should be borne in mind that they are desirous of living as economically as possible. For this reason, whether they get fifty or a hundred dollars or more, per month, many of them do their own cooking and other work, and purchase only the plainest of food, instead of patronizing boarding houses or hotels, like their fellow employees do, and where better living conditions prevail.

Two companies have recently completed first class emergency hospitals, fully equipped, constructed of cement, and each costing about \$10,000, without the equipment. They are a credit to the plants where they are located.

The plants are operated throughout the year, depending on business conditions, and they average around three hundred working days, each, per year.

The process of making cement has been aptly described as the "grinding of a mixture of limestone and clay together to a fine powder and heating this mixture to incipient fusion; this partly fused mixture when ground to a flour and mixed with a retarder, forms Portland cement."

The raw materials used are chiefly limestone, clay, shale and gypsum. The limestone from the quarries, and the clay from clay pits, are conveyed by cars to the plants and are placed in separate bins.

The general mode of cement manufacture in the various mills is essentially the same. The operations are divided into two departments, *i. e.*, the "raw" mill, and the "finishing" mill.

In the "raw" mill, the ingredients pass through the crushers, ball mills, tube mills, and into kilns where the heated mixture is brought to incipient fusion, which forms a "clinker."

After cooling on the clinker pile, in the open air, this clinker is conveyed into the "finishing" mill, where it is reground by ball mills, and tube mills, gypsum is added as a retarder, and then the product, as cement, is ready for the packing machines which are used to sack the cement.

In one representative plant in California, the cars containing the limestone from the quarry are run over track scales to check the gross

tonnage. The cars are then dumped and the limestone discharged into two No. 6 Gates gyratory crushers operated by one 150-horsepower motor. This constitutes the second reduction, the first reduction having been completed in the crusher at the quarry.

The two crushers are arranged so as to discharge their product on to one twenty-four inch 15 degree inclined belt, 200-foot centers, which conveys the product into a rock storage capable of holding 16,000 tons. Three belts with three Robins automatic trippers serve to distribute the crushed limestone over the rock-storage area. By means of a system of tunnels and belting, the limestone is drawn out from underneath the rock storage onto a cross belt into two six by sixty-foot dryers. From the discharge end of the dryers, the limestone is elevated into a bucket conveyor, which delivers the material into the ball mill bins. All the bins are of a steel, hopper type of construction. At the same time, the clay and shale is dried through similar dryers, and their discharge delivered into the ball mill bins.

A third reduction is accomplished through eleven Gates No. 8 ball mills for limestone, clay and shale, each of which is ground separately and their product elevated and conveyed into separate bins: six for limestone, and three, each of a different capacity, for clay and shale. Automatic samplers are arranged for sampling each of the three raw materials while their respective bins are filling. When these samples are analyzed and a raw composition formulated in the laboratory, the three separate materials are drawn out simultaneously into a battery of three automatic weighing machines, which again simultaneously discharge into a huge double-screw-cut flight mixer. From the mixer, the raw composition is elevated and conveyed into the tube mill bins.

The tube mills, giving the final grinding to the raw composition, are of the Gates five and one half foot by twenty-two foot type and are fourteen in number, operated in pairs by a 250-horsepower Westinghouse motor. The tube mill product, 73 per cent of which passes a 200-mesh screen, is discharged into one long continuous screw conveyor, where the raw composition is again automatically sampled and checked from the laboratory. The raw composition is then elevated and conveyed to the kiln bins.

In the kiln-room are twenty-four $7\frac{1}{2}$ foot by 7 foot by 125 foot kilns, which lie on an incline of a three fourths of an inch pitch, and are individually operated by a 30-horsepower speed motor, with a controller at the burner end of the kilns. Each kiln is provided with a stack, five feet by eighty feet, at the far end of the kiln. Fourteen of the kilns are now in daily operation, each of which easily produces its 500 barrels of clinkers in twenty-four hours.

The raw composition is fed into the stack end of the kiln by means of screw conveyors from the hopper base of the kiln bins, which, under

the rotation of the kiln, is carried onward and downward through the heat zone, where it is calcined to incipient fusion and discharges into a pit as clinker. The burning is accomplished with crude oil and compressed air. The oil is of 17 degrees Beaumé gravity and the air pressure is eighty pounds at the burner. Approximately 2,000 barrels of oil are consumed per day.

From the clinker pit the clinker is delivered into coolers, which finally discharge into a portable steel skip on a narrow gauge track, to be taken to an open air clinker storage.

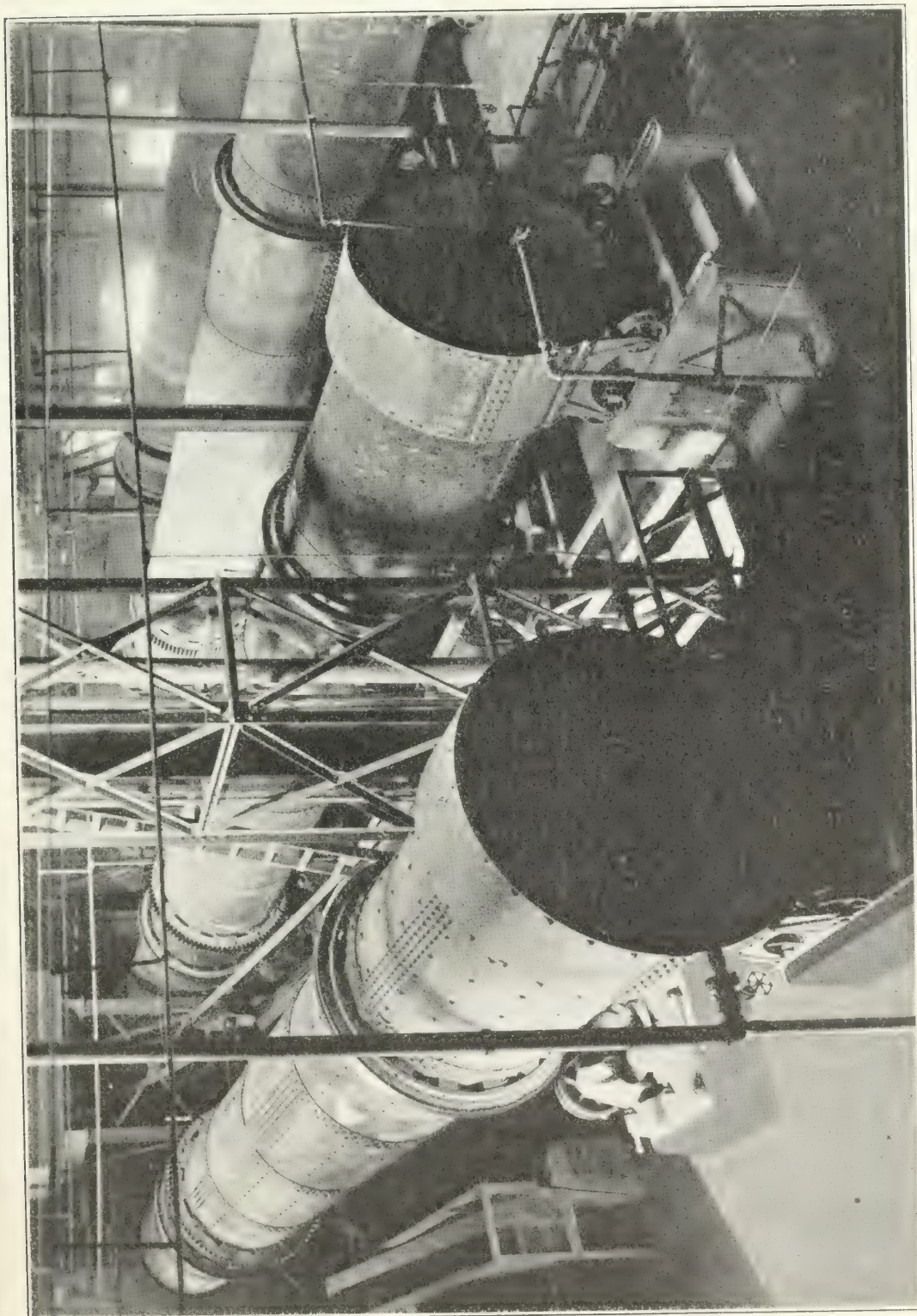
The clinker now in the steel skips, which hold thirty barrels, is delivered to the clinker storage pile. One of the chief assets to a cement plant lies in a large clinker storage. It not only gives the plant flexibility, but gives an aging to the clinker which favorably affects its quality as well as the final grinding. The clinker storage at this plant covers an area of 80,000 square feet, on which approximately 500,000 barrels of clinker can be stored.

The clinker storage has fourteen tunnels underneath into which the clinker is drawn through chutes directly onto belts which convey the clinker to a cross belt running into the finishing mill.

In the "finishing" mill, the clinker is received in a steel bin directly over the stack end of the dryer, provided with an adjustable rocker feed, which delivers the clinker into the dryer. While the clinker passes through the dryer a low heat is applied, when necessary, to drive off any water absorbed by the clinker through rains or damp atmosphere, thereby avoiding any clogging of the ball mill screens. To retard the setting time of the cement, about $2\frac{1}{2}$ per cent of gypsum is added in the dryer discharge pit from a bin controlled by an adjustable rocker feed.

The gypsum is fed into the pit by a continuous belt, which delivers a continuous stream simultaneously with the clinker stream discharged from the dryer. This assures a thorough distribution of the gypsum and a well regulated setting time of the cement.

From the dryer discharge pit the stream of combined clinker and gypsum is elevated and conveyed into the ball mill bins. Through the hopper of the bins the material is fed into the ball mills, eighteen in number, similar in type and size to those in the raw mill building. From the ball mill discharge, the stream passes through elevators and conveyors into the tube mill bins. From these bins the material passes on into the tube mills for its final grinding. The tube mill installation consists of twenty-four mills, twenty of which are in constant operation. The tube mill product, which is the cement, is an impalpable powder, 80 per cent of which passes a 200-mesh screen. The product is elevated and automatically sampled while conveyed into a large stockhouse.



A view of a kiln room where the pulverized mixture is reduced to a "clinker." The kilns are eight feet in diameter. Ten of them are 100 feet long, while two are 120 feet in length.

The stockhouse, which consists of ten separate bins, is of concrete construction throughout, and has a capacity of 128,000 barrels of cement. The base is of the hopper and tunnel-type construction, two of which run longitudinally through the entire length of the stockhouse. By means of screw conveyors, the cement is conveyed through these tunnels into the packing bins, adjacent to the stockhouse. Eight Howe packing machines mechanically fill the sacks, which are carefully weighed and tied and passed on trucks into cars.*

A portion of every plant is devoted to the receiving, cleaning, counting, patching, repairing, and storage of returned cement sacks, and this place is referred to as the "bag house."

The cleaning of sacks is generally done by revolving a number of them in a cylinder, which is operated in a closed room. The slatted perimeter allows the cleanings to drop through to the floor. The bags are removed from the cleaner through a door provided in one section of the slats. No one remains in this closed room during the operation of cleaning the sacks.

It is evident that in a manufacturing process, which produces a pulverized mineral product, as cement, there is likely to be a leakage at various stages of the operation. The result of this leakage is that dust is distributed throughout the plant, while the air becomes heavily charged with the most minute particles.

The siliceous character of the limestone necessitates the use of metal machinery and containers to withstand the constant friction. In none of the plants were the metal conveyors, or the machinery, boxed in with lumber to restrict the dissemination of dust. Such a procedure would tend to precipitate and control much of the dust; to prevent its dissemination, and to admit of its removal as required.

The kiln rooms were affected the least, and the grinding, packing, and bag cleaning rooms the most, by the leakage of dust, though comparisons are difficult to make when dust is found everywhere.

The dust problem is a mechanical difficulty, which varies with the individual plants—their machinery, mode of operation and construction arrangement.

One plant was walled off longitudinally, dividing the building into zones, in each of which a particular process was performed. The intent, and the result, of this plan was to retain in each department, the dust which was disseminated there by leakage from machinery.

In no plant was vacuum apparatus or any other dust collecting machinery used to eliminate or to dispose of the dust.

One plant had, however, installed a dust collecting plant at an expense of \$10,000, but it failed to operate satisfactorily.

*Llewellyn T. Bachman, "Cement and Engineering News," March, 1913.

Regarding the dust problem in English cement plants, it is stated that:

Provision is made in well-arranged works for the withdrawal and collection of the suspended dust, which was formerly so objectionable a characteristic of cement works, leading not only to unhealthy conditions within the buildings, but poisoning and disfiguring the whole neighborhood in which the industry was carried on.

By the aid of exhaust fans and dust-collecting apparatus, the air is now kept free from dust, and a considerable quantity of cement, which was formerly wasted, is now saved to the manufacturer.*

Most of the superintendents have been engaged in manufacturing cement for many years, and their experience has convinced them that, generally speaking, cement dust is harmless to employees. Acting on this theory, it is not remarkable that they have done so little to reduce the dust problem to a minimum.

One manager submitted the following statement of the term of service of some of his employees, for the purpose of showing their preference for, and their ability to perform, the work required in this industry.

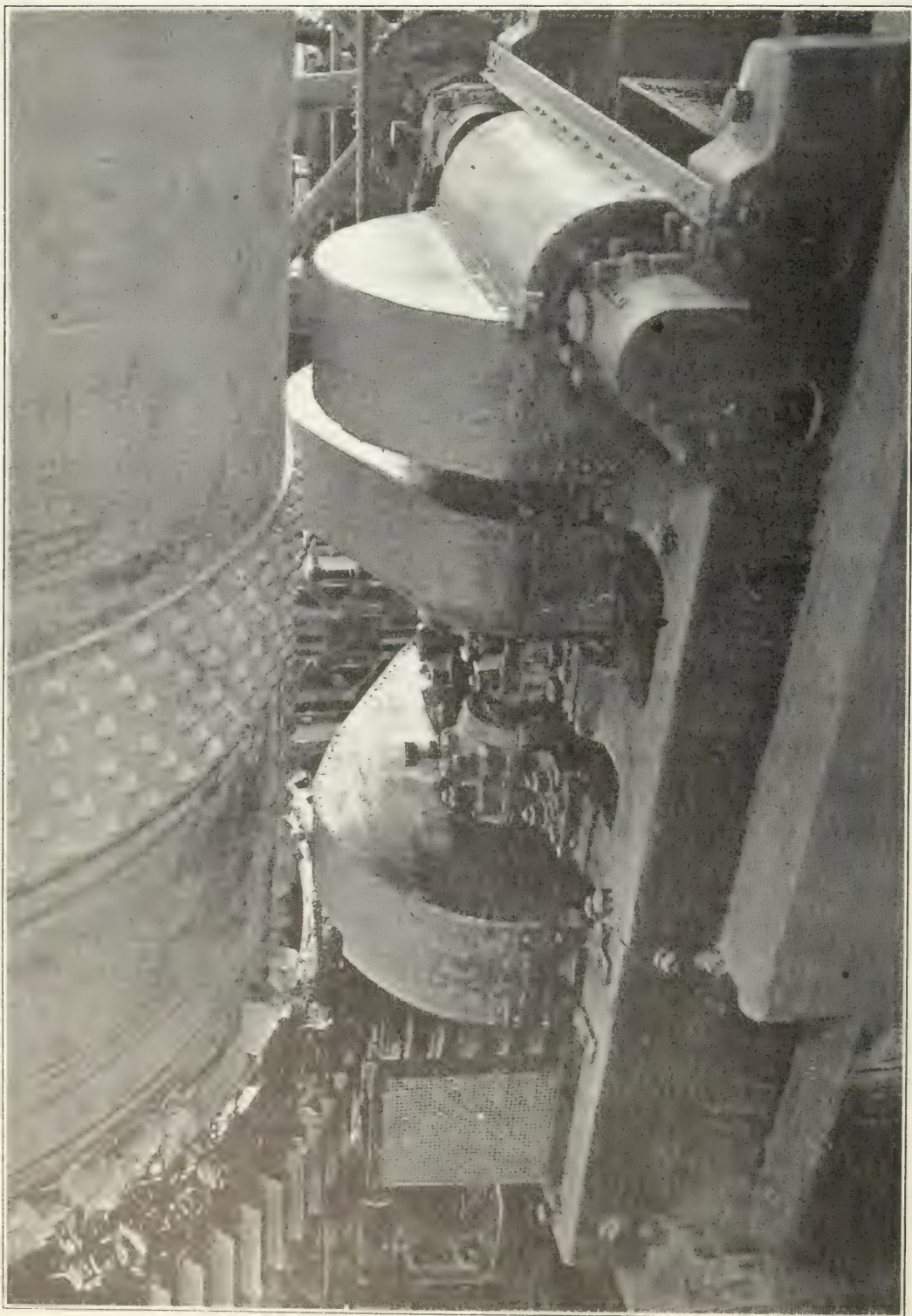
For your information, we give the actual time of service of our employees in the packing house and bag house, as follows:

Place of Work	Years of service of employees								
	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	Total
Packing house -----	3	5	8	5	3	2		3	29
Bag house -----	3	1	4	5					13

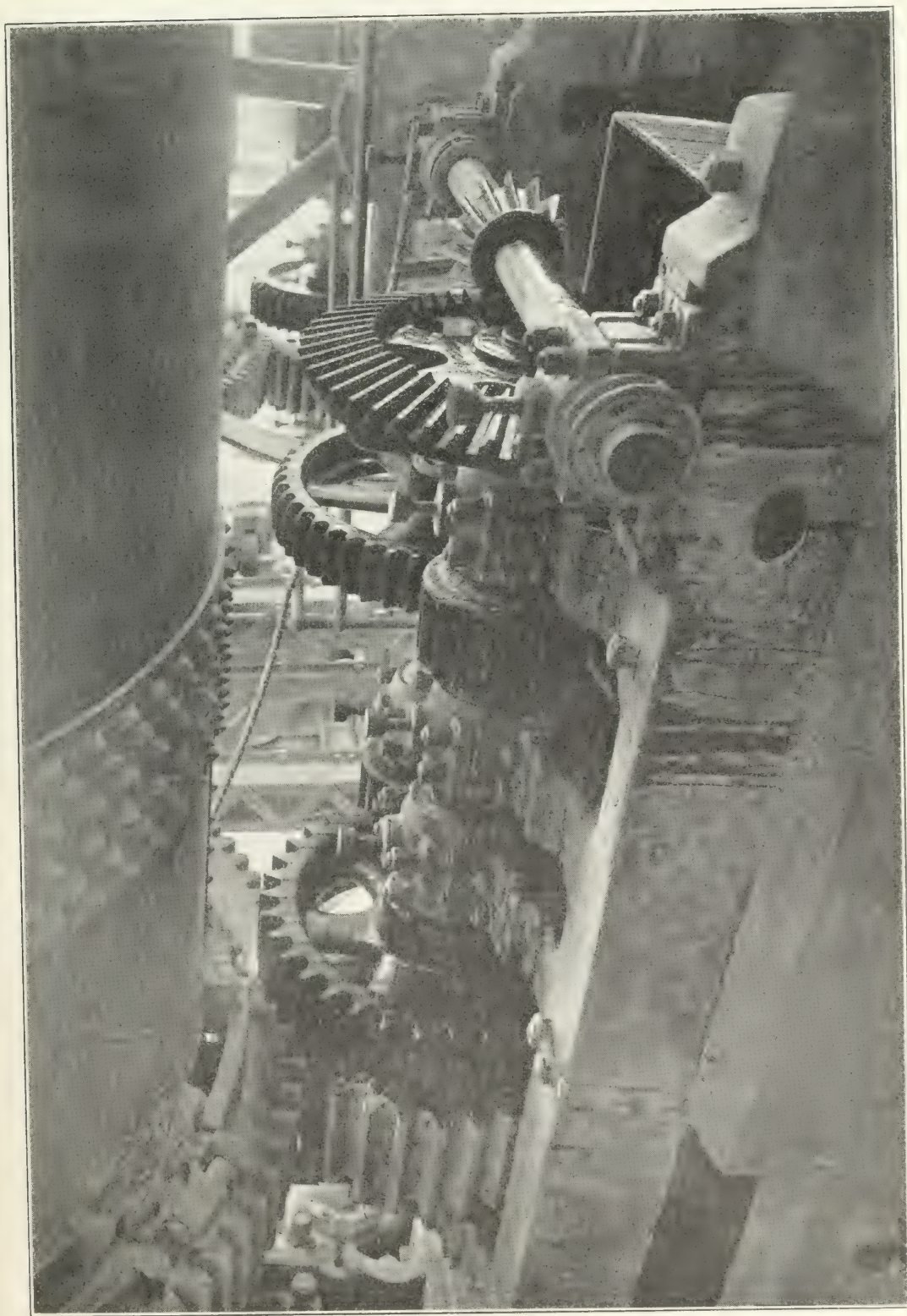
The following figures show employees' time of service on the job, and do not necessarily mean the length of their service in the respective departments:

Place of work	Years of service of employees									
	0-1	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	Total
Office -----				2	1	5				8
Laboratory—physical and chemical -----	4		1	1	2			2		10
Quarry -----	28	50	7	24	8	11	6	3		137
Raw mill -----	3	2	1	5	6	4	5	8	2	36
Kiln room -----	4	2	1	3	4	4	1	4		23
Finishing mill -----	3		1	4	1	4		4	1	18
Packing house -----		5	7	5	2	5	2	4		30
Bag cleaning -----		2	6	4			1			13
Compressor room -----	1	1		1	1					4
Boiler house -----	1				1					2
Repairmen -----	8	1		1	4		1	1	1	17
Shopmen -----	2		2	1	1	1	1	1		9
Electricians -----				1		1		2		4
Carpenters -----		3	1	2	1	1				8
Yard crew -----	10	5		4	2		1	1	1	24
Clay quarry -----	1		1				1			3
Steam shovel -----	11	4	2	3	2	2	1			25
Railroad -----			1			2	1	3		7
Section crew -----		3	2	1			1			7
Totals -----	76	78	33	62	36	40	22	33	5	385

*C. H. Desch, "The Chemistry of Cement," p. 32.



Driving gear of rotary kiln showing cover protection placed over cog wheels. Part of the "safety" campaign of one of the cement companies.



Driving gear of a rotary kiln, with cover removed from cog wheels, showing danger to employees.

The above figures show that of a total of three hundred eighty-five men on the pay roll of this company, a large proportion of them had remained with the company for many years.

Of the men who had left this factory, some had gone to other plants to continue with the same line of work; others had made their "stake," and had gone into farming, or business, or had returned to their native land.

Though the mill men do not work as hard as those outside, they have longer hours and receive proportionately more wages.

It is difficult to secure Americans to remain in some of the occupations in the mills, and therefore foreigners are greatly in the majority.

These are principally Italians, Greeks, and Armenians. They live as economically as possible, and either send their wages home, or return when they have accumulated enough to enable them to live there comfortably.

One manager reported that Greeks are prone to retain their brass identification checks when returning to Europe, and give them to friends, who bring the checks back in the expectation of securing the vacant positions, or a chance to work elsewhere about the plant.

Much data on the personal habits of the foreigners employed in this industry was obtained, which indicates that their standards of living are far below what they should be.

Since the beginning of the agitation regarding cement dust, several of the companies require their physicians to make physical examinations of the employees in order to reject those who are unsuited to the work, and at different times to note the effect, if any, of the work and dust upon them.

Records of these examinations are made, and the doctors are thereby enabled to report more intelligently upon the physical effects of the industry on the workers than they could heretofore.

Several company doctors reject applicants who have any defect in their nasal passages, or have bronchitis, or lung trouble. They now pass, as a rule, none but sound men between the ages of twenty-one and fifty years.

One doctor resides in a cement company town, though all the companies have retained doctors who live within convenient access of the plants.

The dust problem in its relation to the health of the employees, may be considered from several standpoints as follows:

1. *Bacteriological.* When the finely ground mixture of limestone and clay is brought to incipient fusion in the kilns, the temperature registered there, by pyrometers, ranges from 2,700° F. to 3,500° F.

Any organic material is broken down chemically, and any bacteria would, of course, be destroyed.

Bacteria that might be found in the finished Portland cement would be acquired while the clinker is on the clinker pile, or subsequent thereto, during the regrinding operations. It is very improbable that any bacteria would be thus combined with the cement.

Respirators are seldom used and then only by packing and bag house employees. It is possible that their continued use, without being cleaned or sterilized, affords a greater menace to the health from bacteria exhaled with the breath and lodged in them, than the sterilized cement dust does.

2. *Chemical.* Analyses of American Portland cements indicate some variations in the proportion of their constituents, and the following table gives some representative determinations:

Analysis of American Portland Cements.*

Elements	Percentages of composition						
	I.	II.	III.	IV.	V.	VI.	VII.
SiO ₂ -----	21.99	20.75	20.88	21.61	23.25	22.14	22.47
Al ₂ O ₃ -----	7.24	7.72	7.91	7.88	5.32	7.32	6.94
Fe ₂ O ₃ -----	3.39	2.59	2.69	3.18	3.27	3.02	2.79
CaO -----	62.53	62.75	62.98	62.56	63.14	63.14	60.42
MgO -----	2.37	2.61	2.85	2.37	3.01	1.61	3.23
SO ₃ -----	1.19	1.66	1.46	1.52	1.32	1.58	1.67
Undetermined -----	1.29	1.92	1.23	0.88	0.69	1.97	2.48
Totals -----	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*Bulletin No. 331, U. S. Geol. Survey, 1908.

Any injurious effects from the mineral elements above enumerated would be dependent upon their chemical or mechanical action on the men.

At one plant, a notice is posted requesting employees to wash their hands before eating. The inference is that cement dust, absorbed with food, would be injurious to the men, causing intestinal and other troubles.

3. *Fumes.* These are expelled from the kilns, through chimneys, during the process of incipient fusion in the formation of clinker. Several companies have been defendants in lawsuits instituted by owners of adjacent property, who alleged that the fumes were injurious to crops.

In order to overcome such objections, two companies have, at considerable expense, installed dust collectors, or fume houses, in connection with the chimneys, at their plants. Here the dust and fumes are treated by different processes in order to minimize their injurious effects upon the neighborhood.

Fumes ordinarily contain sulphur trioxide (SO_3), carbon dioxide (CO_2), and carbon monoxide (CO), in varying quantities. The action of the first named is well illustrated when it comes in contact with barbed wire fences, or other iron surfaces, in the presence of moisture, as it corrodes the metal. Any of these fumes, in quantity, are injurious to human beings.

4. *Mechanical.* The dust, which is distributed throughout the plants, varies in size from that which will pass through a 200 mesh screen to that of larger size. At one plant the chemist stated that 96 per cent of the cement would pass a 100 mesh screen, while 84 per cent would pass a 200 mesh screen.

The dust may be an impalpable powder, or larger and somewhat angular in shape. In the latter form it is more irritating, as it causes an abrasion of the skin and mucuous membranes. The heavier granular particles are precipitated more quickly than the lighter ones.

In the packing-rooms, particularly, the atmosphere is charged with cement dust. This is due to mechanical defects in the machinery; the lack of effective boxing around conveyors and machinery, and the modus operandi of the packing and tying operations.

Occasionally cement dust lodges in the eyes, causing conjunctivitis. The doctors uniformly state that the number of office visits of employees due to dust troubles is very small, and they are not aware of any disease that is peculiar to this industry. It is claimed that cement dust will quickly cure a cold in the head—presumably because of its strong affinity for moisture.

When inhaled in the nasal passages, the dust is irritating and annoying to many people. It may penetrate into the clothing or shoes and cause skin irritation. For this reason packers and truckers often bind up their shoes with gunny sacking while employed in the packing departments.

With reference to the effects of cement dust on employees, an English government publication states as follows:

Investigations by Dr. Heim, of Paris, and by the Factory Department of the Home Office, made two or three years ago, have also shown that men engaged in the manufacture of plaster of Paris and cement are free from any excessive incidence of phthisis.

We may also refer to a valuable paper read by Dr. Collis at the XVIIth International Congress of Medicine, London, 1913, on "The effects of dust in producing diseases of the lungs," in which the whole subject is summarized.

The investigations briefly summarized above, while indicating that dust inhalation predisposes to respiratory diseases, the mortality from which may attain terrible proportions, show certain unexpected exceptions, notably in the case of slate miners and of men employed in the manufacture of cement and of plaster of Paris. Evidence, however, has been placed before us which by indicating one, and probably the most important injurious element in dust, will, we consider, materially assist in the prevention of mortality from pneumoconiosis.

It is desirable to explain by what steps this element has been isolated. The term, pneumoconiosis or dustlung, is used to describe the damage caused to lungs by dust inhalation; this damage may manifest itself in various diseases, such as phthisis, asthma, pleurisy, chronic pneumonia, or bronchitis. These diseases occur in the general population, and difficulty, therefore, arises in establishing for each individual case the predisposing influence of occupation; and we feel confident that if this influence could have been demonstrated with the same certainty as in the case of lead poisoning among workers who manipulate materials containing lead, of anthrax among wool sorters, and of other such specific occupational diseases, the existence of this widely distributed evil would have been ere now recognized and dealt with. Of these diseases, as regards men employed in metalliferous mines and quarries, phthisis or consumption is the most important. Other diseases of the lungs appear always to occur in excess among those who suffer a heavy mortality from phthisis induced by dust inhalation, and such diseases may also be unduly prevalent even when an excessive death rate from phthisis is absent, as, for example, pneumonia among slate-workers whose death rate from phthisis is low. No relation, however, has yet been established between such forms of pneumoconiosis, as e. g., pneumonia, asthma, and bronchitis, and the inhalation of particular forms of dust.

For our present purpose phthisis mortality may usefully be taken as the comparative index of the injury dust causes, at least among those employed in metalliferous mines and quarries, regard being had to the fact that the figures which express the mortality from phthisis do not express the total mortality in these industries from pneumoconiosis.

The sequence of events which follows inhalation of injurious dust—the formation of fibrous tissue in the lungs which lose their spongy texture and become tough and inefficient organs for aeration of the blood; the rise in blood pressure requisite to drive the blood through this toughened tissue; the impaired chest expansion, showing itself as breathlessness and asthma; the characteristic abdominal breathing; and the sudden alteration for the worse in the clinical aspect when the tubercle bacillus gains access to such a damaged lung—has been carefully described in the works already quoted, and, though placed in evidence before us, particularly in respect to the physical condition and clinical aspect of operatives employed in grinding metals and in granite cutting, requires no restatement here. We need only repeat the words of Dr. Haldane, "I believe the disease is the same all over the world, and the end comes through tubercular infection." The statistical evidence we have considered, however, confirms certain points alluded to by early observers, which may be stated in the following deductions: If in any given class a high death rate from pulmonary tuberculosis is found occurring at a later period of life than is usual for pulmonary tuberculosis, and if this high death rate is associated with a high death rate from other respiratory diseases, then this class is exposed to the inhalation of injurious dust; and, further, pulmonary tuberculosis occurring in such a class does not exhibit the same incidence on the wives and families of those affected, as is characteristic of ordinary pulmonary tuberculosis.

Early in our inquiry Dr. Haldane, when summarizing the results of his inquiries into miners' phthisis in Cornwall, drew attention to the fact that all dusts are not equally dangerous, but that some, such as quartz dust from Transvaal gold mines, dust from Cornish mines, from ganister, from some sandstones, e. g., Craigleith stone, are certainly injurious; and he said, "We ought to know what the qualities are in dust which make it dangerous, so that we may be able to say with regard to any dust offhand whether that dust is dangerous or not. * * * There is a great gap in our knowledge as regards these points. There is a lot of knowledge about points which are not of much practical importance, but not knowledge such as would be of assistance to this Commission, or to the Home Office Factory Department in dealing with different sorts of dust."

The marked differences in the phthisis mortality in various dusty industries which is shown in the above table induced us to ask Professor Beattie, who had, at Sheffield University, already interested himself in the subject, to carry out certain experiments by exposing animals to atmospheres containing various kinds of dust. After

varying periods of exposure to dusts suspected to be dangerous in view of the phthisis mortality statistics among those who work in them, the animals, guinea-pigs, were found to develop a fibrous condition of the lungs similar to that found in the lungs of operatives who inhale these dusts, but exposure to dust thought to be innocent because no excess of phthisis is found in those who are exposed to their inhalation, either did not cause this condition to develop or only to a moderate degree. Professor Beattie found, however, a few exceptions which call for further investigation.

The general results of his inquiry may be thus stated: Certain mineral dusts, such as e. g., coal, clay, cement, were not shown by experiments to be injurious. Others, e. g., silica dusts, quartz, flint, sandstone, are dangerous, as are also carborundum and emery. The line of inquiry which Professor Beattie pursued is practically new, and many difficulties had to be surmounted, but the results he obtained agree in a striking manner with the deductions drawn from the mortality statistics and materially assisted us in determining the injurious element in dust.

Practically every investigator of the cause of pneumoconiosis has remarked upon the injurious character of siliceous dust, but the mortality data for slate workers, for brick, plain tile, and terra cotta makers, and for cement workers indicate that silicon, in the form of silicates, may be present in dust without any increase in the phthisis death rate, among those exposed to its inhalation. Further reflection, however, indicates that, when the phthisis death rate is considered in relation to the presence of free crystalline silica in dust an intimate connection is found to exist—that, in every case where an excessive phthisis mortality has been found among those exposed to dust inhalation, this substance is present in the dust, and conversely, that among workers exposed to dust which does not contain this substance no such excessive mortality from phthisis has been found. No evidence has been placed before us which suggests any other explanation of the presence or absence of excessive phthisis mortality among those exposed to dust inhalation. After careful consideration, therefore, we feel justified in concluding that, even though further investigation should disclose other dusts as dangerous, the dust of free crystalline silica is specially injurious and is the most potent cause of fibrosis.

We are further of opinion that inorganic dusts may be grouped in two classes—

- (1) Dusts, the inhalation of which has not so far been shown to be associated with any marked increased mortality from respiratory diseases; to this class belong coal, shale, slate, iron ore, clay, limestone, plaster of paris, and cement.
- (2) Dusts, the inhalation of which is associated with excessive mortality from respiratory diseases and especially from phthisis; to this class belong quartz, quartzite (*i. e.*, ganister and buhrstone), flint, and sandstone.

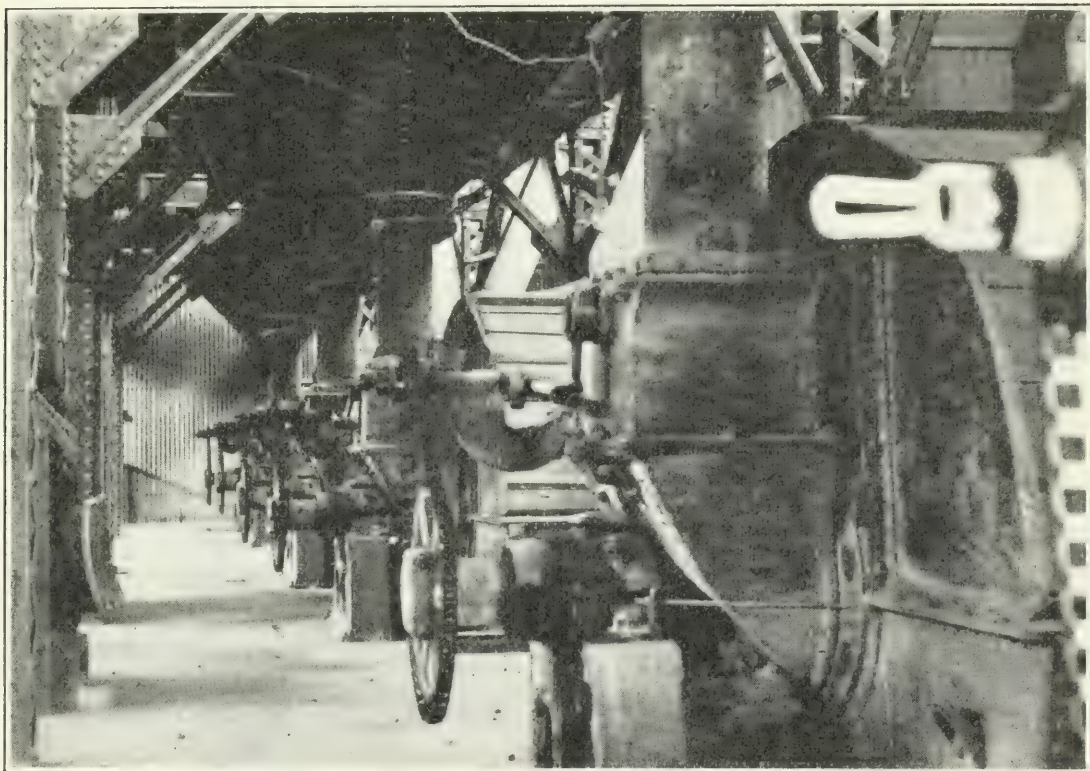
We desire, however, to make clear that this classification of dusts refers only to mortality from phthisis experienced by those exposed to their inhalation and takes no cognizance of other injurious qualities dust may possess.

It appears to be the opinion of the most competent authorities that all dust is more or less detrimental to health, though in point of injuriousness there is no comparison between the less dangerous and the more dangerous kinds of dust. Exposure, however, to the inhalation of dust in confined places, where it is likely to be concentrated, even when the dust is of the less injurious character, is always liable to be prejudicial.”*

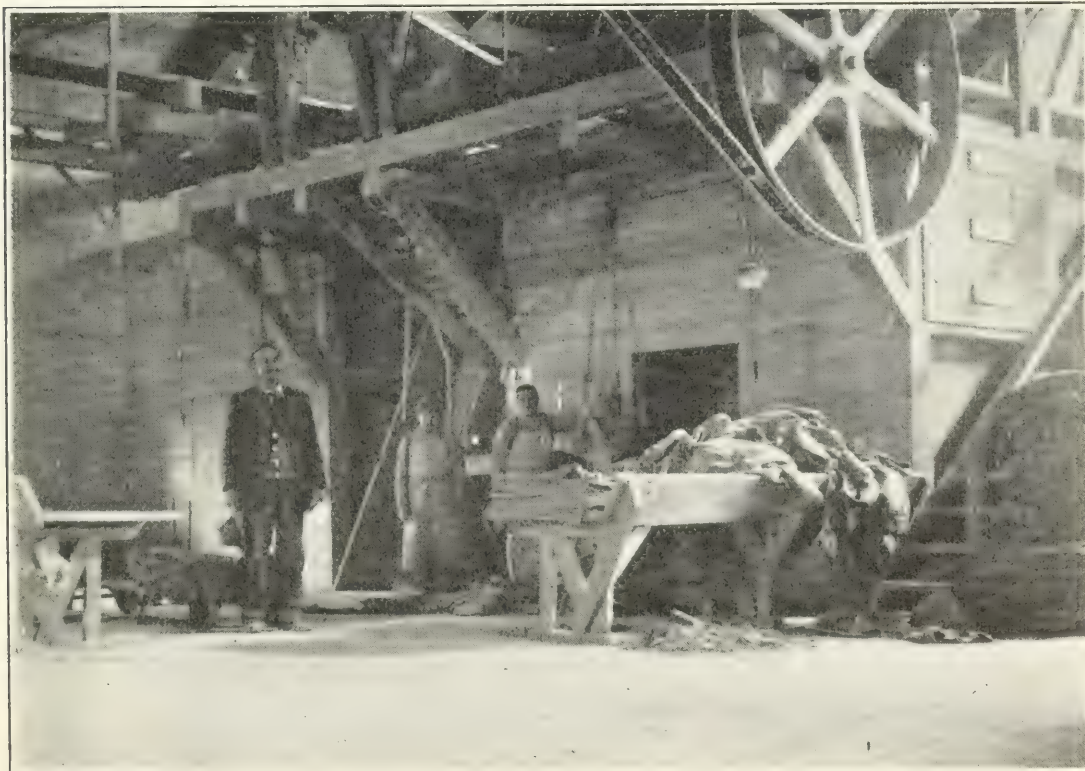
“NOTE.—See article on “Respirators,” on page 193 of this report.”

The scene of greatest activity—and of clouds of dust—is the packing-room. It is an interesting sight to witness the mechanical operations of the battery of machines, and the endeavors of each crew to make a record “run,” and to excel the others.

*“Second Report of the Royal Commission on Metalliferous Mines and Quarries, 1914,” pp. 140 and 144. Published by Eyre and Spottiswoode, Ltd., East Harding street, E. C., London. Price, 1s 9d.



End view of No. 8 Gates ball mills used in the finishing mills to pulverize clinker to cement. They are six feet wide by eight feet in diameter.



Interior of bag house showing exterior of the room containing revolving drum where 40,000 sacks may be cleaned daily.

Two makes of packing machines are used in the seven California Portland cement plants now operating, i. e., (a) the "Howe," and (b) the "Bates."

(a) The Howe packing machines have been used in all the plants for years. They require one operator to change the sacks; another man ties them, while a third, or a fourth man, in the crew, are busily engaged in trucking and loading the sacks into the freight cars or the warehouse. These men alternate in performing the various operations, and, as the machines vary in effectiveness, the crews rotate in using them.

A crew at one plant was credited with the ability to fill and truck 3,024 sacks of cement per day, though a fair average was 2,400 sacks per machine, or 600 barrels, per crew, per day. Each sack weighs 95 pounds, and four sacks equal one barrel. On a basis of 2,400 sacks, a day's work would involve handling 114 tons of cement.

As before stated, this work is paid on a contract basis, and the men earn on an average between three dollars and five dollars and a half for ten hours work per day. The contract earnings of a crew during a month are divided equally by them, as they have rotated in performing the various operations.

(b) The Bates machines have been recently installed in several plants in this state. They require one man to operate the simultaneous filling of four sacks. These sacks are placed on weighing machines, which, at the proper weight, automatically stop the flow of cement into the sacks. When filled, the sacks are tilted onto a revolving belt conveyor that transfers them into the freight car outside or to the warehouse.

With the Howe machines, the cement sacks are tied *after* being filled, while with the Bates machine, the sacks are tied *first* and filled afterward.

The end of a small pipe is placed through an aperture in a corner of the bottom of the sack, and the cement is allowed to flow through until the desired weight is obtained.

The pressure of the cement in the sack against the flap over the aperture serves to keep the cement confined in the sack when it is reversed in position.

This work is usually paid for on a day basis. The work around the mills is on a ten hour basis, and is paid for by the day or hour.

The superintendents report that this outside work is much harder than that in the mills. In consequence of this, the men seek work in the mills, where two twelve hour shifts are operated.

As the hours are longer in the mills, the men receive proportionately, more wages than when working outside.

The following data will convey some idea of the scale of wages paid in representative occupations in the several departments of the various plants operating in California:

Rates of Wages Paid in the Cement Industry in California.

Department	Occupation	Hours per day	Wages per day, or month						
			I.	II.	III.	IV.	V.	VI.	VII.
LIMESTONE QUARRY -----	Foreman -----	10	\$100 00	\$3 30	\$5 00	\$4 95	\$150 00	\$125 00	\$4 75
	Blacksmith -----	10	2 75	2 50	4 00	4 00	3 50	2 50	3 50
	Blacksmith helper -----	10	-----	-----	2 25	2 50	-----	-----	2 75
	Driller -----	10	2 50	2 00	3 00	2 25	2 75	3 00	3 00
	Mucker -----	10	2 50	1 80	1 50	2 25	2 00	2 00	1
	Laborer -----								
RAW MILL -----	Foreman -----	12	-----	-----	4 80	4 20	2	2	-----
	Crusher room --	12	2 70	-----	3 00	2 70	2 75	2 75	2 52
	Ball-miller -----	12	-----	3 30	3 00	2 70	2 75	2 75	2 70
	Tunnelman -----	12	-----	-----	2 40	2 40	2 40	-----	-----
	Kiln room -----	12	-----	115 00	4 80	5 28	2	4 00	3 60
	Burner -----	12	-----	4 20	3 60	3 00	3 00	2 75	3 00
	Oiler -----	12	-----	-----	2 70	2 70	2 40	2 25	2 40
	Tunnelman -----	12	-----	-----	3 00	3 00	2 40	-----	-----
FINISHING MILL -----	Foreman -----	12	-----	-----	4 80	-----	3 50	2	3 60
	Dryer operator -----	12	-----	-----	2 70	3 00	-----	2 50	-----
	Ball-miller -----	12	-----	3 00	3 00	2 70	2 75	2 75	2 70
	Tube-miller -----	12	2 70	-----	3 00	2 70	2 75	2 75	2 70
	Tunnelman -----	12	-----	-----	2 40	2 00	2 40	-----	2 40
	Laborer -----	12	-----	2 40	2 40	2 40	2 40	2 00	-----
PACKING HOUSE -----	Foreman -----	10	-----	3 90	3 50	3 30	150 00	4 00	3 95
	Bates machinemen. -----	10	3	2 00	-----	-----	-----	-----	-----
	Loader -----	10	3	2 50	-----	-----	-----	-----	-----
	Packers, etc. -----	-----	-----	-----	4	5	6	7	8
	Laborer -----	10	-----	-----	2 00	2 25	2 00	2 00	-----

¹On contract basis.

²General foreman, or superintendent.

³Three men are in a crew. Contract basis is sixty cents per man per 100 barrels. One barrel equals four sacks or three hundred eighty pounds. These men work seven hours, on an average, per day, and earn from \$3 for seven hours' work, to as high as \$5.40 for nine hours' work.

⁴Three men are in a crew. They receive two cents per barrel, and earn, on an average, \$3 per day of ten hours.

⁵Twenty-one men handled 899,102 sacks in one month, for which they receive \$0.001875 per sack. The sum of \$1,685.85 was divided between them, making their average earnings, that month, the sum of \$80.28.

⁶Three men are in a crew. They receive two cents per barrel and average around \$3.50 per day of eight hours.

⁷Five men are in a crew. Their earnings average around \$100 per month.

⁸Three men are in a crew. They receive two and a quarter cents per barrel.

This contract work includes the filling, tying, trucking, and loading of the sacks of cement.

Where the time schedules of the various plants vary from the number of hours as here given, the rates of wages have been adjusted accordingly.

In the report of the Industrial Accident Commission for the year 1913, the number of accidents in the various plants and quarries of the Portland cement companies, is included under "Quarries" with the



Packing house employees shown operating with Howe packing machines. This is the dustiest operation in the process of cement manufacture.



View of sack stacker used in piling sacks in warehouses. A motor is located under the stacker.

number which occurred in the other quarries throughout the state. These other quarries are engaged in the production of clay, marble, limestone, crushed rock, gravel, etc.

The total number of accidents thus reported, for the year 1913, was eighteen men killed, thirteen permanently injured, and one hundred thirty-eight incapacitated for work for periods exceeding seven days each.

Of this showing, an analysis of the original records of the Commission, discloses the fact that it is impossible, from the data, as found there, to definitely fix the location of the various accidents, in all cases. However, the following tabulation is offered, showing a division of these accidents between the mills, the quarries, and the outside, general, or unclassified accidents.

Distribution of Accidents in the Cement Industry.

Company	Character of accidents								
	Deaths			Permanent			Temporary		
	M.	Q.	O.	M.	Q.	O.	M.	Q.	O.
A -----		2	1		1	1	4	3	9
B -----	2								3
C -----									
D ² -----	1		1	1			3	7	11
E -----		¹ 11					4	4	1
F -----							3	12	12
G -----		2					5	3	1
Totals -----	3	15	2	1	1	1	19	29	37

¹Of this number, ten quarrymen were killed outright, at the same time and place, due, as reported, to a premature explosion. The other employee was similarly killed at a different time.

²Including various quarries operated by it.

This table shows a total number of accidents, strictly chargeable to the Portland cement industry, of twenty men killed, three permanently injured, and eighty-five incapacitated for work for periods exceeding seven days each.

While the 1913 report of the Commission shows a total of eighteen men killed, the cases of two others which occurred in 1913 were not "closed" when the report was made, and were not included in it, but are included in this tabulation.

It is thus shown that of the total number of accidents charged to "Quarries," only the foregoing figures apply to the Portland cement industry, while ten employees, in other industries, were permanently injured and fifty-three were incapacitated for periods exceeding seven days each.

It has been generally recognized that mining, quarrying, and other work involving the manufacturing or handling of explosives, rank

highest in the number of accidents in comparison with the number of employees exposed to such hazards.

It is not apparent though that the occupations in the cement mills involve the hazards incidental to quarrying.

On the contrary, the foregoing figures show that a large proportion of the non-fatal accidents do not occur in the mills, but are chargeable to quarry and other work performed outside of the cement mills.

In the matter of accident prevention, several companies have taken an advanced and commendable stand. One company has instructed its foremen to send any employee to the office if he has a disposition to endanger himself; if indifferent to his work; if found to have poor sight, hearing, or health, or is intemperate, and he is thereupon discharged. This company employed a force of eight carpenters to go over their plant and install such guards as were requisite to prevent accidents.

In furtherance of the "safety first" policy of this company, a committee meets every Monday night to discuss matters of safety. These are discussed first, and later the matter of efficiency in the mill is considered. In its quarry, this company has placed houses where the employees may find protection during the operation of blasting.

Further instances might be cited, but these will serve to show that the important matter of accident prevention has not been entirely disregarded or overlooked by several companies.

In pursuance of a law passed by the last legislature this Bureau undertook, this year, a compilation of statistics of the various manufacturing industries in California.

Blank forms, similar to those used in reporting to the United States Bureau of the Census, were delivered to all cement companies.

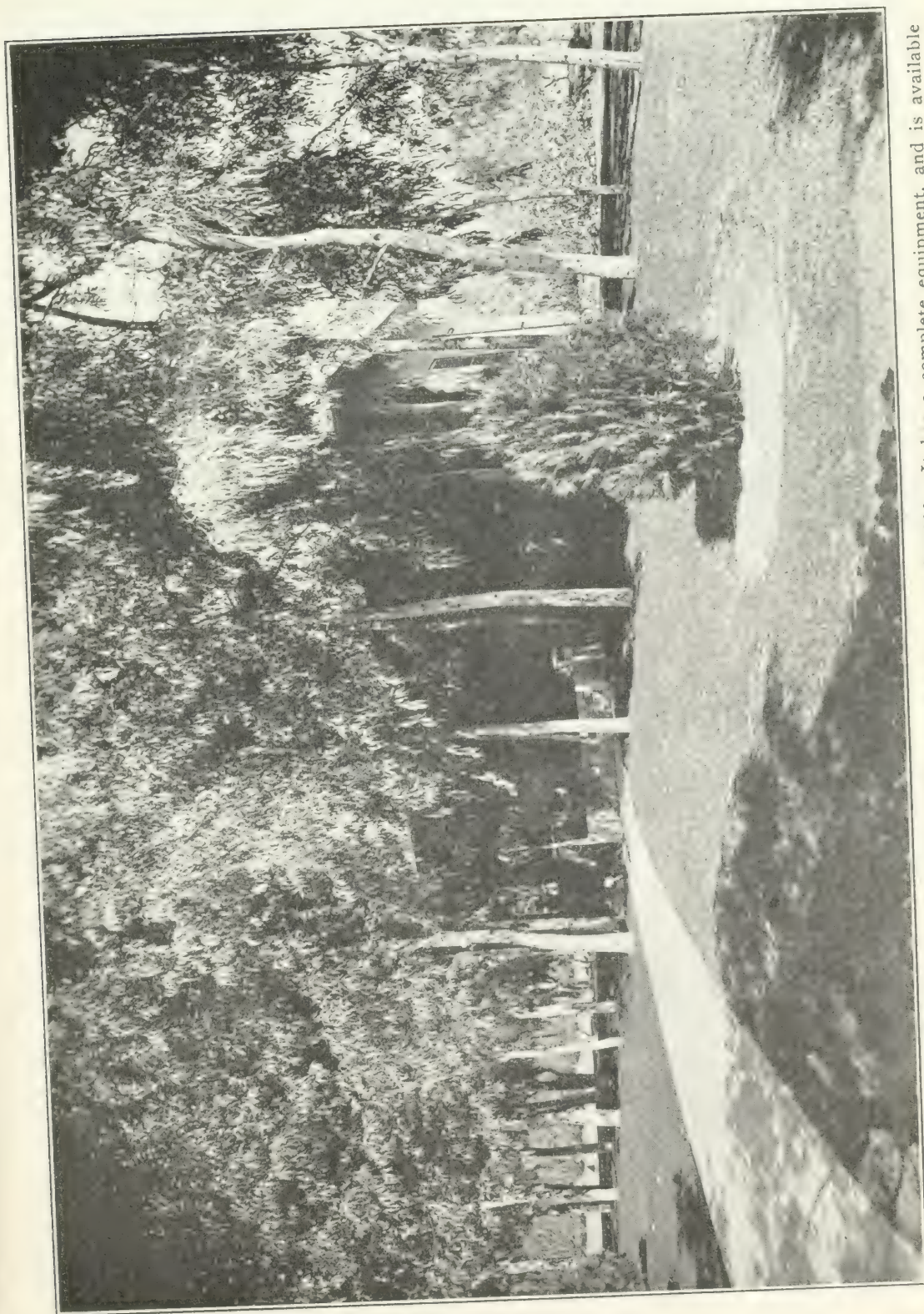
The negligence, or refusal, of several companies to supply desired information, prevents this Bureau from reporting on the total amount of capital invested in this industry; the value of material used, and the value of product.

This is to be regretted, since it prevents a proper presentation of the importance of this growing industry. Tables showing wages, and number employed, are given under "Manufactures," elsewhere in this volume.

The legal limitations, on this Bureau, prevent the publication of the names of individuals, firms, or corporations supplying such information as that on which this and other reports of the Bureau are based.

For this reason, this report purposely omits the names of the several companies, and leaves the reader to consider the subject in an impersonal manner.

The Bureau takes this opportunity to acknowledge the uniform courtesy extended to its representative, by the various gentlemen connected



A new hospital, in a beautiful setting of concrete construction, costing \$10,000. It has a complete equipment, and is available for emergency use.

with this industry, whom he had occasion to meet in making the required investigations.

Beyond two magazine articles describing two different plants, and a brief narration of the history of this industry, the subject of the Portland cement industry in California has not received the publicity which its importance deserves.

Such data as is accessible is contained in various government reports, as the annual reports of mineral production, issued by the California State Mining Bureau; occasional bulletins of the United States Geological Survey, and the Census Reports. Copies of the following publications may be obtained upon application to The Director, United States Geological Survey, Washington, D. C.:

Pamphlet "g," Part II, Mineral Resources of the United States, 1910-1911. "Cement: Portland cement materials and industry of the United States; map of the United States showing distribution of cement plants and principal limestone formations."

Pamphlet 9, Part II, Mineral Resources of the United States, 1913. "The cement industry in the United States."

Copies of the annual state reports on mineral production may be secured upon application to the State Mineralogist, Ferry Building, San Francisco. Statistics, from the annual report for 1913, have been presented in the first portion of this review of the industry.

On the subject of the cement industry in the United States, the reports of the Thirteenth Census, based on returns for the year 1909, state as follows:

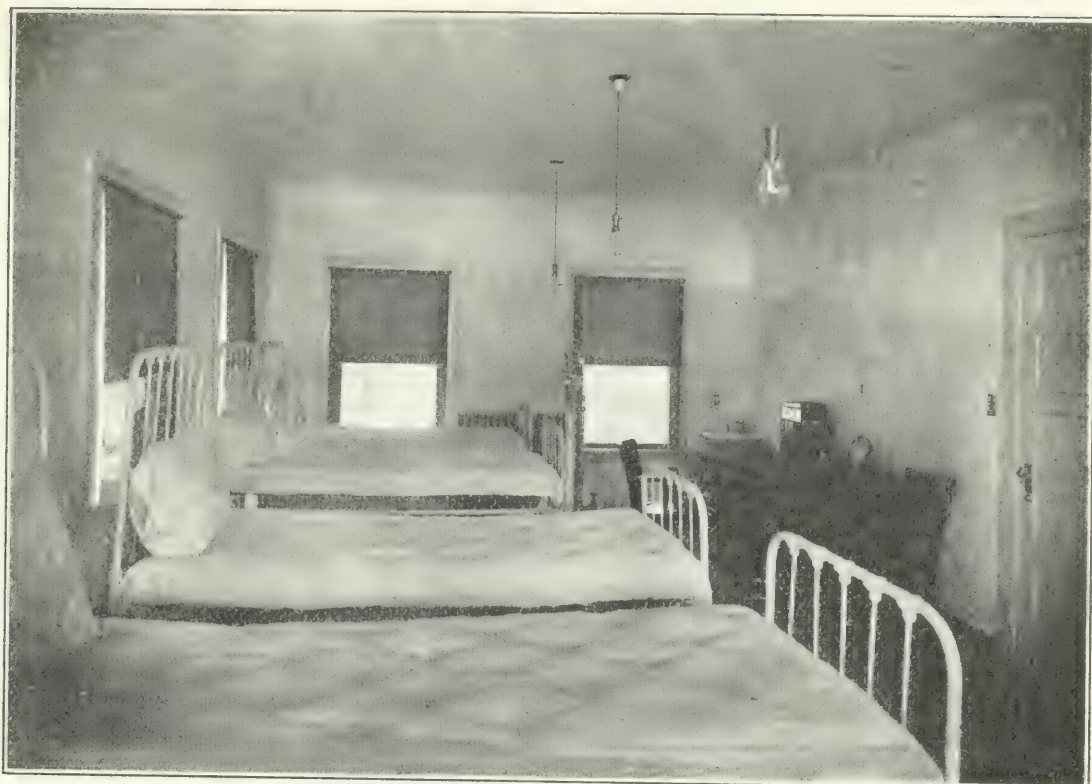
This industry consists chiefly in the manufacture of Portland cement from rock usually quarried by the same establishments.

In the following comparative table no figures are presented for the censuses of 1879, 1889, and 1899, as in the published reports for these years the data for the manufacture of cement were included with those for the manufacture of lime under the classification of "lime and cement."

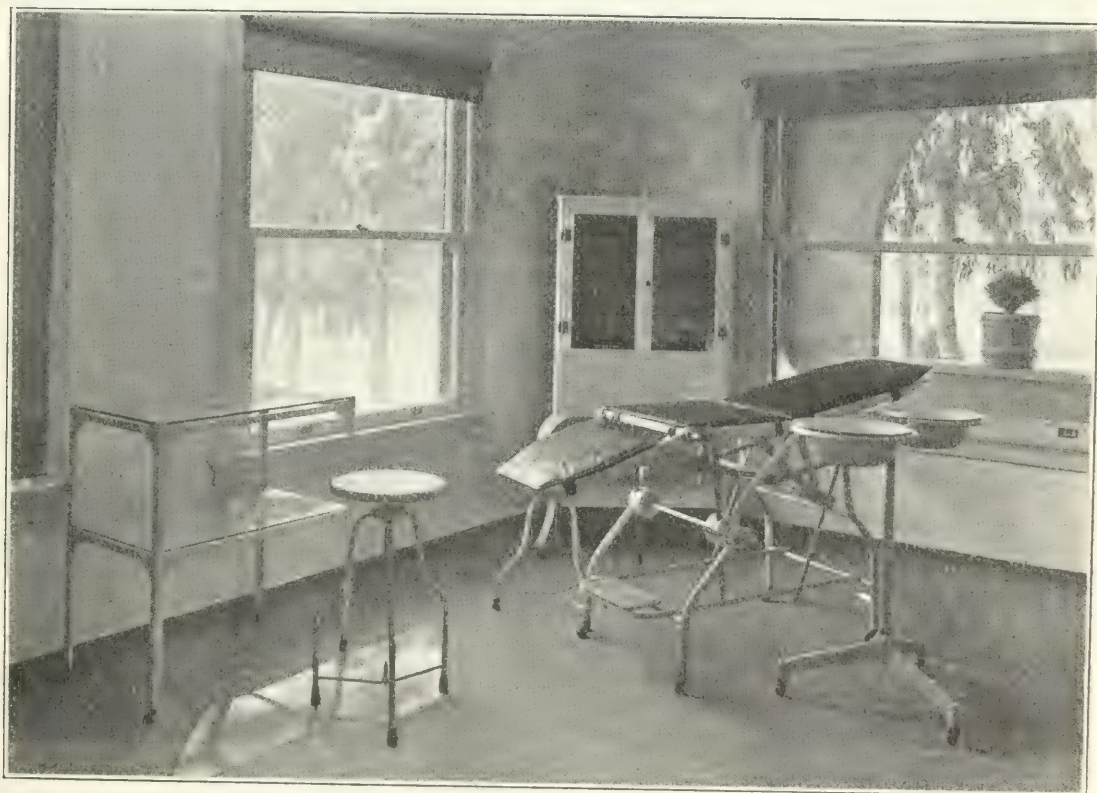
Comparative Statistics of the Portland Cement Industry.

Year	Number of establishments	Wage earners (average number)	Wages	Cost of materials	Value of products	Value added by manufacture
1909 -----	135	26,775	\$15,319,662	\$29,343,791	\$63,205,455	\$33,861,664
1904 -----	129	17,478	8,814,077	12,215,113	29,873,122	17,658,009
1869 -----	45	1,632	631,993	773,192	2,033,893	1,260,701
1859 -----	14	740	206,460	262,920	767,080	504,160
1849 -----	35	407	117,924	238,157	509,110	270,953
California—						
1904 -----	4	596	236,000	664,000	1,601,000	937,000
1909 -----	8	2,407	1,650,000	2,182,000	6,504,000	4,322,000

Comparatively little natural cement was made in 1909 and a still smaller quantity of puzzolan cement. The former is an argillaceous limestone calcined and ground; the latter a ground mixture of blast furnace slag and slaked lime. The hydraulic cement called Portland cement is a calcined and ground mixture of limestone, chalk or marle and clay or shale.



A view of a ward in one of these hospitals.



The operating room in this hospital.

The statistics of products for the cement industry for 1909 and 1904, given in the following table, show a total value of \$63,205,455 in 1909 as compared with \$29,873,122 in 1904, the rate of increase for the five year period being 111.6 per cent. In 1899, the statistics for the lime and cement industries were combined, the products aggregating \$28,673,735 in value. The value of the combined lime and cement product in 1909 was \$81,157,442, the increase for the decade being 183 per cent.

During the period 1904-1909 the output of cement increased 110.5 per cent in quantity, all of the increase being in Portland cement, while the output of natural cement and of puzzolan cement decreased greatly. Portland cement formed 97.5 per cent of total in 1909, as compared with 83.7 per cent in 1904.

Comparative Table of Cement Production, by Years.

Product	1909	1904
Total value -----	\$63,205,455	\$29,873,122
Cement:		
Barrels -----	66,689,715	31,675,257
Value -----	\$53,610,563	\$26,031,920
Portland—		
Barrels -----	64,991,431	26,505,881
Value -----	\$52,858,354	\$23,355,119
Natural—		
Barrels -----	1,537,638	4,866,331
Value -----	\$652,756	\$2,450,150
Puzzolan—		
Barrels -----	160,646	303,045
Value -----	\$99,453	\$226,651
All other products -----	\$9,594,892	\$3,841,202
California—		
Barrels -----	3,779,205	969,538
Value -----	\$4,969,437	\$1,539,807

The statistics of the production of cement were collected in cooperation with the United States Geological Survey, which compiles annual statistics for the industry and reports the value of the cement in bulk, exclusive of the value of the barrels and bags used as containers. In order to make the census figures agree with those of the survey, the value of the cement in bulk is given here, and the value of the containers used is included in the total for "All other products," which also covers crushed rock sold as such, marble dust, and mixed ashes and cement. The census does not purport to furnish figures that can be used for determining the cost of manufacture and profits.

At the present time (1914), there are no Portland cement plants in Nevada; two plants in Oregon are not completed, and but one small plant is located in Arizona. This commercial territory is supplied with cement from Utah and Washington, as well as by the California companies.

The three Portland cement plants now operating in southern California have a rated daily capacity of about 9,000 barrels, while the four plants in the vicinity of San Francisco are credited with a capacity of about 18,750 barrels. The five cement plants in Washington have a rated daily capacity of 9,100 barrels. Several cement plants are also operating, at the present time, in western British Columbia.

In this connection, the possibility of eastern competition, due to low cost of production and cheap freight rates via the Panama Canal, may have some influence on the future of this industry on the Pacific coast.



A solid concrete hospital, with concrete roof, costing \$10,000. It is completely equipped and always ready for emergency use.

With the increasing utilization of cement in the construction of highways, buildings, power plants, railroads, and for other purposes, as indicated by the foregoing summaries of state and federal statistics, this industry in California appears to be destined to have a steady growth in its industrial and financial importance.

PART III.

ORGANIZED LABOR.

In this chapter are presented figures showing the rates of wages and hours of labor on January 1, 1914, in some 494 unions of the state. There is also indicated by footnotes changes in wages and hours made in the two years, January 1, 1912, to January 1, 1914, and of which we were able to obtain record.

The number of unions reporting does not, of course, represent all the labor organizations in the state. It does represent, however, an appreciable increase over the number covered in our last biennial report, where figures were shown for January 1, 1912.

We have continued the classification adopted in the previous biennial report. This classification is as follows:

CLASSIFICATION OF LABOR ORGANIZATIONS.

- I. BUILDING, STONE WORKING, ETC.
 - Stone working.
 - Building and paving trades.
 - Building and street labor.
- II. TRANSPORTATION.
 - Railways.
 - Navigation.
 - Teaming and cab driving.
 - Freight handling.
 - Telegraphs.
- III. CLOTHING AND TEXTILES.
 - Garments.
 - Shirts, collars and laundry.
 - Hats, caps and furs.
 - Boots, shoes and gloves.
 - Textiles.
- IV. METALS, MACHINERY AND SHIPBUILDING.
 - Iron and steel.
 - Other metals.
 - Shipbuilding.
- V. PRINTING, BINDING, ETC.
- VI. WOOD WORKING AND FURNITURE.
- VII. FOOD AND LIQUORS.
 - Food products.
 - Beverages.
- VIII. THEATERS AND MUSIC.
- IX. TOBACCO.

X. RESTAURANTS, TRADE, ETC.

Hotels and restaurants.
Barbering.
Retail trade.

XI. PUBLIC EMPLOYMENT.

XII. STATIONERY ENGINEMEN.

XIII. MISCELLANEOUS.

Paper and paper goods.
Leather and leather goods.
Glass and glassware.
Cement and clay products.
Other distinct trades.
Mixed employment.

ORGANIZED LABOR.

LABOR ORGANIZATIONS: SHOWING RATES OF

No.	Locality	Trade and organization
I. Building, Stone Working, etc.		
(a) STONE WORKING.		
		<i>Granite Cutters—</i>
1	Knowles -----	Granite Cutters' International Association of America
2	Los Angeles -----	Granite Cutters' International Association of America
3	Rocklin -----	Granite Cutters' International Association of America
4	San Francisco ---	Granite Cutters' International Association of America
5	San Jose -----	Granite Cutters' International Association of America
		<i>Marble Workers—</i>
6	San Francisco ---	International Marble Workers' Union, No. 38-----
7	San Francisco ---	International Marble Workers' Union, No. 44-----
		<i>Paving Block Cutters—</i>
8	Kenwood -----	Paving Cutters' Union of the United States and Canada, No. 120.
9	Santa Rosa -----	Paving Cutters' Union of the United States and Canada, No. 31.
		<i>Quarrymen—</i>
10	Sites -----	International Quarry Workers' Union, No. 46-----
		<i>Stone Cutters and Sawyers—</i>
11	San Francisco ---	Stone Cutters' Organization of North America-----
12	San Francisco ---	Stone Sawyers' Union, No. 1-----
(b) BUILDING AND PAVING TRADES.		
		<i>Asbestos Workers (Pipe Coverers)—</i>
13	San Francisco ---	International Association of Heat, Frost, General Insulators and Asbestos Workers of America, No. 16.
		<i>Bricklayers and Masons—</i>
14	Fresno -----	Bricklayers, Masons and Plasterers' International Union of America, No. 1.
15	Los Angeles -----	Bricklayers, Masons and Plasterers' International Union of America, No. 2.
16	Oakland -----	Bricklayers, Masons and Plasterers' International Union of America, No. 8.
17	Richmond -----	Bricklayers, Masons and Plasterers' International Union of America, No. 17.
18	Sacramento -----	Bricklayers, Masons and Plasterers' International Union of America, No. 9.
19	San Francisco ---	Bricklayers, Masons and Plasterers' International Union of America, No. 7.
20	San Jose -----	Bricklayers, Masons and Plasterers' International Union of America, No. 10.

WAGES AND HOURS OF LABOR ON JANUARY 1, 1914.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Cutters -----	Male	Day	\$5 00	8	44	1
Polishers -----	Male	Day	5 00	8	44	
Sawyers -----	Male	Day	5 00	8	44	
Tool sharpeners -----	Male	Day	5 00	8	44	
Blacksmiths -----	Male	Day	5 00	8	44	2
Carvers -----	Male	Day	5 00	8	44	
Cutters -----	Male	Day	5 00	8	44	
Letterers -----	Male	Day	5 00	8	44	
Polishers -----	Male	Day	5 00	8	44	
Cutters -----	Male	Day	5 00	8	48	3
Cutters -----	Male	Hour	62½	8	44	4
Cutters -----	Male	Day	5 00	8	44	5
Bed rubbers -----	Male	Day	4 00	8	48	6
Carvers -----	Male	Day	5 50	8	48	
Cutters -----	Male	Day	4 50	8	48	
Machine hands -----	Male	Day	4 50	8	48	
Polishers -----	Male	Day	3 50	8	48	
Sawyers -----	Male	Day	3 00	8	48	
Setters -----	Male	Day	5 00	8	48	
Setters, helpers -----	Male	Day	3 00	8	44	7
Cutters -----	Male	Piece	Av.wk. 15 00	8	48	8
Cutters -----	Male	Piece	Per M, 35 00 Av.wk. 18 00	18	148	9
Drillers -----	Male	Day	2 50	8	48	10
Engineers -----	Male	Day	3 50	8	48	
Laborers -----	Male	Day	3 00	8	48	
Quarrymen -----	Male	Day	2 25	8	48	
Cutters -----	Male	Hour	70	8	44	11
Cutters, apprentices -----	Male	Day	1 00	8	44	
Sawyers -----	Male	Day	4 00-5 00	9	54	12
Asbestos workers -----	Male	Day	4 00	8	48	13
Bricklayers -----	Male	Hour	87½	8	44	14
Bricklayers -----	Male	Hour	75	8	44	15
Bricklayers -----	Male	Hour	87½	8	44	16
Bricklayers -----	Male	Hour	87½	8	44	17
Bricklayers -----	Male	Hour	87½	8	44	18
Bricklayers -----	Male	Day	7 00	8	44	19
Bricklayers -----	Male	Hour	75	8	44	20

June 1, 1913. Hours reduced from 9 per day, 50 per week.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Bricklayers and Masons—Continued.</i>		
21	Visalia -----	Bricklayers, Masons and Plasterers' International Union of America, No. 21.
<i>Carpenters and Joiners—</i>		
22	Alameda -----	United Brotherhood of Carpenters and Joiners of America, No. 194.
23	Bakersfield -----	Amalgamated Society of Carpenters, and Joiners, Branch 743.
24	Berkeley -----	Amalgamated Society of Carpenters and Joiners, Branch 809.
25	Berkeley -----	United Brotherhood of Carpenters and Joiners of America, No. 1158.
26	Berkeley -----	United Brotherhood of Carpenters and Joiners of America, No. 1689.
27	Chico -----	United Brotherhood of Carpenters and Joiners of America, No. 1888.
28	Coalinga -----	United Brotherhood of Carpenters and Joiners of America, No. 855.
29	Daly City -----	United Brotherhood of Carpenters and Joiners of America, No. 1913.
30	Eureka -----	United Brotherhood of Carpenters and Joiners of America, No. 1040.
31	Fresno -----	United Brotherhood of Carpenters and Joiners of America, No. 701.
32	Haywards -----	United Brotherhood of Carpenters and Joiners of America, No. 815.
33	Hollister -----	United Brotherhood of Carpenters and Joiners of America, No. 1139.
34	Los Angeles -----	United Brotherhood of Carpenters and Joiners of America, No. 158.
35	Los Gatos -----	United Brotherhood of Carpenters and Joiners of America, No. 844.
36	Maricopa -----	United Brotherhood of Carpenters and Joiners of America, No. 1856.
37	Marysville -----	United Brotherhood of Carpenters and Joiners of America, No. 1570.
38	Mill Valley -----	United Brotherhood of Carpenters and Joiners of America, No. 1710.
39	Mountain View---	United Brotherhood of Carpenters and Joiners of America, No. 1280.
40	Oakland -----	Amalgamated Society of Carpenters and Joiners, Branch 810.
41	Oakland -----	Amalgamated Society of Carpenters and Joiners, Branch 2533.
42	Oakland -----	Amalgamated Society of Carpenters and Joiners, Branch 868.
43	Oakland -----	United Brotherhood of Carpenters and Joiners of America, No. 36.
44	Oakland -----	United Brotherhood of Carpenters and Joiners of America, No. 1667.
45	Oroville -----	United Brotherhood of Carpenters and Joiners of America, No. 1376.
46	Pacific Grove ----	United Brotherhood of Carpenters and Joiners of America, No. 806.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

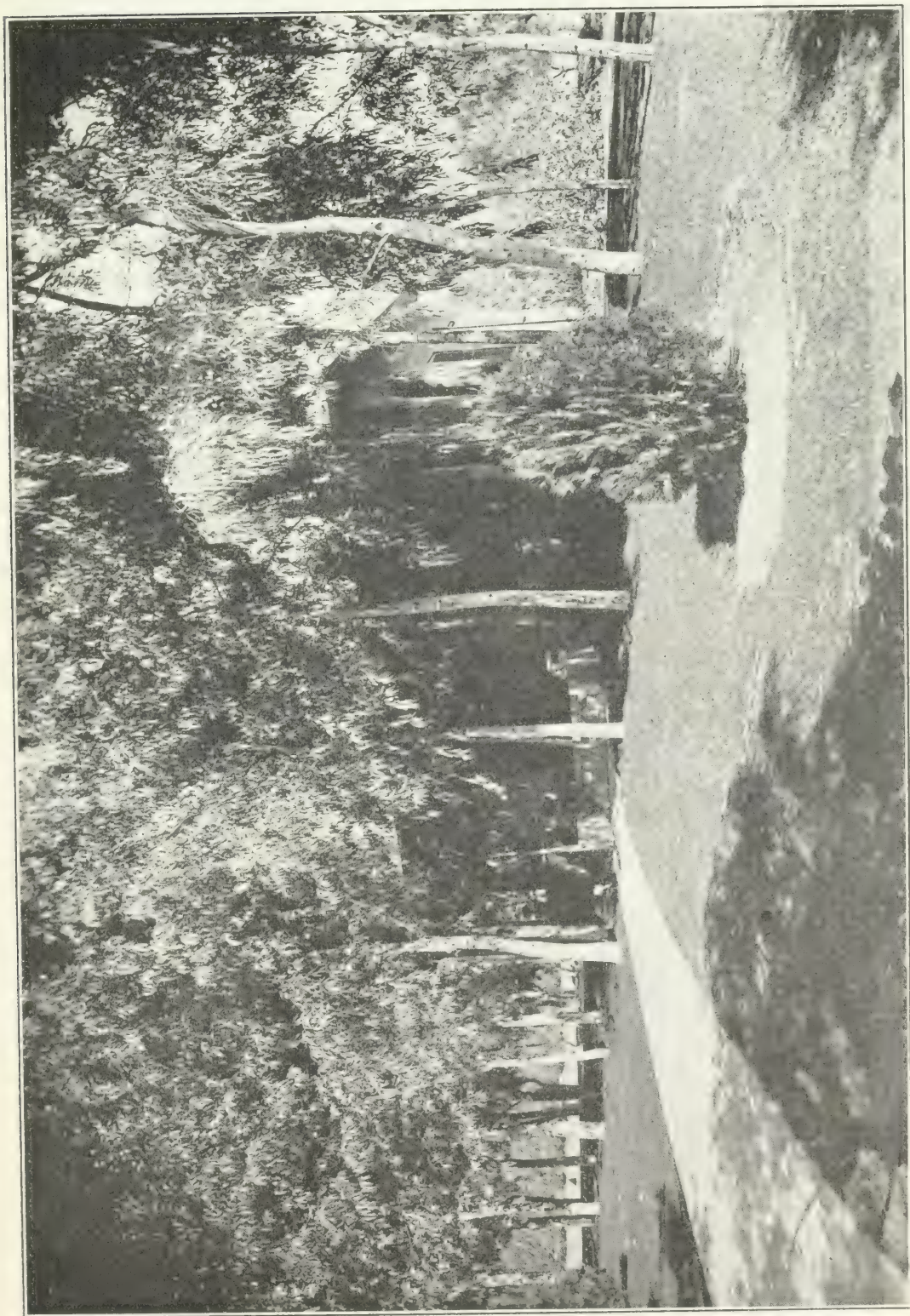
Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Bricklayers -----	Male	Day	\$7 00	8	48	21
Masons -----	Male	Day	7 00	8	48	
Plasterers -----	Male	Day	7 00	8	48	
Carpenters -----	Male	Day	5 00	8	44	22
Carpenters -----	Male	Day	5 00	8	³ 44	23
Carpenters -----	Male	Day	5 00	†	†	24
Carpenters -----	Male	Day	5 00	8	44	25
Carpenters -----	Male	Day	4 50	8	44	26
Carpenters -----	Male	Day	4 00	8	48	27
Carpenters -----	Male	Day	5 00	8	48	28
Carpenters -----	Male	Day	5 00	8	44	29
Carpenters -----	Male	Week	24 00	8	48	30
Carpenters -----	Male	Day	5 00	8	⁵ 44	31
Carpenters -----	Male	Day	2 50-4 00	8	48	32
Carpenters -----	Male	Day	4 00	8	48	33
Carpenters -----	Male	Day	4 00	8	48	34
Carpenters -----	Male	Day	5 00	8	44	35
Carpenters -----	Male	Day	5 00	8	48	36
Carpenters -----	Male	Day	4 00	8	48	37
Carpenters -----	Male	Day	5 00	8	44	38
Carpenters -----	Male	Day	4 80	8	44	39
Carpenters -----	Male	Hour	62½	8	44	40
Carpenters -----	Male	Week	27 50	8	44	41
Millmen -----	Male	Week	27 00	8	48	
Carpenters -----	Male	Day	5 00	8	44	42
Mill hands -----	Male	Day	4 50	8	44	
Carpenters -----	Male	Hour	62½	8	44	43
Carpenters -----	Male	Hour	62½	8	44	44
Carpenters -----	Male	Hour	50	8	48	45
Carpenters -----	Male	Day	4 50	8	44	46
Mill hands -----	Male	Day	4 00	8	48	

†Hours not reported.

¹July 1, 1913. Wages increased from \$4.50 per day.²July 1, 1913. Hours reduced from 48 per week.³February 8, 1912. Wages increased from \$4.00 per day.⁴February 8, 1912. Hours reduced from 48 per week.⁵May 1, 1913. Wages increased from \$4.50 per day.⁶Wages increased from \$4.00 per day since January 1, 1912.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES— <i>Continued.</i>		
<i>Carpenters and Joiners—Continued.</i>		
47	Palo Alto -----	United Brotherhood of Carpenters and Joiners of America, No. 668.
48	Pasadena -----	United Brotherhood of Carpenters and Joiners of America, No. 769.
49	Pasadena -----	United Brotherhood of Carpenters and Joiners of America, No. 1351.
50	Redlands -----	United Brotherhood of Carpenters and Joiners of America, No. 1343.
51	Richmond -----	United Brotherhood of Carpenters and Joiners of America, No. 642.
52	Riverside -----	United Brotherhood of Carpenters and Joiners of America, No. 235.
53	Roseville -----	United Brotherhood of Carpenters and Joiners of America, No. 1928.
54	Sacramento -----	United Brotherhood of Carpenters and Joiners of America, No. 586.
55	San Bruno -----	United Brotherhood of Carpenters and Joiners of America, No. 848.
56	San Diego -----	Amalgamated Society of Carpenters and Joiners. Branch 2553.
57	San Diego -----	United Brotherhood of Carpenters and Joiners of America, No. 810.
58	San Diego -----	Amalgamated Society of Carpenters and Joiners. Branch 924.
59	San Francisco ---	Amalgamated Society of Carpenters and Joiners. Branch 1.
60	San Francisco ---	Amalgamated Society of Carpenters and Joiners. Branch 2.
61	San Francisco ---	Amalgamated Society of Carpenters and Joiners. Branch 3.
62	San Francisco ---	Amalgamated Society of Carpenters and Joiners. Branch 4.
63	San Francisco ---	Amalgamated Society of Carpenters and Joiners. Branch 5.
64	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 22.
65	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 95.
66	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 304.
67	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 766.
68	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 483.
69	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 616.
70	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 1082.
71	San Francisco ---	United Brotherhood of Carpenters and Joiners of America, No. 1640.
72	San Jose -----	United Brotherhood of Carpenters and Joiners of America, No. 316.
73	Santa Barbara ---	United Brotherhood of Carpenters and Joiners of America, No. 1062.
74	Santa Rosa -----	United Brotherhood of Carpenters and Joiners of America, No. 751.



A new hospital, in a beautiful setting of concrete construction, costing \$10,000. It has a complete equipment, and is available for emergency use.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
1. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES— <i>Continued.</i>		
<i>Carpenters and Joiners—Continued.</i>		
47	Palo Alto -----	United Brotherhood of Carpenters and Joiners of America, No. 668.
48	Pasadena -----	United Brotherhood of Carpenters and Joiners of America, No. 769.
49	Pasadena -----	United Brotherhood of Carpenters and Joiners of America, No. 1351.
50	Redlands -----	United Brotherhood of Carpenters and Joiners of America, No. 1343.
51	Richmond -----	United Brotherhood of Carpenters and Joiners of America, No. 642.
52	Riverside -----	United Brotherhood of Carpenters and Joiners of America, No. 235.
53	Roseville -----	United Brotherhood of Carpenters and Joiners of America, No. 1928.
54	Sacramento -----	United Brotherhood of Carpenters and Joiners of America, No. 586.
55	San Bruno -----	United Brotherhood of Carpenters and Joiners of America, No. 848.
56	San Diego -----	Amalgamated Society of Carpenters and Joiners, Branch 2553.
57	San Diego -----	United Brotherhood of Carpenters and Joiners of America, No. 810.
58	San Diego -----	Amalgamated Society of Carpenters and Joiners, Branch 924.
59	San Francisco ---	Amalgamated Society of Carpenters and Joiners, Branch 1.
60	San Francisco ---	Amalgamated Society of Carpenters and Joiners, Branch 2.
61	San Francisco ---	Amalgamated Society of Carpenters and Joiners, Branch 3.
62	San Francisco ---	Amalgamated Society of Carpenters and Joiners, Branch 4.
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72	San Jose -----	United Brotherhood of Carpenters and Joiners of America, No. 316.
73	Santa Barbara ---	United Brotherhood of Carpenters and Joiners of America, No. 1062.
74	Santa Rosa -----	United Brotherhood of Carpenters and Joiners of America, No. 751.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Carpenters -----	Male	Day	\$5 00	8	⁸ 44	47
Mill hands -----	Male	Day	4 50	8	⁸ 44	
Carpenters -----	Male	Hour	50	8	44	48
Carpenters -----	Male	Day	4 00	8	44	49
Carpenters -----	Male	Day	4 00	8	48	50
Carpenters -----	Male	Day	4 50	8	48	51
Carpenters -----	Male	Day	4 00	8	48	52
Carpenters -----	Male	Hour	50	8	48	53
Carpenters -----	Male	Day	5 00	8	44	54
Carpenters -----	Male	Day	5 00	8	44	55
Cabinet makers -----	Male	Day	4 50	8	48	
Mill hands -----	Male	Day	3 50-5 00	8	48	
Carpenters -----	Male	Hour	50	8	44	56
Carpenters -----	Male	Hour	50	8	44	57
Carpenters -----	Male	Hour	50	8	44	58
Carpenters -----	Male	Day	5 00	8	44	59
Carpenters -----	Male	Day	5 00	8	44	60
Carpenters -----	Male	Day	5 00	8	44	61
Carpenters -----	Male	Day	5 00	8	44	62
Carpenters -----	Male	Day	5 00	8	44	63
Carpenters -----	Male	Day	5 00	8	44	64
Carpenters -----	Male	Day	5 00	8	44	65
Carpenters -----	Male	Day	5 00	8	44	66
Millwrights -----	Male	Day	5 00	8	44	67
Carpenters -----	Male	Day	5 00	8	44	68
Foremen carpenters -----	Male	Day	6 00	8	44	
Stairbuilders -----	Male	Day	5 50	8	44	69
Carpenters -----	Male	Day	5 00	8	44	70
Carpenters -----	Male	Hour	62½	8	44	71
Carpenters -----	Male	Day	⁹ 5 00	8	44	72
Mill hands -----	Male	Day	3 50-4 00	8	48	
Carpenters -----	Male	Hour	¹⁰ 50	8	48	73
Carpenters -----	Male	Day	4 00	8	48	74

⁸Hours reduced from 48 per week since January 1, 1912.⁹Wages increased from \$4.40 per day since January 1, 1912.¹⁰January, 1913. Wages increased from \$0.43½ per hour.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES— <i>Continued</i> .		
<i>Electrical Workers</i> —Continued.		
92	Los Angeles ---	International Brotherhood of Electrical Workers of America, No. 370.
93	Oakland -----	International Brotherhood of Electrical Workers of America, No. 283.
94	Oakland -----	International Brotherhood of Electrical Workers of America, No. 595.
95	Pasadena -----	International Brotherhood of Electrical Workers of America, No. 560.
96	San Diego -----	International Brotherhood of Electrical Workers of America, No. 465.
97	San Francisco ---	International Brotherhood of Electrical Workers of America, No. 6.
98	San Francisco ---	International Brotherhood of Electrical Workers of America, No. 151.
99	San Francisco ---	International Brotherhood of Electrical Workers of America, No. 404.
100	San Francisco ---	International Brotherhood of Electrical Workers of America No. 537.
101	San Jose -----	International Brotherhood of Electrical Workers of America, No. 250.
102	San Mateo -----	International Brotherhood of Electrical Workers of America, No. 617.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Telephone men -----	Male	Day	\$3 75	8	48	92
Electric light men -----	Male	Day	¹⁹ 4 50	8	²⁰ 44	93
Street car work -----	Male	Day	4 25	9	54	
Telephone men -----	Male	Day	4 00	8	48	
Wiremen, journeymen -----	Male	Day	5 00	8	44	94
Wiremen, apprentices -----	Male	Day	2 00-4 00	8	44	
Inside wiremen -----	Male	Day	3 75	8	44	95
Cable splicers -----	Male	Day	²¹ 4 75	8	48	96
Fixture men -----	Male	Day	²² 4 00	8	44	
Inside wiremen -----	Male	Day	²³ 4 00	8	44	
Linemen, electric light -----	Male	Day	4 00	9	54	
Linemen, telephone -----	Male	Day	²⁴ 4 00	8	48	
Power, station men -----	Male	Day	4 00	9	54	
Telephone switchboard men -----	Male	Day	²⁵ 4 00	8	48	
Inside wiremen -----	Male	Day	5 00	8	44	97
Inside wiremen, helpers -----	Male	Day	2 75	8	44	
Outside men, electric light -----	Male	Day	4 75-5 50	8	²⁶ 44	98
Outside men, telephone -----	Male	Day	4 00	8	48	
Repair men, telephone -----	Male	Day	4 00	8	48	
Station men, electric light -----	Male	Day	3 00-4 00	8	48	
Switchboard men, telephone -----	Male	Day	4 00	8	48	
Trouble men, electric light -----	Male	Day	4 00-4 50	8	48	
Fixture hangers -----	Male	Day	4 50	8	44	99
Cable splicers—						
(a) Electric light:						100
Journeymen -----	Male	Day	²⁷ 5 50	8	44	
Apprentices -----	Male	Day	4 25	8	44	
Helpers -----	Male	Day	²⁸ 3 25	8	44	
(b) Electric railway:						
Journeymen -----	Male	Day	4 50	8	48	
Apprentices -----	Male	Day	2 50-3 75	8	48	
Helpers -----	Male	Day	2 25	8	48	
(c) Telephone:						
Journeymen -----	Male	Day	²⁹ 4 75	8	48	
Helpers -----	Male	Day	³⁰ 2 25-2 75	8	48	
Fixture men -----	Male	Day	4 00-5 00	8	48	101
Inside wiremen -----	Male	Day	5 00	8	44	
Linemen, light and power -----	Male	Day	4 25	8-9	44-48	
Linemen, electric railway -----	Male	Day	4 00	8	48	
Station men -----	Male	Month	70 00-100 00	8	56	
Telephone men -----	Male	Day	3 75	8-9	48-54	
Telephone cable splicers -----	Male	Day	4 50	8	48	
Inside wiremen -----	Male	Day	5 00	8	44	102
Helpers -----	Male	Day	2 50-4 00	8	44	

¹⁹September, 1912. Wages increased from \$4.25 per day.²⁰September, 1912. Hours reduced from 48 per week.²¹April 1, 1913. Wages increased from \$4.50 per day.²²November 1, 1913. Wages increased from \$3.50 per day.²³November 1, 1913. Wages increased from \$3.50 per day.²⁴April 1, 1913. Wages increased from \$3.75 per day.²⁵April 1, 1913. Wages increased from \$3.75 per day.²⁶September 1, 1912. Hours reduced from 48 per week.²⁷Wages increased from \$5.25 per day since January 1, 1912.²⁸Wages increased from \$3.00 per day since January 1, 1912.²⁹January 1, 1913. Wages increased from \$4.50 per day.³⁰January 1, 1913. Wages increased from \$2.25 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Electrical Workers—Continued.</i>		
103	San Rafael -----	International Brotherhood of Electrical Workers of America, No. 614.
104	Santa Barbara --	International Brotherhood of Electrical Workers of America, No. 451.
105	Vallejo -----	International Brotherhood of Electrical Workers of America, No. 184.
<i>Elevator Constructors—</i>		
106	San Francisco ---	International Union of Elevator Constructors, No. 8..
<i>Engineers, Hoisting and Portable—</i>		
107	San Francisco ---	International Union of Steam Engineers, No. 59-----
<i>House Movers—</i>		
108	Oakland -----	House Movers' Union, Journeymen, No. 14127-----
109	Sacramento -----	House Raisers and Movers, No. 12314-----
110	San Francisco ---	House Movers' Union, Journeymen, No. 14084-----
<i>Housesmiths and Bridgemen—</i>		
111	Los Angeles ----	International Association of Bridge and Structural Iron Workers, No. 51.
112	Sacramento -----	International Association of Bridge and Structural Iron Workers, No. 118.
113	San Francisco ---	International Association of Bridge and Structural Iron Workers, No. 31.
114	San Francisco ---	International Association of Bridge and Structural Iron Workers, No. 77.
<i>Lathers—</i>		
115	Fresno -----	International Union of Wood, Wire and Metal Lathers, No. 83.
116	Long Beach -----	International Union of Wood, Wire and Metal Lathers, No. 172.
117	Richmond -----	International Union of Wood, Wire and Metal Lathers, No. 343.
118	San Diego -----	International Union of Wood, Wire and Metal Lathers, No. 260.
119	San Francisco ---	International Union of Wood, Wire and Metal Lathers, No. 65.
120	San Jose -----	International Union of Wood, Wire and Metal Lathers, No. 144.
121	San Rafael -----	International Union of Wood, Wire and Metal Lathers, No. 268.
122	Vallejo -----	International Union of Wood, Wire and Metal Lathers, No. 302.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Electrical workers -----	Male	Day	\$5 00	8	44	103
Cable splicers -----	Male	Day	4 50	8	48	104
Inside wiremen -----	Male	Day	3 50	8	48	
Linemen, electric light -----	Male	Day	3 50	9	54	
Linemen, telephone -----	Male	Day	³¹ 4 00	8	48	
Switchboard men -----	Male	Day	³² 4 00	8	48	
Inside wiremen -----	Male	Day	4 00-4 50	8	48	105
Linemen, construction -----	Male	Day	4 25	8	48	
Linemen, telephone -----	Male	Day	4 25	8-9	48-54	
Shopmen -----	Male	Day	4 32	8	48	
Station men -----	Male	Month	70 00-100 00	8	48	
Trouble men -----	Male	Day	³³ 4 00	8	48	
Elevator constructors -----	Male	Hour	62½	8	48	106
Elevator constructors, helpers	Male	Hour	37½	8	48	
Engineers -----	Male	Day	6 00	8	44	107
House movers -----	Male	Day	5 00	8	44	108
House raisers and movers -----	Male	Day	4 50	8	44	109
House movers -----	Male	Day	5 00	8	44	110
Structural iron workers -----	Male	Day	4 00	8	44	111
Structural iron workers -----	Male	Hour	62½	8	44	112
Machinery movers -----	Male	Hour	62½	8	44	113
Stone derrick men -----	Male	Hour	³⁴ 62½	8	44	
Structural iron workers -----	Male	Hour	³⁵ 75	8	44	
Pile drivers and structural iron workers -----	Male	Day	5 00	8	48	114
Lathers -----	Male	Piece	Per M, 3 00	8	44	115
Lathers -----	Male	Piece	Ay. per wk. 12 00-20 00	8	44	116
Lathers -----	Male	Day	5 50	8	44	117
Metal lathers -----	Male	Day	4 50	8	44	118
Wood lathers -----	Male	Piece	Per M, 2 50	8	44	119
Lathers -----	Male	Day	6 00	8	44	
Lathers -----	Male	Day	³⁶ 6 00	8	44	120
Lathers -----	Male	Piece	Per M, 4 00	8	44	121
Lathers -----	Male	Day	5 00	8	48	122

³¹January 1, 1913. Wages increased from \$3.75 per day.³²January 1, 1913. Wages increased from \$3.75 per day.³³January 1, 1913. Wages increased from \$3.75 per day.³⁴August 12, 1913. Wages increased from \$0.56¼ per hour.³⁵August 1, 1913. Wages increased from \$0.62½ per hour.³⁶Wages increased from \$5.00 per day since January 1, 1912.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Painters and Decorators—</i>		
123	Bakersfield -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 314.
<i>Pavers and Rammermen—</i>		
124	Eureka -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 1034.
125	Fresno -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 294.
126	Hanford -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 594.
127	Los Angeles ----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 267.
128	Los Angeles ----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 350.
129	Los Angeles ----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 831.
130	Marysville -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 146.
131	Oakland -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 127.
132	Palo Alto -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 388.
133	Riverside -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 780.
134	San Diego -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 333.
135	San Francisco ---	Brotherhood of Painters, Decorators and Paperhangers of America, No. 19.
136	San Francisco ---	Brotherhood of Painters, Decorators and Paperhangers of America, No. 510.
137	San Francisco ---	Brotherhood of Painters, Decorators and Paperhangers of America, Painters' Auxiliary, Apprentices.
138	San Jose -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 507.
139	San Pedro -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 949.
140	Santa Barbara..	Brotherhood of Painters, Decorators and Paperhangers of America, No. 715.
141	Santa Rosa ----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 364.
142	Stockton -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 274.
143	Vallejo -----	Brotherhood of Painters, Decorators and Paperhangers of America, No. 376.
144	San Francisco ---	International Union of Pavers, Rammermen, Flag Layers, Bridge and Curb Setters, No. 18.
145	San Francisco ---	International Union of Pavers, Rammermen, Flag Layers, Bridge and Curb Setters, No. 26.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Glaziers -----	Male	Day	\$5 00	8	44	123
Painters -----	Male	Day	³⁷ 5 00	8	³⁸ 44	
Paperhangers -----	Male	Day	³⁷ 5 00	8	³⁸ 44	
Sign writers -----	Male	Day	5 50	8	³⁸ 44	
Painters -----	Male	Day	4 50	8	48	124
Painters -----	Male	Day	4 50	8	44	125
Painters -----	Male	Hour	50	†	†	126
Painters and decorators -----	Male	Day	3 50	8	48	127
Painters and paperhangers -----	Male	Day	3 50	8	48	128
Pictorial painters -----	Male	Day	6 00	8	44	129
Sign painters -----	Male	Day	5 00	8	48	
Painters -----	Male	Day	4 00	9	54	130
Painters, decorators, etc. -----	Male	Day	4 75	8	44	131
Painters -----	Male	Day	4 00	8	44	132
Paperhangers -----	Male	Day	4 50	8	44	
Painters -----	Male	Day	3 50	8	48	133
Paperhangers -----	Male	Day	3 50	8	48	
Decorators -----	Male	Day	4 50	8	44	
Painters -----	Male	Day	4 00	8	44	134
Painters -----	Male	Day	4 50	8	44	135
Paperhangers -----	Male	Day	4 50	8	44	
Helpers, general -----	Male	Day	4 00	8	44	
Pictorial painters -----	Male	Day	6 50	8	44	136
Show card writers -----	Male	Day	5 50	8	44	
Sign hangers -----	Male	Day	4 00	8	44	
Sign writers -----	Male	Day	5 50	8	44	
Apprentices -----	Male	Day	1 00-4 00	8	44	
Decorators -----	Male	Day	5 00	8	44	137
Grainers -----	Male	Day	6 00	8	44	
Glaziers -----	Male	Day	4 50	8	44	
Painters -----	Male	Day	4 50	8	44	138
Paperhangers -----	Male	Day	4 50	8	44	
Painters, etc. -----	Male	Day	³⁹ 4 00	8	48	139
Painters -----	Male	Day	3 50	8	48	140
Paperhangers -----	Male	Day	3 50	8	48	
Painters -----	Male	Day	4 00	8	48	141
Painters -----	Male	Hour	56 ¹ / ₄	8	44	142
Paperhangers -----	Male	Hour	56 ¹ / ₄	8	44	
Grainers -----	Male	Day	6 00	8	44	
Painters -----	Male	Day	4 00	8	48	143
Pavers -----	Male	Day	6 00	8	48	144
Pavers -----	Male	Day	5 00	8	48	145

†Hours not reported.

³⁷March 12, 1913. Wages increased from \$4.50 per day.³⁸March 12, 1913. Hours reduced from 48 per week.³⁹August 1, 1913. Wages increased from \$3.50 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Plasterers—</i>		
146	Marysville -----	Operative Plasterers' International Association, No. 504
147	Modesto -----	Operative Plasterers' International Association, No. 429
148	Oakland -----	Operative Plasterers' International Association, No. 112
149	Pasadena -----	Operative Plasterers' International Association, No. 194
150	Pomona -----	Operative Plasterers' International Association, No. 468
151	San Francisco ---	Operative Plasterers' International Association, No. 66
152	San Francisco ---	Operative Plasterers' International Association, No. 455
153	San Francisco ---	Operative Plasterers' International Association, No. 460
154	Santa Barbara --	Operative Plasterers' International Association, No. 341
<i>Plumbers, Gas and Steam Fitters—</i>		
155	Bakersfield -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 460.
156	Fresno -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 246.
157	Hanford -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 262.
158	Lodi -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 330.
159	Long Beach -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 494.
160	Los Angeles -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 78.
161	Modesto -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 25.
162	Monterey -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 62.
163	Oakland -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 444.
164	Pasadena -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 280.
165	Richmond -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 436.
166	Richmond -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 310.
167	Sacramento -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 447.
168	San Bernardino .	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Plasterers -----	Male	Day	\$7 00	8	48	146
Plasterers -----	Male	Day	6 00	8	48	147
Plasterers -----	Male	Day	7 00	8	44	148
Plasterers -----	Male	Day	⁴⁰ 6 00	8	44	149
Plasterers -----	Male	Day	5 00	8	48	150
Plasterers -----	Male	Day	7 00	8	44	151
Modelers and sculptors -----	Male	Day	7 00-12 00	8	44	152
Plaster casting makers -----	Male	Hour	65-75	8	44	153
Plasterers -----	Male	Day	6 00	8	48	154
Plumbers and steam fitters....	Male	Day	⁴¹ 6 00	8	⁴² 44	155
Plumbers -----	Male	Day	5 50	8	44	156
Plumbers and Gas Fitters....	Male	Day	5 00	8	48	157
Plumbers -----	Male	Day	4 00	8	44	158
Plumbers, etc. -----	Male	Day	⁴³ 5 00	8	⁴⁴ 44	159
Plumbers, gas and steamfitters	Male	Day	4 50	8	48	160
Plumbers -----	Male	Week	27 00	8	48	161
Plumbers, gas and steamfitters	Male	Day	⁴⁵ 5 60	8	⁴⁶ 44	162
Plumbers, gas and sprinkler fitters -----	Male	Day	6 00	8	44	163
Plumbers, gas and steamfitters	Male	Day	5 00	8	44	164
Plumbers, gas and steamfitters, apprentices -----	Male	Day	4 00	8	44	165
Plumbers -----	Male	Hour	50	8	48	
Steamfitters -----	Male	Hour	50	8	48	
Steamfitters, helpers -----	Male	Hour	.34 5/9	8	48	166
Plumbers -----	Male	Day	5 50	8	44	
Plumbers, gas, steam and sprinkler fitters -----	Male	Day	⁴⁷ 6 00	8	44	167
Fitters' helpers -----	Male	Day	3 00	8	44	
Plumbers, apprentices -----	Male	Day	⁴⁸ 4 50	8	44	168
Plumbers -----	Male	Week	27 00	8	48	

⁴⁰October 3, 1912. Wages increased from \$5.50 per day.⁴¹January 11, 1913. Wages increased from \$5.00 per day.⁴²May 1, 1913. Hours reduced from 48 per week.⁴³May 1, 1912. Wages increased from \$4.50 per day.⁴⁴January 1, 1913. Hours reduced from 48 per week.⁴⁵August 1, 1913. Wages increased from \$4.50 per day.⁴⁶August 1, 1913. Hours reduced from 48 per week.⁴⁷January 1, 1913. Wages increased from \$5.50 per day.⁴⁸January 1, 1913. Wages increased from \$4.00 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Plumbers, Gas and Steam Fitters—Continued.</i>		
169	San Francisco ---	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 141.
170	San Francisco ---	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 442.
171	San Francisco ---	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 590.
172	San Jose -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 393.
173	Vallejo -----	United Association of Journeymen Plumbers, Gas Fitters, Steam Fitters and Steam Fitters' Helpers of the United States and Canada, No. 545.
<i>Roofers, Composition—</i>		
174	Los Angeles -----	International Brotherhood of Composition Roofers, Damp and Waterproof Workers of the United States and Canada, No. 21.
175	San Francisco --	International Brotherhood of Composition Roofers, Damp and Waterproof Workers of the United States and Canada, No. 25.
<i>Roofers, Slate and Tile—</i>		
176	San Francisco ---	International Slate and Tile Workers of America, No. 8
<i>Sheet Metal Workers—</i>		
177	Bakersfield -----	Amalgamated Sheet Metal Workers' International Alliance, No. 369.
178	Los Angeles -----	Amalgamated Sheet Metal Workers' International Alliance No. 108.
179	Los Angeles -----	Amalgamated Sheet Metal Workers' International Alliance, No. 340.
180	Oakland -----	Amalgamated Sheet Metal Workers' International Alliance, No. 216.
181	Sacramento -----	Amalgamated Sheet Metal Workers' International Alliance, No. 162.
182	San Francisco ---	Amalgamated Sheet Metal Workers' International Alliance, No. 104.
183	Stockton -----	Amalgamated Sheet Metal Workers' International Alliance, No. 283.
<i>Shinglers—</i>		
184	Los Angeles -----	Los Angeles Shinglers Union, No. 2-----
<i>Steam and Hot Water Fitters—</i>		
185	San Francisco ---	International Association of Steam, Hot Water and Power Pipe Fitters and Helpers of America, No. 46.
186	San Francisco ---	Gas Appliance and Stove Fitters, No. 12432-----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Steam and sprinkler fitters---	Male	Day	\$3 00	8	44	169
Plumbers, gas and sprinkler fitters -----	Male	Day	6 00	8	44	170
Steamfitters -----	Male	Day	4 00	8	44	171
Plumbers, gas and steamfitters	Male	Day	6 00	8	44	172
Plumbers -----	Male	Day	5 00	8	48	173
Roofers -----	Male	Day	3 00	8	48	174
Roofers, helpers -----	Male	Day	2 25	8	48	
Roofers -----	Male	Day	6 00	8	⁴⁹ 44	175
Roofers -----	Male	Day	5 00	8	44	176
Sheet metal workers-----	Male	Day	⁵⁰ 5 50	8	⁵¹ 44	177
Sheet metal workers-----	Male	Hour	56 $\frac{1}{4}$	8	44	178
Sheet metal workers-----	Male	Hour	37 $\frac{1}{2}$ -40	9	54	179
Sheet metal workers, helpers--	Male	Hour	27 $\frac{1}{2}$ -30	9	54	
Sheet metal workers-----	Male	Day	5 50	8	44	180
Sheet metal workers-----	Male	Hour	62 $\frac{1}{2}$	8	44	181
Sheet metal workers-----	Male	Day	⁵² 5 50	8	44	182
Sheet metal workers-----	Male	Day	⁵³ 5 50	8	44	183
Shinglers -----	Male	Day	4 00	8	48	184
Steamfitters -----	Male	Day	4 00	8	48	185
Steamfitters, helpers -----	Male	Day	3 00	8	48	
Fitters -----	Male	Day	4 00	8	48	186

⁴⁹November, 1913. Hours reduced from 48 per week.⁵⁰November, 1913. Wages increased from \$5.00 per day.⁵¹November, 1913. Hours reduced from 48 per week.⁵²Wages increased from \$5.00 per day since January 1, 1912.⁵³May 1, 1913. Wages increased from \$5.00 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
I. Building, Stone Working, etc.—Continued.		
(b) BUILDING AND PAVING TRADES—Continued.		
<i>Tilelayers—</i>		
187	Los Angeles -----	International Ceramic, Mosaic and Encaustic Tile Layers and Helpers' Union, No. 24.
188	San Francisco ---	International Ceramic, Mosaic and Encaustic Tile Layers and Helpers' Union, No. 70.
189	San Francisco ---	International Ceramic, Mosaic and Encaustic Tile Layers and Helpers' Union, No. 48.
<i>Varnishers and Polishers—</i>		
190	San Francisco ---	Brotherhood of Painters, Decorators and Paperhangers of America, No. 134.
(c) BUILDING AND STREET LABOR.		
<i>Bricklayers, Masons and Plasterers' Laborers—</i>		
191	Los Angeles -----	International Hod Carriers and Building Laborers' Union of America, No. 300.
192	San Francisco ---	Laborers' Protective Benevolent Association of Hod Carriers.
193	San Rafael -----	International Hod Carriers and Building Laborers' Union of America, No. 291.
194	Santa Rosa -----	International Hod Carriers and Building Laborers' Union of America, No. 139.
195	Stockton -----	International Hod Carriers and Building Laborers' Union of America, No. 73.
<i>General Building and Street Laborers—</i>		
196	Los Angeles -----	Building Laborers' International Protective Union, No. 1.
197	San Francisco ---	United Laborers' Union of San Francisco, No. 12992----
II. Transportation.		
(a) RAILWAYS.		
<i>Car Workers—</i>		
198	Los Angeles -----	Brotherhood of Railway Carmen of America, No. 410---
199	Richmond -----	Brotherhood of Railway Carmen of America, No. 125---
200	San Bernardino and vicinity.	Brotherhood of Railway Carmen of America, No. 128--
<i>Conductors—</i>		
201	Sacramento -----	Order of Railway Conductors of America, No. 195-----
202	San Francisco ---	Order of Railway Conductors of America, No. 115-----
203	San Rafael -----	Order of Railway Conductors of America, No. 532-----
204	Stockton -----	Order of Railway Conductors of America, No. 567-----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Tilelayers -----	Male	Day	⁵⁴ \$5 00	8	48	187
Tilelayers, helpers -----	Male	Day	⁵⁵ 2 75	8	48	
Tilelayers, helpers -----	Male	Day	2 50	8	44	188
Tilelayers -----	Male	Day	6 00	8	44	189
Varnishers -----	Male	Day	4 00	8	44	190
Brick wheelers -----	Male	Day	2 75	8	44	191
Hod carriers -----	Male	Day	4 50	8	44	
Mortar and hod men -----	Male	Day	3 50	8	44	
Plasterers -----	Male	Day	6 00	8	44	
Bricklayers and plasterers, helpers -----	Male	Day	5 00	8	44	192
Hod carriers -----	Male	Day	4 00	8	44	
Hod carriers -----	Male	Day	⁵⁶ 5 00	8	44	193
Laborers -----	Male	Day	⁵⁷ 2 90	8	48	
Hod carriers -----	Male	Day	4 00	8	48	194
Hod carriers -----	Male	Day	4 00	8	44	195
Plasterers laborers -----	Male	Day	4 50	8	48	196
Mortar men -----	Male	Day	3 25	8	48	
Brick and mortar wheelers -----	Male	Day	2 75	8	48	
Carpenters, helpers -----	Male	Day	2 50	8	48	197
Excavators -----	Male	Day	2 50	8	48	
Street, sewer and park laborers -----	Male	Day	3 00	8	48	
Car workers -----	Male	Hour	20-30	9	63	198
Car workers -----	Male	Hour	25-29	8	48	199
Car workers -----	Male	Hour	⁵⁸ 25-32	9	54-59	200
Conductors, freight -----	Male	Month	130 90-139 15	⁵⁹ <i>no</i>	<i>no</i>	201
Conductors, passenger -----	Male	Month	134 20-165 00	<i>no</i>	<i>no</i>	
Conductors, freight -----	Male	Month	139 50	<i>no</i>	<i>no</i>	202
Conductors, passenger -----	Male	Month	152 90-165 00	<i>no</i>	<i>no</i>	
Conductors -----	Male	Month	⁵⁹ 120-156	<i>no</i>	<i>no</i>	203
Conductors, freight -----	Male	||	4 40	<i>no</i>	<i>no</i>	204
Conductors, passenger -----	Male	Month	165 00	<i>no</i>	<i>no</i>	

⁵⁴January 1, 1913. Wages increased from \$4.50 per day.⁵⁵January 1, 1913. Wages increased from \$2.25 per day.⁵⁶Wages increased from \$4.50 per day since January 1, 1912.⁵⁷Wages increased from \$2.50 per day since January 1, 1912.⁵⁸Wages increased from \$0.23½—0.27½ per hour since January 1, 1912.⁵⁹October 1, 1913. Wages increased from \$112.50—150.00 per month.

||100 miles or 10 hours.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
II. Transportation—Continued.		
(a) RAILWAYS.		
<i>Engineers, Locomotive—</i>		
205	Bakersfield and vicinity	International Brotherhood of Locomotive Engineers, No. 126.
206	Los Angeles -----	International Brotherhood of Locomotive Engineers, No. 5.
207	Sacramento -----	International Brotherhood of Locomotive Engineers, No. 110.
208	San Bernardino--	International Brotherhood of Locomotive Engineers, No. 398.
<i>Firemen and Engineers, Locomotive—</i>		
209	Dunsmuir -----	Brotherhood of Locomotive Firemen and Enginemen, No. 312.
210	Eureka -----	Brotherhood of Locomotive Firemen and Enginemen, No. 239.
211	Roseville -----	Brotherhood of Locomotive Firemen and Enginemen, No. 58.
<i>Street Railway Employees—</i>		
212	Oakland -----	Amalgamated Association of Street and Electric Railway Employees of America, No. 192.
213	Sacramento -----	Amalgamated Association of Street and Electric Railway Employees of America, No. 256.
214	San Francisco ---	Amalgamated Association of Street and Electric Railway Employees of America, No. 518.
<i>Trainmen, Road and Yard—</i>		
215	Bakersfield -----	Brotherhood of Railroad Trainmen, No. 73-----
216	Fresno -----	Brotherhood of Railroad Trainmen, No. 420-----
217	Los Angeles -----	Brotherhood of Railroad Trainmen, No. 808-----
218	Needles -----	Brotherhood of Railroad Trainmen, No. 430-----
219	San Francisco ---	Brotherhood of Railroad Trainmen, No. 198-----
220	San Francisco ---	Brotherhood of Railroad Trainmen, No. 846-----
221	Tracy -----	Brotherhood of Railroad Trainmen, No. 849-----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Engineers -----	Male	\$	\$	\$	\$	205
Engineers -----	Male	\$	\$	\$	\$	206
Engineers -----	Male	\$	\$	\$	\$	207
Engineers -----	Male	\$	\$	\$	\$	208
Engineers -----	Male	Month	\$175 00	\$	\$	209
Firemen -----	Male	Month	125 00	\$	\$	
Engineers -----	Male	\$	\$	\$	\$	210
Firemen -----	Male	\$	\$	\$	\$	
Firemen -----	Male	\$	\$	\$	\$	211
Motormen and conductors -----	Male	Hour	30-42	10	60	212
Motormen and conductors -----	Male	Hour	29-32	9-10	65-70	213
Motormen and conductors -----	Male	No scale of hours or wages.				214
Trainmen -----	Male	Month	110 00 av.	10	70	215
Brakemen, freight -----	Male	Month	104 60 av.	⋮	⋮	216
Brakemen, passenger -----	Male	Month	99 50 av.	⋮	⋮	
Conductors, freight -----	Male	Month	131 90 av.	⋮	⋮	
Conductors, passenger -----	Male	Month	146 30-165 00	⋮	⋮	
Switchmen -----	Male	Hour	37-39	10	70	217
Yardforemen -----	Male	Hour	40-42	10	70	
Yardmasters -----	Male	Month	140 00-170 00	10	70	
Brakemen -----	Male	100 mi.	3 70	not o	ver 16	218
Conductors -----	Male	100 mi.	4 86	not o	ver 16	
Switchmen -----	Male	Hour	37-42	not o	ver 16	
Yardmasters -----	Male	Month	150 00	not o	ver 16	
Switchmen -----	Male	Hour	37-39	10	70	219
Yardforemen -----	Male	Hour	40-42	10	70	
Yardmasters -----	Male	Month	140 00-145 00	10	70	
Brakemen, freight -----	Male	Month	92 45	No scale		220
Brakemen, passenger -----	Male	Month	104 00	No scale		
Baggagemen -----	Male	Month	106 75	No scale		
Brakemen, freight -----	Male	Month	104 05	not o	ver 16	221
Brakemen, passenger -----	Male	Month	92 95	not o	ver 16	
Conductors -----	Male	Month	131 90-165 00	not o	ver 16	
Yardforemen -----	Male	Hour	37-39	not o	ver 16	
Switchmen -----	Male	Hour	34-36	not o	ver 16	

\$In railroad train service wages are usually paid by the mile or trip and working time is either not specified at all or is fixed only to the extent of a stipulation that a certain number of miles or trips shall be regarded as a "day's work." The word "day" in connection with these trades, therefore, is used only in a technical sense, being equivalent to the number of miles or trips ordinarily made in a calendar day or stipulated as a "day's" work by agreement.

*Hours irregular.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
II. Transportation—Continued.		
(b) NAVIGATION.		
		<i>Cooks and Stewards, Marine—</i>
222	San Francisco ---	International Seamen's Union of America-----
		<i>Engineers, Marine—</i>
223	San Francisco ---	Marine Engineers' Beneficial Association, No. 35-----
224	San Francisco ---	International Union of Steam Engineers, No. 471-----
		<i>Firemen, Oilers and Watertenders, Marine—</i>
225	San Francisco ---	International Seamen's Union of America-----
		<i>Masters, Mates and Pilots—</i>
226	San Francisco ---	American Association of Masters, Mates and Pilots, No. 40.
227	San Francisco ---	California Harbor Masters, Mates and Pilots of Ocean Vessels.
		<i>Seamen—</i>
228	San Francisco ---	International Seamen's Union of America-----
229	San Francisco ---	Bay and River Steamboatmen's Union-----
(c) TEAMING AND CAB DRIVING.		
		<i>Building Material Drivers—</i>
230	Oakland -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 577.
231	Sacramento -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers.
232	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 216.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Cooks -----	Male	Month	\$75 00	9-12	‡	222
Cooks, second -----	Male	Month	35 00-60 00	9-12	‡	
Waiters -----	Male	Month	30 00	10 at sea 9 in port	‡	
Engineers, chief -----	Male	Month	135 00-200 00	8-12	‡	223
Engineers, assistant -----	Male	Month	70 00-135 00	8-12	‡	
Engineers, gasoline -----	Male	Month	⁶⁰ 90 00-110 00	⁶⁰ 10	⁶⁰ 70	224
Operators, gasoline -----	Male	Month	70 00-100 00	10	70	
Firemen, oilers, watertenders -----	Male	Month	55 00-65 00	9-12	‡	225
Masters, bay and river -----	Male	Month	125 00-200 00	12	84	226
Mates, bay and river -----	Male	Month	95 00-115 00	12	84	
Pilots, bay and river -----	Male	Month	125 00	12	84	
Masters -----	Male	Month	100 00-200 00	⁶² 9-12	‡	227
Mates -----	Male	Month	⁶¹ 70 00-135 00	⁶² 9-12	‡	
Pilots -----	Male	Month	110 00-115 00	⁶² 9-12	‡	
Seamen, coastwise steam -----	Male	Month	50 00-55 00	9	54	228
Seamen, coastwise sail -----	Male	Month	45 00-50 00	9	54	
Seamen, offshore steam -----	Male	Month	40 00-50 00	9	54	
Seamen, offshore sail -----	Male	Month	30 00-40 00	9	54	
Deckhands -----	Male	Month	⁶³ 50 00-60 00	9-12	‡	229
Deckboys -----	Male	Month	⁶⁴ 50 00	‡	‡	
Firemen -----	Male	Month	⁶⁵ 55 00	9-12	‡	
Oilers -----	Male	Month	⁶⁶ 55 00	9-12	‡	
Lumber teamsters -----	Male	Day	3 25-5 00	9	54	230
Brick, rock, etc., teamsters -----	Male	Day	3 00-5 00	9	54	
Team owners -----	Male	Day	6 00-10 00	9	54	
Automobile drivers -----	Male	Day	4 00-4 50	9	54	
Helpers on machines -----	Male	Day	3 00-3 50	9	54	
Lumber handlers, teamsters -----	Male	Day	2 50-3 00	9	54	231
Chauffeurs -----	Male	Day	3 00-4 00	9	54	
Teamsters, one and two horse -----	Male	Day	3 00-3 50	10	60	232
Teamsters, four horse -----	Male	Day	3 50-4 00	10	60	
Teamsters, six horse -----	Male	Day	4 00-4 50	10	60	
Drivers, auto truck -----	Male	Day	4 00	10	60	
Team owners -----	Male	Day	6 00	10	66	

‡Hours irregular.

⁶⁰November, 1912. Scale of wages and hours secured.⁶¹In 1913 wages increased from \$50.00—100.00 per month.⁶²March 3, 1913. Scale of hours secured.⁶³July, 1912. Wages increased from \$45.00—55.00 per month.⁶⁴July, 1912. Wages increased from \$30.00 per month.⁶⁵July, 1912. Wages increased from \$50.00 per month.⁶⁶July, 1912. Wages increased from \$50.00 per month.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
II. Transportation—Continued.		
(c) TEAMING AND CAB DRIVING—Continued.		
<i>Cabmen and Coach Drivers—</i>		
233	Los Angeles -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 208.
234	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 265.
235	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 238.
236	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 404.
<i>Delivery Wagon Drivers—</i>		
237	Sacramento -----	Bakery and Confectionery Workers' International Union of America.
238	San Francisco ---	Bakery and Confectionery Workers' International Union of America.
239	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 278.
<i>Ice Handlers—</i>		
240	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 519.
<i>Milk Wagon Drivers—</i>		
241	Oakland -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 298.
242	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 226.
<i>Team Drivers—</i>		
243	Oakland -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 70.
244	San Diego -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 195.
245	San Francisco ---	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 85.
246	San Rafael -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 694.
247	Santa Rosa -----	International Brotherhood of Teamsters, Chauffeurs, Stablemen and Helpers, No. 417.
(d) FREIGHT HANDLING.		
<i>Furniture Handlers—</i>		
248	San Francisco ---	Furniture Handlers' Union, No. 12993-----
<i>Longshoremen—</i>		
249	Crockett -----	International Longshoremen's Association, No. 38-39---
250	San Pedro -----	International Longshoremen's Association, No. 38-18---
<i>Riggers and Stevedores—</i>		
251	San Francisco ---	Riggers and Stevedores' Union, No. 38-33-----
<i>Transfer Messengers—</i>		
252	San Francisco ---	Baggage Messengers and Transferers' Union, No. 10167--

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Teamsters -----	Male	Day	\$2 50	12	72	233
Chauffeurs -----	Male	Day	3 50	12	84	234
Garage help -----	Male	Day	2 50-3 50	9	63	
Stablemen and hostlers -----	Male	Day	3 00	11	77	235
Stablemen and hostlers -----	Male	Week	21 00	12	84	236
Drivers -----	Male	Week	18 00	10 av.	62 av.	237
Drivers -----	Male	Week	21 00	10	62	238
Drivers, team -----	Male	Week	15 00-21 00	10	60	239
Drivers, automobile -----	Male	Day	3 50	10	60	
Ice handlers -----	Male	Month	95 00	10-11	60-66	240
Ice handlers, helpers -----	Male	Day	3 00	10-11	60-66	
Drivers -----	Male	Month	90 00	9	54	241
Drivers -----	Male	Month	75 00-100 00	9	54	242
Teamsters -----	Male	Day	3 00-3 50	11	66	243
Teamsters, helpers -----	Male	Day	3 00	10	60	
Teamsters, general -----	Male	Day	2 50	9	54	244
Teamsters, truck -----	Male	Day	2 75	9	54	
Chauffeurs -----	Male	Day	3 00	9	54	
Teamsters, one horse -----	Male	Day	2 00-3 00	10	60	245
Teamsters, two horse -----	Male	Day	2 50-3 50	10	60	
Teamsters, four horse -----	Male	Day	3 50-4 00	10	60	
Teamsters, six horse -----	Male	Day	4 00-4 50	10	60	
Teamsters -----	Male	Day	2 75-4 50	8-9	48-54	246
Teamsters -----	Male	Day	2 00-3 50	8-9	48-54	247
Furniture handlers -----	Male	Day	3 00	8	48	248
Longshoremen -----	Male	Hour	35	9	†	249
Longshoremen -----	Male	Hour	50	9	†	250
Stevedores and coal handlers -----	Male	Hour	50-55	†	†	251
Baggage messengers -----	Male	Week	20 00	12	†	252

†Hours irregular.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
III. Clothing and Textiles.		
(a) GARMENTS.		
<i>Cloak and Suit Makers—</i>		
253	San Francisco ---	International Ladies' Garment Workers' Union, No. 8--
<i>Shirt and Overall Workers—</i>		
254	Napa -----	United Garment Workers of America, No. 137-----
255	Los Angeles -----	United Garment Workers of America-----
256	San Francisco ---	United Garment Workers of America, No. 45-----
257	San Francisco ---	United Garment Workers of America, No. 131-----
<i>Tailors—</i>		
258	Los Angeles -----	Journeyman Tailors' Union of America, No. 81-----
259	Oakland -----	Journeyman Tailors' Union of America, No. 266-----
260	San Diego -----	Journeyman Tailors' Union of America, No. 277-----
261	San Francisco ---	Journeyman Tailors' Union of America, No. 2-----
262	San Francisco ---	Journeyman Tailors' Protective Union-----
(b) LAUNDRY WORKERS.		
<i>Laundry Workers—</i>		
263	Bakersfield -----	Laundry Workers' International Union, No. 175-----
264	Sacramento -----	Laundry Workers' International Union, No. 75-----
265	San Francisco ---	Laundry Workers' International Union, No. 26-----
266	San Jose -----	Laundry Workers' International Union, No. 33-----
267	Stockton -----	Laundry Workers' International Union, No. 72-----
(c) HATS AND CAPS.		
<i>Hat and Cap Workers—</i>		
268	Los Angeles -----	United Hatters of North America, No. 22-----
269	San Francisco ---	United Hatters of North America, No. 23-----
270	San Francisco ---	International Cloth Hat and Cap Makers of America, No. 9.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Makers -----	Male	Week	\$16-28 av.	8	48	253
Makers -----	Female	Week	16-20 av.	8	48	
Finishers -----	Female	Week	5-15 av.	8	48	
Cutters -----	Male	Week	⁶⁷ 22 60	8½	⁶⁸ 48	254
Garment workers -----	Female	Piece	7 50-11 00 Av. per wk.	8	⁶⁹ 45½	
Cutters -----	Male	Week	24 00	8	48	255
Apprentices -----	Male	Week	12 60	8	48	
Operators -----	Female	Piece	Av. wk. 9 00	8	48	
Cutters -----	Male	Day	3 75	8¾	48	256
Shirt and overall workers -----	Male	Piece	*	†	48	257
Tailors -----	Male	Piece	12 00-22 00 Av. per wk.	‡	‡	258
Tailors -----	Female	Piece	*	‡	‡	
Tailors -----	Male	Piece	*	No scale		259
Tailors -----	Male	Week	10 00-35 00	8-9	48-54	260
Tailors -----	Male	Piece	*	‡	‡	
Tailors -----	Female	Piece	*	8	48	
Tailors -----	Male	Week	18 00-25 00	8	48	261
Tailors -----	Female	Week	10 50-18 00	8	48	
Tailors -----	Male	Piece	22 00-24 00 Av. per wk.	No scale		262
Laundry workers -----	Male	Week	12 00-18 00	9	54	263
Laundry workers -----	Female	Week	8 00-15 00	8	48	
Machine hands -----	M. & F.	Week	10 00-15 00	8	46-48	264
Mangle hands -----	Female	Week	9 00-10 00	8	46-48	
Washers and wringers -----	Male	Week	15 00-23 00	8	46-48	
Markers and distributors -----	M. & F.	Week	15 00-23 00	8	46-48	
Washers -----	Male	Week	15 00-22 50	‡	48	265
Markers and distributors -----	Male	Week	18 00-22 50	‡	48	
Laundry workers -----	Female	Week	8 00-15 00	8	48	
Washers -----	Male	Week	15 00-22 50	8	48	266
Markers and distributors -----	M. & F.	Week	15 00-22 50	8	48	
Laundry workers -----	M. & F.	Week	8 00-13 50	8	48	
Washers -----	Male	Week	15 00-20 00	8	48	267
Markers and distributors -----	Male	Week	15 00-20 00	8	48	
Laundry workers -----	M. & F.	Day	1 50-2 00	8	48	
Finishers -----	Male	Piece	Av. wk. 20 00	9	50	268
Curlers and finishers -----	Male	Piece	Av. wk. 20 00	9	50	269
Operators -----	Male	Piece	Av. wk. 25 00	8	48	270
Operators -----	Female	Piece	Av. wk. 15 00	8	48	
Trimmers -----	Female	Piece	Av. wk. 13 50	8	48	

⁶⁷August, 1912. Wages increased from \$21.00 per week.⁶⁸May, 1912. Hours reduced from 50½ per week.⁶⁹May, 1912. Hours reduced from 50½ per week.

*Rates not reported.

‡Hours irregular.

†Hours not reported.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
III. Clothing and Textiles—Continued.		
(d) BOOTS, SHOES AND GLOVES.		
<i>Boot and Shoe Workers—</i>		
271	Oakland -----	Boot and Shoe Workers' Union, No. 324.-----
272	Santa Rosa -----	Boot and Shoe Workers' Union, No. 446.-----
<i>Glove Workers—</i>		
273	San Francisco ---	International Glove Workers' Union of America, No. 39
IV. Metals, Machinery and Shipbuilding.		
(a) IRON AND STEEL.		
<i>Architectural Iron Workers—</i>		
274	San Francisco ---	International Association of Bridge and Structural Iron Workers, No. 78.
<i>Blacksmiths—</i>		
275	Oakland -----	International Brotherhood of Blacksmiths and Helpers, No. 100.
276	San Francisco ---	International Brotherhood of Blacksmiths and Helpers, No. 168.
277	San Francisco ---	International Brotherhood of Blacksmiths and Helpers, No. 316.
<i>Boilermakers—</i>		
278	Los Angeles -----	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 92.
279	Richmond -----	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 317.
280	San Francisco ---	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 25.
281	San Francisco ---	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 205.
282	San Francisco ---	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 410.
283	Vallejo -----	International Brotherhood of Boilermakers and Iron Ship Builders and Helpers of America, No. 148.
<i>Foundry Workers—</i>		
284	San Francisco ---	International Brotherhood of Foundry Employees, No. 8.
<i>Horseshoers—</i>		
285	Los Angeles -----	International Union of Journeymen Horseshoers of the United States and Canada, No. 124.
286	Sacramento -----	International Union of Journeymen Horseshoers of the United States and Canada, No. 47.
287	San Francisco ---	International Union of Journeymen Horseshoers of the United States and Canada, No. 25.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Shoe repairers -----	Male	Day	\$2 50-3 50	9	54	271
Boot and shoe workers -----	Male	Week	14 00-21 00	9	54	272
Fitting room -----	Female	Week	14 00	8	48	
Glove cutters -----	Male	Piece	Av. wk. 15 00	9	49½	273
Glove workers -----	Female	Piece	Av. wk. 12 00	8	44	
Outside men -----	Male	Hour	62½	8	44	274
Shopmen -----	Male	Hour	44½	9	54	
Shopmen, helpers -----	Male	Hour	33½	9	54	
Blacksmiths -----	Male	Day	4 00	8	48	275
Blacksmiths, helpers -----	Male	Day	3 00	8	48	
Blacksmiths -----	Male	Day	4 00	8	48	276
Blacksmiths, helpers -----	Male	Day	3 00-3 50	8	48	277
Boilermakers -----	Male	Hour	45½	8-9	56-63	278
Boilermakers, helpers -----	Male	Hour	27½	8-9	56-63	
Boiler and tank workers -----	Male	Week	18 00-24 00	8	48	279
Boilermakers -----	Male	Day	4 00	8	48	280
Iron ship builders -----	Male	Day	5 00	8	48	
Iron ship builders -----	Male	Day	3 60	8	48	281
Helpers -----	Male	Day	2 80	8	48	
Shipfitters -----	Male	Day	4 00	8	48	282
Chippers, caulkers and riveters -----	Male	Piece	Av. day 6 00	8	48	283
Boilermakers -----	Male	Day	4 24	8	48	
Shipfitters -----	Male	Day	4 24	8	48	
Casting chippers -----	Male	Day	3 00	8	48	284
Cupolamen -----	Male	Day	3 50	8	48	
Flaskmakers -----	Male	Day	3 50	8	48	
Laborers -----	Male	Day	2 25	9	54	
Molders, helpers -----	Male	Day	2 50	8-9	48-54	
Horseshoers -----	Male	Day	7 3 50	9	50½	285
Horseshoers -----	Male	Day	4 50	9	53	286
Horseshoers -----	Male	Day	5 00	9	53	287

79 June, 1912. Wages increased from \$3.00 per day.

LABOR ORGANIZATIONS. SHOWING RATES OF WAGES.

No.	Locality	Trade and occupation
IV. Metals, Machinery and Shipbuilding—Continued.		
[A] IRON AND STEEL—Continued.		
Machinists—		
285	Los Angeles.....	International Association of Machinists, No. 371.....
286	Oakland.....	International Association of Machinists, No. 284.....
287	San Diego.....	International Association of Machinists, No. 380.....
288	San Francisco.....	International Association of Machinists, No. 8.....
289	San Francisco.....	International Association of Machinists, No. 46.....
290	San Francisco.....	International Association of Machinists, No. 701.....
291	San Jose.....	International Association of Machinists, No. 594.....
292	Tilghem.....	International Association of Machinists, No. 238.....
293	Vallejo.....	International Association of Machinists, No. 151.....
Molders and Patternmakers—		
294	Los Angeles.....	International Molders' Union of North America, No. 124.....
295	San Francisco.....	International Molders' Union of North America, No. 134.....
296	San Francisco.....	Molders' Auxiliary, No. 1.....
Patternmakers—		
297	Los Angeles.....	Patternmakers' League of North America.....
298	San Francisco.....	Patternmakers' League of North America.....
Sheet Metal Workers—		
299	Sacramento.....	Amalgamated Sheet Metal Workers' International Alliance, No. 148.....
300	San Francisco.....	Amalgamated Sheet Metal Workers' International Alliance, No. 302.....
301	SOUTH SAN FRANCISCO.....	Amalgamated Association of Iron, Steel and Tin Workers of North America, No. 1.....
[B] METALS OTHER THAN IRON AND STEEL.		
Amalgamated—		
302	San Francisco.....	Amalgamated Sheet Metal Workers' International Alliance, No. 45.....
Metal Polishers, Buffers and Platers—		
303	Los Angeles.....	Metal Polishers, Buffers, Platers, Brass Molders and Brass and Silver Workers' Union of America, No. 67.....
304	San Francisco.....	Metal Polishers, Buffers, Platers, Brass Molders and Brass and Silver Workers' Union of America, No. 128.....
305	San Francisco.....	Metal Polishers, Buffers, Platers, Brass Molders and Brass and Silver Workers' Union of America, No. 148.....
[C] SHIPBUILDING.		
Shipbuilders—		
306	San Francisco.....	Shipbuilders' Union, No. 1177.....
Shipfitters—		
307	San Francisco.....	Shipfitters' Union, No. 905.....
Shipyardmen, Joiners and Carpenters—		
308	San Francisco.....	United Brotherhood of Carpenters and Joiners of America, No. 53.....
309	San Francisco.....	United Brotherhood of Carpenters and Joiners of America, No. 111.....

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued

Occupation	Sex	Range of wages		Hours of labor		No.
		Year	Rate ¹	Under \$1.00	Above	
Blacksmiths	Male	Home	\$5 00-55	1-2	45-50	15
Tool and die makers	Male	Home	40-50	1-2	45-50	15
Machinists	Male	Home	45	1	45	15
Machinists	Male	Home	45	1	45	15
Machinists, apprentices	Male	"	"	1	45	15
Machinists	Male	Day	\$ 20-4 00	1	45	15
Machinists	Male	Day	15-20	1	45	15
Machinists	Male	Day	15-20	1	45	15
Machinists	Male	Home	45	1	45	15
Machinists	Male	Day	\$ 20-4 00	1	45	15
Molders	Male	Home	45	1	45	15
Molders and retouchers	Male	Day	4 00	1	45	15
Molders, apprentices	Male	Day	\$ 10 00-15	1	45	15
Patternmakers	Male	Home	45-55	1	45	15
Patternmakers	Male	Day	5 00	1	45	15
Coppersmiths	Male	Home	45	1	45	15
Pipe fitters	Male	Home	45	1	45	15
Shoe, metal workers	Male	Home	45	1	45	15
Coppersmiths and tinners	Male	Home	45	1	45	15
Laborers	Male	Home	25-35	1	45	15
Pipe fitters	Male	Home	35-45	1	45	15
Steel workers	Male	Home	"	1	45	15
Coppersmiths	Male	Day	4 00	1	45	15
Brass workers	Male	Day	\$ 20-4 00	1-2	45-50	15
Platers	Male	Day	\$ 20-4 00	1-2	45-50	15
Polishers	Male	Day	\$ 20-4 00	1-2	45-50	15
Platers	Male	Day	4 00	1	45	15
Polishers	Male	Day	4 00	1	45	15
Brass finishers	Male	Day	\$ 20-4 00	1	45	15
Chamberlain workers	Male	Day	\$ 20-4 00	1	45	15
Sailmakers	Male	Home	45	1	45	15
Sailmakers	Male	Day	5 00	1	45	15
Shipwrights	Male	Day	5 00	1	45	15
Calipers	Male	Day	5 00	1	45	15

¹Wages increased from \$1.00 per day since January 1, 1913.

²Wages increased from \$1.00 per day since January 1, 1913.

³Wages not reported.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
V. Printing, Binding, etc.		
<i>Bookbinders—</i>		
313	Los Angeles ----	International Brotherhood of Bookbinders, No. 63 ----
314	Sacramento ----	International Brotherhood of Bookbinders, No. 35 ----
315	San Francisco ----	International Brotherhood of Bookbinders, No. 125 ----
<i>Compositors—</i>		
316	Bakersfield ----	International Typographical Union, No. 439 ----
317	El Centro -----	International Typographical Union, No. 707 ----
318	Eureka -----	International Typographical Union, No. 207 ----
319	Fresno -----	International Typographical Union, No. 144 ----
320	Long Beach ----	International Typographical Union, No. 650 ----
321	Los Angeles ----	International Typographical Union, No. 174 ----
322	Marysville ----	International Typographical Union, No. 223 ----
323	Oakland -----	International Typographical Union, No. 36 ----
324	Palo Alto -----	International Typographical Union, No. 521 ----
325	Pasadena -----	International Typographical Union, No. 583 ----
326	Richmond and Martinez -----	International Typographical Union, No. 597 ----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Bookbinders -----	Male	Week	\$19 50	8	48	313
Bookbinders -----	Female	Week	9 00	8	48	
Bookbinders -----	Male	Day	4 00	8	48	314
Forewomen -----	Female	Week	⁷³ 15 00-16 50	8	48	315
Journeywomen -----	Female	Week	⁷⁴ 9 00-12 00	8	48	
Journeywomen, apprentices --	Female	Week	⁷⁵ 5 00-8 00	8	48	
Day work—						316
(a) Foremen -----	Male	Week	⁷⁶ 30 00	8	48	
(b) Journeymen, newspapers	Male	Week	⁷⁶ 27 00	8	48	
(c) Journeymen, job -----	Male	Week	⁷⁶ 24 00	8	48	
Night work—						
(a) Foremen -----	Male	Week	⁷⁶ 31 50	8	48	
(b) Journeymen, newspapers	Male	Week	⁷⁶ 28 50	8	48	
(c) Journeymen, job -----	Male	Week	⁷⁶ 28 50	8	48	
Day work—						317
(a) Floor work -----	Male	Week	21 00	8	48	
(b) Machine work -----	Male	Week	25 00	8	48	
Night work—						
(a) Floor work -----	Male	Week	25 00	7½	45	
(b) Machine work -----	Male	Week	30 00	7½	45	
Day—compositors -----	Male	Week	18 00	8	48	318
Night—compositors -----	Male	Week	21 00	8	48	
Day—journeymen -----	M. & F.	Day	4 50	7½-8	45-48	319
Night—journeymen -----	M. & F.	Day	5 00	7½-8	45-48	
Compositors -----	Male	Week	21 00-24 00	8	48	320
Job work -----	M. & F.	Week	⁷⁷ 24 00	8	48	321
Journeymen, newspapers—						
(a) Day work -----	M. & F.	Week	⁷⁸ 29 00	8	48	
(b) Night work -----	M. & F.	Week	⁷⁹ 32 00	8	48	
Journeymen -----	Male	*	*	8	48	322
Journeymen, newspapers -----	M. & F.	Day	4 83⅓-5 83⅓	7½	45	323
Journeymen, job -----	M. & F.	Day	4 50	8	48	
Compositors -----	Male	Week	18 00	8	48	324
Day work—						325
(a) Foremen, newspapers ----	Male	Day	5 16⅔	8	48	
(b) Foremen, job -----	Male	Week	24 00	8	48	
(c) Journeymen, newspapers	Male	Day	4 16⅔	8	48	
(d) Journeymen, job -----	Male	Day	3 50	8	48	
Night work—						
(a) Foremen, newspapers ---	Male	Day	5 66⅔	8	48	
(b) Foremen, job -----	Male	Week	24 00	8	48	
(c) Journeymen, newspapers	Male	Day	4 66⅔	8	48	
(d) Journeymen, job -----	Male	Day	4 00	8	48	
Journeymen -----	Male	Week	19 00-24 00	8	48	326
Job men -----	Male	Day	1 00	8	48	

*Rates not reported.

⁷³Wages increased from \$14.00—16.00 per week since January 1, 1912.⁷⁴Wages increased from \$8.00—10.00 per week since January 1, 1912.⁷⁵Wages increased from \$4.00—7.00 per week since January 1, 1912.⁷⁶June 1, 1912. General increase in wages.⁷⁷July 1, 1913. Wages increased from \$22.50 per week.⁷⁸July 1, 1913. Wages increased from \$28.00 per week.⁷⁹July 1, 1913. Wages increased from \$31.00 per week.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
V. Printing, Binding, etc.—Continued.		
<i>Compositors—Continued.</i>		
327	Sacramento	International Typographical Union, No. 46.....
328	San Bernardino	International Typographical Union, No. 84.....
329	San Diego	International Typographical Union, No. 221.....
330	San Francisco....	International Typographical Union, No. 21.....
331	San Jose	International Typographical Union, No. 231.....
332	San Mateo	International Typographical Union, No. 624.....
333	Santa Rosa	International Typographical Union, No. 577.....
<i>Electrotypers and Stereotypers—</i>		
334	Los Angeles	International Stereotypers and Electrotypers' Union of North America, No. 58.
335	San Francisco....	International Stereotypers and Electrotypers' Union of North America, No. 29.
336	San Jose	International Stereotypers and Electrotypers' Union of North America, No. 120.
<i>Lithographers—</i>		
337	Los Angeles	Lithographers' International Protective and Benefi- cial Association of United States and Canada, No. 22.
<i>Mailers—</i>		
338	Los Angeles	International Typographical Union, No. 9.....
339	San Francisco....	International Typographical Union, No. 18.....

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Journeymen, newspapers—						
(a) Day -----	Male	Day	^{s0} \$4 75	8	48	327
(b) Night -----	Male	Day	^{s1} 5 25	8	48	
Job foremen -----	Male	Week	24 00	8	48	328
Job men -----	Male	Week	20 00	8	48	
Newspaper work—						
(a) Day -----	Male	Week	21 00-24 00	8	48	
(b) Night -----	Male	Week	24 00-27 00	8	48	
Job men -----	Male	Day	4 00	8	48	329
Journeymen, newspapers—						
(a) Day -----	Male	Day	4 83 ¹ / ₃	7 ¹ / ₂	45	
(b) Night -----	Male	Day	5 33 ¹ / ₃	7 ¹ / ₂	45	
Job men -----	M. & F.	Day	4 00	8	48	330
Journeymen, newspapers—						
(a) Day -----	M. & F.	Day	4 83 ¹ / ₃	7 ¹ / ₂	45	
(b) Night -----	M. & F.	Day	5 33 ¹ / ₃	7 ¹ / ₂	45	
Job men -----	Male	Day	3 75	8	48	331
Journeymen, newspapers—						
(a) Day -----	Male	Day	4 25	7 ¹ / ₂	45	
(b) Night -----	Male	Day	4 75	7 ¹ / ₂	45	
Foremen -----	Male	Week	20 00	8	48	332
Journeymen -----	M. & F.	Week	18 00	8	48	
Job men -----	Male	Day	3 00	8	48	333
Journeymen, newspapers—						
(a) Day -----	Male	Day	3 50-4 50	8	48	
(b) Night -----	Male	Day	3 50-4 00	8	48	
Stereotypers -----	Male	Day	^{s2} 4 50	8	48	334
Foremen -----	Male	Day	^{s3} 6 33 ¹ / ₃	7-8	42-48	335
Electrotypers -----	Male	Day	^{s3} 5 00	8	48	
Stereotypers -----	Male	Day	^{s3} 5 00	7	42	
Apprentices -----	Male	Day	^{s3} 2 50-4 00	7-8	42-48	
Foremen -----	Male	Day	5 50	8	48	336
Journeymen -----	Male	Day	4 50	8	48	
Apprentices -----	Male	Day	2 00-3 50	8	48	
Lithographers -----	Male	Week	24 00	8	48	337
Mailers -----	Male	*	*	8	48	338
Mailers -----	Male	Day	^{s4} 1 00	8	48	339

*Rates not reported.

^{s0}January 3, 1913. Wages increased from \$1.25 per day.^{s1}January 3, 1913. Wages increased from \$4.75 per day.^{s2}March 1, 1913. Wages increased from \$4.00 per day.^{s3}General increase since January 1, 1912.^{s4}September 1, 1912. Wages increased from \$3.40 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
V. Printing, Binding, etc.—Continued.		
<i>Photo-Engravers—</i>		
340	Los Angeles ----	International Photo Engravers' Union of North America, No. 32.
341	San Francisco---	International Photo Engravers' Union of North America, No. 8.
<i>Pressmen—</i>		
342	Fresno -----	International Printing Pressmen and Assistants' Union of North America, No. 159.
343	Los Angeles ----	International Printing Pressmen and Assistants' Union of North America, No. 18.
344	Los Angeles ----	International Printing Pressmen and Assistants' Union of North America, No. 37.
345	Los Angeles ----	International Printing Pressmen and Assistants' Union of North America, No. 78.
346	San Diego -----	International Printing Pressmen and Assistants' Union of North America, No. 140.
347	San Francisco---	International Printing Pressmen and Assistants' Union of North America, No. 4.
348	San Francisco---	International Printing Pressmen and Assistants' Union of North America, No. 24.
349	San Francisco---	International Printing Pressmen and Assistants' Union of North America, No. 33.
350	San Jose -----	International Printing Pressmen and Assistants' Union of North America, No. 146.
351	Stockton -----	International Printing Pressmen and Assistants' Union of North America, No. 132.
VI. Woodworking and Furniture.		
<i>Boxmakers and Sawyers—</i>		
352	Oakland -----	United Brotherhood of Carpenters and Joiners of America, No. 1187.
<i>Broommakers—</i>		
353	San Francisco---	International Broom and Whisk Makers' Union, No. 58

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Photo-engravers -----	Male	Day	\$4 00	8	48	340
Photo-engravers, day -----	Male	Week	24 00-27 00	8	48	341
Photo-engravers, night -----	Male	Week	29 00	8	48	
Foremen -----	Male	Day	⁸⁵ 5 75	7½-8	45-48	342
Pressmen -----	Male	Day	⁸⁶ 4 50-4 75	7½-8	45-48	
Pressmen, apprentices -----	Male	Day	⁸⁷ 2 25-2 50	7½-8	45-48	
Foremen -----	Male	Week	⁸⁸ 37 00-42 00	7-8	43-48	343
Pressmen, web -----	Male	Day	⁸⁹ 4 33⅓	7-8	43-48	
Press feeders -----	Male	Week	12 00-13 50	8	48	344
Press feeders, cylinder -----	Male	Week	15 00	8	48	
Foremen -----	Male	Week	⁹⁰ 26 50	8	48	345
Pressmen -----	Male	Week	⁹¹ 19 50-25 00	8	48	
Pressmen -----	Male	Week	⁹² 18 00	8	48	346
Pressmen, cylinder -----	Male	Week	⁹³ 21 00	8	48	
Pressmen, web -----	Male	Week	⁹⁴ 24 00	8	48	
Press feeders -----	Male	Week	⁹⁵ 11 00	8	48	
Press feeders, cylinder -----	Male	Week	⁹⁶ 14 00	8	48	
Pressmen, web -----	Male	Day	5 16	8	48	347
Pressmen, web, apprentices -----	Male	Day	2 50	8	48	
Pressmen, web, helpers -----	Male	Day	3 95-4 55	8	48	348
Pressmen -----	Male	Day	4 00-5 00	8	48	
Pressmen, assistants -----	Male	Week	⁹⁷ 16 00	8	48	349
Pressmen, cylinder, assist's -----	Male	Week	⁹⁸ 19 00	8	48	
Pressmen -----	Male	Week	21 00-24 00	8	48	350
Pressmen, apprentices -----	Male	Week	10 00-18 00	8	48	
Pressmen, web -----	Male	Week	24 00-30 00	7½	44	
Pressmen, web, apprentices -----	Male	Week	10 50-17 50	7½	44	
Pressmen -----	Male	*	*	7-8	42-48	351
Boxmakers -----	Male	Day	2 75	9	54	352
Sawyers -----	Male	Day	3 50	9	54	
Makers and sewers -----	Male	Piece	18 00-20 00	9	52	353
			Av. per wk.			

⁸⁵September 1, 1913. Wages increased from \$5.00 per day.⁸⁶September 1, 1913. Wages increased from \$4.00 per day.⁸⁷September 1, 1913. Wages increased from \$2.00 per day.⁸⁸November 1, 1913. Wages increased from \$36.00--41.00 per week.⁸⁹November 1, 1913. Wages increased from \$4.16 2-3 per day.⁹⁰January 1, 1913. General increase of \$1.50 per day.⁹¹January 1, 1913. Wages increased from \$16.50 per week.⁹²January 1, 1913. Wages increased from \$18.00 per week.⁹³March 1, 1913. Wages increased from \$21.00 per week.⁹⁴January 1, 1913. Wages increased from \$10.00 per week.⁹⁵January 1, 1913. Wages increased from \$12.00 per week.⁹⁶June 23, 1913. Wages increased from \$13.50 per week.⁹⁷June 23, 1913. Wages increased from \$16.50 per week.

*Rates not reported.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
VI. Woodworking and Furniture—Continued.		
		<i>Carpet and Shade Workers—</i>
354	Sacramento ----	Carpet and Shade Workers' International Association, No. 7.
355	San Francisco---	Carpet and Shade Workers' International Association, No. 1.
356	San Francisco---	Window Shade Workers' Union-----
		<i>Carriage and Wagon Workers—</i>
357	San Francisco---	Carriage, Wagon and Automobile Workers' International Union, No. 6.
		<i>Coopers—</i>
358	Los Angeles ----	Coopers' International Union of North America, No. 152.
359	San Francisco---	Coopers' International Union of North America, No. 65.
		<i>Mill Workers—</i>
360	Los Angeles ----	United Brotherhood of Carpenters and Joiners of America, No. 884.
361	Sacramento ----	United Brotherhood of Carpenters and Joiners of America, No. 1618.
362	San Francisco---	United Brotherhood of Carpenters and Joiners of America, No. 422.
363	San Francisco---	United Brotherhood of Carpenters and Joiners of America, No. 423.
364	San Jose -----	United Brotherhood of Carpenters and Joiners of America, No. 262.
		<i>Upholsterers—</i>
365	San Francisco---	Upholsterers' International Union of North America, No. 28.
366	Stockton -----	Upholsterers' International and Carpet and Shade-workers' International Association, No. 62-12.
		<i>Wood Carvers—</i>
367	San Francisco---	Wood Carvers' Union -----
VII. Food and Liquors.		
(a) FOOD PRODUCTS.		
		<i>Bakers and Confectioners—</i>
367½	Bakersfield -----	Bakery and Confectionery Workers' International Union of America, No. 146.
368	Fresno -----	Bakery and Confectionery Workers' International Union of America, No. 43.
369	Los Angeles ----	Bakery and Confectionery Workers' International Union of America, No. 37.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Carpet and shade workers.....	Male	Week	\$24 00	9	54	354
Carpet layers	Male	Day	5 00	9	54	355
Shade workers	Male	Day	4 00	8	48	356
Blacksmiths	Male	Day	4 00	8	48	357
Blacksmiths, helpers	Male	Day	3 00	8	48	
Painters	Male	Day	3 00-4 00	8	48	
Woodworkers	Male	Day	4 00	8	48	
Coopers, beer barrels.....	Male	Week	24 00	8	48	358
Coopers, wine & whisky bbls..	Male	Week	21 00	8	48	
Coopers, slack barrels.....	Male	Piece	av. wk. 30 00	8	48	
Coopers	Male	Day	4 00	9	54	359
Stickermen	Male	Hour	40	9	54	360
Bench hands	Male	Hour	30	9	54	
Mill hands	Male	Hour	22-25	9	54	361
Sash and door makers.....	Male	Day	3 50	8	48	
Machine and bench hands.....	Male	Day	4 00	8	48	
Cabinet makers	Male	Day	4 50	8	48	362
Mill hands	Male	Day	3 25-5 00	8	48	363
Mill hands	Male	Day	3 25-5 00	8	48	364
Upholsterers	Male	Day	4 50	8	48	365
Mattress workers	Male	Day	4 00	8	44	
Carpet workers	Male	Day	4 50	9	54	366
Upholsterers	Male	Day	4 00	9	54	
Wood carvers	Male	Day	⁹⁸ 4 50-5 50	8	48	367
Foremen	Male	Week	27 00	9	55	367½
Bench hands, oven men, etc....	Male	Week	21 00-23 00	9	55	
Helpers	Male	Week	16 00	9	55	
Foremen	Male	Week	25 00	9	54	368
Bench hands	Male	Week	21 00	9	54	
Foremen	Male	Week	24 00	9	54	369
Bench hands, oven men, etc....	Male	Week	18 00-21 00	9	54	
Helpers	Male	Week	12 00	9	54	

⁹⁸Wages increased from \$4.00—5.00 per day since January 1, 1912.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
VII. Food and Liquors—Continued.		
(a) FOOD PRODUCTS—Continued.		
<i>Bakers and Confectioners</i> —Continued.		
370	Sacramento -----	Bakery and Confectionery Workers' International Union of America, No. 37.
371	San Diego -----	Bakery and Confectionery Workers' International Union of America, No. 90.
372	San Francisco ---	Bakery and Confectionery Workers' International Union of America, No. 24.
373	San Francisco ---	Bakery and Confectionery Workers' International Union of America, No. 125.
374	San Francisco ---	Bakery and Confectionery Workers' International Union of America, No. 125 (Annex).
<i>Butchers and Meat Cutters</i> —		
375	Sacramento -----	Amalgamated Meat Cutters and Butcher Workmen of North America, No. 498.
376	San Francisco ---	Amalgamated Meat Cutters and Butcher Workmen of North America, No. 115.
(b) BEVERAGES.		
<i>Brewery Employees (Beer Drivers and Bottlers)</i> —		
377	Eureka -----	International Union of United Brewery Workmen of America, No. 7 (Branch 7).
378	Los Angeles -----	International Union of United Brewery Workmen of America, No. 227 (Branch 6).
379	San Francisco ---	International Union of United Brewery Workmen of America, No. 293.
380	San Francisco ---	International Union of United Brewery Workmen of America, No. 227.
<i>Brewery Employees (Brewers and Maltsters)</i> —		
381	San Francisco ---	International Union of United Brewery Workers of America, No. 7.
<i>Soda and Mineral Water Bottlers</i> —		
382	San Francisco ---	Soda and Mineral Water Bottlers, No. 10333-----
VIII. Theaters and Music.		
<i>Actors and Chorus Singers</i> —		
383	San Francisco ---	White Rats Actors' Union of America-----
<i>Bill Posters</i> —		
384	Los Angeles -----	International Alliance of Bill Posters and Billers of United States and Canada, No. 32.
385	San Francisco ---	International Alliance of Bill Posters and Billers of America, No. 44.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Foremen -----	Male	Week	\$27 00	9	56	370
Bench hands -----	Male	Week	22 00	9	56	
Helpers -----	Male	Week	15 00-18 00	9	56	
Foremen -----	Male	Week	22 00-25 00	10	56	371
Bench hands, oven men, etc....	Male	Week	18 00-22 00	10	56	
Foremen -----	Male	Week	25 00	8-9	48-54	372
Bench hands -----	Male	Week	20 00	8-9	48-54	
Helpers -----	Male	Week	12 00	8-9	48-54	
Cracker bakers -----	Male	Day	3 25	9	53	373
Cracker packers -----	Female	Day	1 50	8	48	
Foreladies -----	Female	Week	12 00	8	48	374
Icing workers -----	Female	Week	9 00	8	48	
Cracker and cake packers.....	Female	Week	7 50-11 00	8	48	
Meat cutters -----	Male	Week	21 00	10	61	375
Sausage makers -----	Male	Week	21 00	10	61	
Meat cutters -----	Male	Week	20 00	10	61	376
Sausage makers -----	Male	Week	20 00	9	54	
Apprentices -----	Male	Week	14 00	10	61	
Beer drivers -----	Male	Week	21 00	10	60	377
Bottlers -----	Male	Week	18 00	8	48	
Brewers -----	Male	Week	24 00	8	48	
Beer drivers, bottle -----	Male	Week	20 00-23 00	9	54	378
Beer drivers, keg -----	Male	Week	23 00-26 00	9	54	
Stablemen -----	Male	Week	18 50-20 00	9	54	
Bottlers, labelers, etc.	Male	Week	20 25	8	48	379
Bottle washers, floormen, etc....	Male	Week	18 75	8	48	
Beer drivers, bottle -----	Male	Week	⁹⁹ 23 00	10	60	380
Beer drivers, keg -----	Male	Week	¹⁰⁰ 24 00-28 00	10	60	
Stablemen -----	Male	Week	¹⁰¹ 24 00	11	66	
Brewers and Maltsters.....	Male	Day	¹⁰² 4 25	8	48	381
Bottlers and mixers.....	Male	Day	3 50	9	54	382
Bottle washers -----	Male	Day	2 50	9	54	
Theatrical performers -----	M. & F.	*	*	†	†	383
Bill posters and billers.....	Male	Day	3 00	8	48	384
Bill posters -----	Male	Day	¹⁰³ 3 50	8	48	385

*Rates not reported.

†Hours not reported.

⁹⁹May, 1913. Wages increased from \$21.00 per week.¹⁰⁰May, 1913. Wages increased from \$23.00-27.00 per week.¹⁰¹May, 1913. Wages increased from \$23.00 per week.¹⁰²May 15, 1913. Wages increased from \$4.00 per day.¹⁰³January 1, 1914. Wages increased from \$3.00 per day.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
VIII. Theaters and Music—Continued.		
<i>Moving Picture and Projecting Machine Operators—</i>		
386	Los Angeles -----	International Alliance of Theatrical Stage Employees, No. 150.
387	Sacramento -----	International Alliance of Theatrical Stage Employees, No. 252.
388	San Francisco ---	International Alliance of Theatrical Stage Employees, No. 162.
388½	Stockton -----	International Alliance of Theatrical Stage Employees, No. 3 Auxiliary.
<i>Musicians—</i>		
389	Fresno -----	American Federation of Musicians, No. 210-----
390	Los Angeles -----	American Federation of Musicians, No. 47-----
391	Marysville -----	American Federation of Musicians, No. 158-----
392	Petaluma -----	American Federation of Musicians, No. 439-----
393	Redwood City ---	American Federation of Musicians, No. 570-----
394	Sacramento -----	American Federation of Musicians, No. 12-----
395	San Diego -----	American Federation of Musicians, No. 325-----
396	San Jose -----	American Federation of Musicians, No. 153-----
397	Santa Barbara --	American Federation of Musicians, No. 308-----
398	Santa Rosa -----	American Federation of Musicians, No. 292-----
399	Vallejo -----	American Federation of Musicians, No. 367-----
<i>Stage Mechanics—</i>		
400	Fresno -----	International Alliance of Theatrical Stage Employees, No. 158.
401	Los Angeles -----	International Alliance of Theatrical Stage Employees, No. 33.
402	Oakland -----	International Alliance of Theatrical Stage Employees, No. 107.
403	Sacramento -----	International Alliance of Theatrical Stage Employees, No. 50.
404	San Diego -----	International Alliance of Theatrical Stage Employees, No. 122.
405	San Francisco ---	International Alliance of Theatrical Stage Employees, No. 16.
406	Stockton -----	International Alliance of Theatrical Stage Employees, No. 90.
IX. Tobacco.		
<i>Cigar Makers—</i>		
407	Bakersfield -----	Cigar Makers' International Union of America, No. 469
408	Eureka -----	Cigar Makers' International Union of America, No. 338
409	Los Angeles -----	Cigar Makers' International Union of America, No. 225
410	Oakland -----	Cigar Makers' International Union of America, No. 253

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Operators -----	Male	Week	\$21 00	8	56	386
Operators, single shift.....	Male	Week	30 00	8	56	387
Operators, double shift.....	Male	Week	25 00	6½	45	
Operators -----	Male	Week	27 85	8	104 48	388
Operators -----	Male	Week	25 00	8	56	388½
Musicians -----	¶	§	§	§	§	389
Musicians -----	Male	§	§	§	§	390
Musicians -----	M. & F.	§	§	§	§	391
Musicians -----	M. & F.	§	§	§	§	392
Musicians -----	¶	§	§	§	§	393
Musicians -----	¶	§	§	§	§	394
Musicians -----	M. & F.	§	§	§	§	395
Musicians -----	¶	§	§	§	§	396
Musicians -----	M. & F.	§	§	§	§	397
Musicians -----	¶	§	§	§	§	398
Musicians -----	¶	§	§	§	§	399
Mechanics, property men, etc.	Male	Week	20 00-27 50	‡	‡	400
Flymen, etc. -----	Male	Perfor-				
		mance	1 50-1 75	‡	‡	
Mechanics, property men, etc...	Male	Week	22 50-30 00	‡	‡	401
Flymen, etc. -----	Male	Perfor-				
		mance	1 00-1 75	‡	‡	
Mechanics, property men, etc...	Male	Week	20 00-35 00	‡	‡	402
Flymen, etc. -----	Male	Perfor-				
		mance	1 25-1 75	‡	‡	
Mechanics, property men, etc...	Male	Week	20 00-30 00	‡	‡	403
Flymen, etc. -----	Male	Perfor-				
		mance	1 25-1 50	‡	‡	
Mechanics, property men, etc...	Male	Week	22 50-30 00	‡	‡	404
Flymen, etc. -----	Male	Week	19 25-20 00	‡	‡	
Mechanics, property men, etc...	Male	Week	20 00-35 00	‡	‡	405
Flymen, etc. -----	Male	*	*	‡	‡	
Mechanics, property men, etc...	Male	Week	20 00-30 00	‡	‡	406
Flymen, etc. -----	Male	Perfor-				
		mance	1 25-2 00	‡	‡	
Cigarmakers -----	Male	Piece	18 00	8	48	407
Strippers -----	M. & F.	Week	Av. per wk. 8 00	8	48	
Cigarmakers -----	Male	Piece	18 00	8	48	408
			Av. per wk.			
Cigarmakers -----	Male	Piece	15 00	8	48	409
			Av. per wk.			
Cigarmakers -----	Female	Piece	15 00	8	48	
			Av. per wk.			
Cigarmakers -----	Male	Piece	16 00	8	48	410
			Av. per wk.			
Cigarmakers -----	Female	Piece	16 00	8	48	
			Av. per wk.			

¹⁰⁴In 1913, secured 1 day rest in 7.

§Musicians in most instances are engaged in another occupation through which they gain a livelihood, many being members of unions in other trades. The wage varies with nature of service rendered and the purpose for which it is rendered.

*Rates not reported.

¶Sex not reported.

‡Hours irregular.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
IX. Tobacco—Continued.		
<i>Cigar Makers—Continued.</i>		
411	San Diego -----	Cigar Makers' International Union of America, No. 332
412	San Francisco ---	Cigar Makers' International Union of America, No. 228
413	San Jose -----	Cigar Makers' International Union of America, No. 291
<i>Tobacco Workers—</i>		
414	San Francisco ---	Tobacco Workers' International Union, No. 74-----
X. Restaurants and Trade.		
(a) HOTELS AND RESTAURANTS.		
<i>Bartenders—</i>		
415	Bakersfield -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 378.
416	Eureka -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 406.
417	Fresno -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 566.
418	Los Angeles -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 284.
419	Mojave -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 445.
420	Oakland -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 525.
421	San Diego -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 768.
422	San Francisco ---	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 41.
423	San Pedro -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 591.
424	Stockton -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 463.
<i>Cooks, Waiters and Waitresses—</i>		
425	Bakersfield -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 550.
426	Los Angeles -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 17.
427	Los Angeles -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 27.
428	Los Angeles -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 98.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Cigarmakers -----	M. & F.	Piece	\$18 00	8	46½	411
Cigar packers -----	M. & F.	Piece	20 00	8	45	
Cigarmakers -----	Male	Piece	20 00	8	48	412
Cigarmakers -----	Male	Piece	13 50	8	47	413
Cutters -----	Male	Week	15 00	8½	51	414
Packers -----	Female	Week	7 00	8	48	
Bartenders -----	Male	Day	3 50	8	56	415
Bartenders -----	Male	Month	¹⁰⁵ 90 00	9	63	416
Bartenders -----	Male	Week	21 00	9	54	417
Bartenders -----	Male	Week	25 00	10	60	418
Bartenders -----	Male	Hour	30	10-12	70-84	419
Bartenders -----	Male	Week	21 00	10	60	420
Bartenders -----	Male	Week	22 50	10	57	421
Bartenders -----	Male	Week	21 00	10	60	422
Bartenders -----	Male	Week	22 50	10	60	423
Bartenders -----	Male	Day	¹⁰⁶ 3 50	10	¹⁰⁷ 60	424
Cooks -----	Male	Day	3 50	10	70	425
Helpers -----	Male	Day	1 75	10	70	
Waiters -----	Male	Day	2 25	10	70	
Waitresses -----	Female	Day	1 50	7	48	
Waiters -----	Male	Week	12 00	10	70	426
Cooks -----	Male	Week	18 00	11	77	427
Waitresses -----	Female	Week	8 00-10 00	7	48	428

¹⁰⁵April, 1913. Wages increased from \$75.00 per month.¹⁰⁶July 1, 1913. Wages increased from \$3.00 per day.¹⁰⁷July 1, 1913. Hours reduced from 70 per week.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
X. Restaurants and Trade—Continued.		
(a) HOTELS AND RESTAURANTS—Continued.		
<i>Cooks, Waiters and Waitresses—Continued.</i>		
429	Oakland -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 31.
430	Sacramento -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 561.
431	San Diego -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 402.
432	San Francisco ---	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 30.
433	San Francisco ---	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 44.
434	San Francisco --	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 48.
435	San Francisco ---	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. -----.
436	San Jose -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 180.
437	Stockton -----	Hotel and Restaurant Employees' International Alliance and Bartenders' International League of America, No. 572.
(b) BARBERING.		
<i>Barbers—</i>		
438	Eureka -----	Journeyman Barbers' International Union, No. 431.-----
439	Los Angeles -----	Journeyman Barbers' International Union, No. 295.-----
440	Petaluma -----	Journeyman Barbers' International Union, No. 419.-----
441	Richmond -----	Journeyman Barbers' International Union, No. 508.-----
442	Riverside -----	Journeyman Barbers' International Union, No. 171.-----
443	San Bernardino..	Journeyman Barbers' International Union, No. 253.-----
444	San Diego -----	Journeyman Barbers' International Union, No. 256.-----
445	San Francisco ---	Journeyman Barbers' International Union, No. 148.-----
446	San Jose -----	Journeyman Barbers' International Union, No. 252.-----
447	Santa Barbara --	Journeyman Barbers' International Union, No. 560.-----
448	Santa Rosa -----	Journeyman Barbers' International Union, No. 159.-----
449	Stockton -----	Journeyman Barbers' International Union, No. 312.-----
450	Vallejo -----	Journeyman Barbers' International Union, No. 335.-----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Cooks -----	Male	Week	\$19 00	10	60	429
Cooks -----	Female	Week	15 00	8	48	
Waiters -----	Male	Week	11 00	10	60	
Waitresses -----	Female	Week	8 00	8	48	
Cooks -----	Male	Week	18 00	10	60	430
Helpers -----	Male	Week	10 00	10	60	
Waiters -----	Male	Week	12 00	10	60	
Waitresses -----	Female	Week	9 00	8	48	
Cooks -----	Male	*	*	10	60	431
Helpers -----	Male	*	*	10	60	
Waiters -----	Male	*	*	10	60	
Waitresses -----	Female	*	*	8	48	
Waiters -----	Male	Day	2 00	10	60	432
Cooks -----	Male	Day	3 00	10½	63	433
Cooks -----	Female	Day	3 00	8	48	
Waitresses -----	Female	Week	9 00	8	48	434
Cooks, helpers -----	Male	Week	12 00	12	72	435
Helpers -----	Male	Week	10 00	12	72	
Cooks -----	Male	Week	¹⁰⁸ 21 00	†	†	436
Waiters -----	Male	Week	¹⁰⁹ 14 00	†	†	
Waitresses -----	Female	Week	¹¹⁰ 8 00	†	†	
Cooks -----	Male	Day	3 00	10½	63	437
Helpers -----	Male	Day	1 65	10	60	
Waiters -----	Male	Day	2 00	10	60	
Waitresses -----	Female	Day	1 50	8	48	
Barbers -----	Male	Percent	age, 60%, \$18 guarantee.	10	62½	438
Barbers -----	Male	Percent	age, 60%, \$14 guarantee.	11	64	439
Barbers -----	Male	Week	18 00	10	62½	440
Barbers -----	Male	Percent	age, 60%, \$18 guarantee.	9½	59½	441
Barbers -----	Male	Week	15 00	11½	72	442
Barbers -----	Male	Percent	age, 60%, \$15 av. per wk.	10½	65	443
Barbers -----	Male	Percent	age, 60%, \$14 av. per wk.	11	69½	444
Barbers -----	Male	Percent	age, 60%, \$18 av. per wk.	10	62	445
Barbers -----	Male	Percent	age, 60%, \$18 av. per wk.	†	†	446
Barbers -----	Male	Percent	age, 60%, \$15 guarantee.	11	70½	447
Barbers -----	Male	Percent	age, 60%, \$16 guarantee.	9¾	61½	448
Barbers -----	Male	Percent	age, 60%, \$14 guarantee.	10½	69	449
Barbers -----	Male	Week	16 00	10½	65	450

*Rates not reported.

†Hours not reported.

¹⁰⁸July, 1912. Wages increased from \$16.00 per week.¹⁰⁹July, 1912. Wages increased from \$10.00 per week.¹¹⁰July, 1912. Wages increased from \$7.00 per week.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
X. Restaurants and Trade—Continued.		
(c) RETAIL TRADE.		
<i>Clerks and Salesmen—</i>		
451	Bakersfield -----	Retail Clerks' International Protective Association, No. 137.
452	Bakersfield -----	Retail Clerks' International Protective Association, No. 1217.
453	San Francisco ---	Retail Clerks' International Protective Association, No. 410.
454	San Francisco ---	Retail Clerks' International Protective Association, No. 432.
455	San Francisco ---	Newspaper Solicitors' Union, No. 12766-----
<i>Office Employees—</i>		
456	San Francisco ---	Office Employees' Association, No. 13188-----
XI. Public Employment.		
<i>Post Office Clerks—</i>		
457	Los Angeles -----	National Federation of Post Office Clerks, No. 64-----
458	San Francisco ---	National Federation of Post Office Clerks, No. 2-----
XII. Stationary Engine Men.		
<i>Dredgemen—</i>		
459	San Francisco ---	International Union of Steam Engineers, No. 493-----
<i>Engineers, Stationary—</i>		
460	Bakersfield -----	International Union of Steam and Operating Engineers, No. 469.
461	Fresno -----	International Union of Steam and Operating Engineers, No. 336.
462	Los Angeles -----	International Union of Steam Engineers, No. 72-----
463	San Francisco ---	International Union of Steam Engineers, No. 64-----
464	San Jose -----	International Union of Steam Engineers, No. 171-----
<i>Firemen, Stationary—</i>		
465	Los Angeles -----	International Brotherhood of Stationary Firemen, No. 220.
466	San Francisco ---	International Brotherhood of Stationary Firemen, No. 86.
XIII. Miscellaneous.		
(a) LEATHER AND LEATHER GOODS.		
<i>Harness Makers—</i>		
467	San Francisco ---	United Brotherhood of Leather Workers on Horse Goods, No. 57.
(b) GLASS AND GLASSWARE.		
<i>Art Glass Workers—</i>		
468	Los Angeles -----	Amalgamated Glass Workers' International Association, No. 5.

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Clerks	Male	*	*	9½	60½	451
Clerks	Male	*	*	10	62	452
Clerks	Female	*	*	8	48	
Shoe clerks	Male	Month	\$65 00	9	57	453
Drug clerks	Male	Month	100 00	†	60	454
Newspaper solicitors, city.....	Male	Day	3 10	8	48	455
Newspaper solicitors, country..	Male	Week	25 00	8	48	
Office employees	M. & F.	No scale of hours or wages				456
Post office clerks.....	M. & F.	Year	800 00-1200 00	8	48	457
Post office clerks.....	M. & F.	Year	800 00-1200 00	8	48	458
Levermen	Male	Month	75 00	8	56	459
Firemen	Male	Month	50 00	12	80	
Deckmen	Male	Month	45 00	12	80	
Engineers, hoisting	Male	Hour	75	8	44	460
Engineers, laundry	Male	Day	3 50-4 25	10	60-66	
Stationary engineers	Male	No scale of hours or wages				461
Engineers, brewery	Male	Day	4 00	8	56	462
Stationary engineers	Male	Hour	35-50	8-10	48-70	
Stationary engineers	Male	Earnings run from		8 av.	56 av.	463
		\$3 50 day to \$250 mo.				
Chief engineers	Male	Day	3 50-6 00	10 Ma x.		464
Assistant engineers	Male	Day	3 50-4 50	10 Ma x.		
Firemen	Male	Day	3 00-3 25	8-9	48-56	465
Firemen	Male	Day	3 00-3 25	8	48-56	466
Watertenders	Male	Day	3 50	8	56	
Oilers, helpers, etc.....	Male	Day	3 00	8	48-56	
Saddle makers	Male	Piece	Av. wk. 15 00	9	54	467
Harness makers	Male	Day	3 25-3 50	9	54	
Art glass workers.....	Male	Week	21 00	8½	48	468

*Rates not reported.

†Hours not reported.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
XIII. Miscellaneous—Continued.		
(b) GLASS AND GLASSWARE— <i>Continued.</i>		
		<i>Glass Bottle Blowers and Caners—</i>
469	San Francisco ---	Glass Bottle Blowers' Association of the United States and Canada, No. 22.
470	San Francisco ---	San Francisco Bottle Caners, No. 10535-----
		<i>Glass Workers—</i>
471	San Francisco ---	United Glass Workers' of San Francisco and Vicinity--
(c) CLAY PRODUCTS.		
472	Richmond -----	National Brotherhood of Operative Potters, No. 89----
(d) OTHER DISTINCT TRADES.		
		<i>Bath House Employees—</i>
473	San Francisco ---	Barber Shop Porters' and Bath House Employees' Union, No. 11963.
		<i>Bootblacks—</i>
474	San Francisco ---	Bootblacks' Protective Union, No. 10175-----
		<i>Fishermen—</i>
475	San Francisco ---	Alaska Fishermen's Union-----
		<i>Gas and Water Workers—</i>
476	Oakland -----	Gas and Water Workers' Union, No. 10678-----
477	San Francisco ---	Gas and Water Workers' Union, No. 9840-----

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Blowers -----	Male	Piece	Av. wk. \$35 00	8½	49½	469
Bottle caners -----	Male	Piece	Av. wk. 18 00	8	47	475
Bottle caners -----	Female	Piece	Av. wk. 9 00	8	47	
Art glass workers -----	Male	Day	4 00	1118	44	471
Glaziers -----	Male	Day	4 50	1118	44	
Polishers -----	Male	Day	3 25-3 50	1118	44	
Roughers and smoothers -----	Male	Day	4 00	1118	44	
Sheet and plate cutters -----	Male	Day	4 50	1118	44	
Silverers -----	Male	Day	4 00	1118-9	44-50	
Kiln setters -----	Male	Piece	Av. wk. 23 00	8	48	472
Packers -----	Male	Day	3 33½	8	48	
Pressers and casters -----	Male	Piece	Av. wk. 25 00	8	48	
Sagger makers -----	Male	Piece	Av. wk. 30 00	8	48	
Bath house employees -----	Male	Month	47 50-60 00	10	70	473
Bath house attendants -----	Female	Month	45 00	8	48	
Bootblacks -----	Male	Day	2 00	13	88	474
Fishermen -----	Male	Season	Av. mo. 80 00	‡	‡	475
Calkers -----	Male	Day	3 75	8	56	476
Gas makers -----	Male	Month	110 00	8	56	
Gas makers, helpers -----	Male	Month	90 00	8	56	
Meter men -----	Male	Day	3 75	8	56	
Purifiers -----	Male	Day	3 00	8	56	
Street laborers -----	Male	Day	2 50	8	48	
Yard men -----	Male	Day	2 75	8	56	
Calkers -----	Male	Day	3 75	8	48	477
Gas makers -----	Male	Month	110 00	8	48	
Gas makers, helpers -----	Male	Day	3 00	8	48	
Meter men -----	Male	Day	3 75	8	48	
Purifiers -----	Male	Day	3 00	8	48	
Service and main laborers -----	Male	Day	2 50	8	48	
Yard men -----	Male	Day	2 75	8	48	

‡Hours irregular.

1111912-13. Gradual reduction in hours.

LABOR ORGANIZATIONS: SHOWING RATES OF WAGES

No.	Locality	Trade and organization
XIII. Miscellaneous—Continued.		
(d) OTHER DISTINCT TRADES— <i>Continued.</i>		
<i>Janitors, Porters and Elevatormen—</i>		
478	San Francisco	Janitors' Protective Union, No. 10637
479	San Francisco	Elevator Conductors and Starters, No. 13105
<i>Milkers—</i>		
480	San Francisco	Milkers' Protective Union, No. 8861
<i>Miners—</i>		
481	Bodie	Western Federation of Miners, No. 61
482	Grass Valley	Western Federation of Miners, No. 90
483	Kennett	Western Federation of Miners, No. 174
484	Randsburg	Western Federation of Miners, No. 44
485	Skidoo	Western Federation of Miners, No. 211
486	Sutter Creek	Western Federation of Miners, No. 135
<i>Sugar Workers—</i>		
487	San Francisco	Sugar Workers' Union, No. 10519
<i>Timber Workers—</i>		
488	Eureka	International Union of Timber Workers, No. 23
<i>Undertakers and Cemetery Employees—</i>		
489	San Francisco	Cemetery Employees, No. 10634
490	San Francisco	Undertaker's Union, No. 9049
(e) MIXED EMPLOYMENT.		
491	Bakersfield	United Laborers' Union, No. 14143
492	Los Angeles	United Laborers' Union, No. 13149
493	San Jose	United Laborers' Union, No. 14190
494	Vallejo	Federal Labor Union, No. 11345

AND HOURS OF LABOR ON JANUARY 1, 1914—Continued.

Occupation	Sex	Rates of wages		Hours of labor		No.
		Unit	Rates	On first 5 days	Weekly	
Janitors:						
(a) Office buildings -----	Male	Month	\$70 00	9	54-63	478
(b) Public buildings -----	Male	Month	80 00	8	44	
(c) Theaters -----	Male	Week	17 50	8	56	
Elevator conductors -----	Male	Day	2 70	9	60	479
Milkers, can & bottle washers.	Male	Month	\$50 and found	10	70	480
Miners -----	Male	Day	4 00	8	56	481
Miners -----	Male	Day	3 00	8	56	482
Muckers -----	Male	Day	2 25	8	56	
Car men -----	Male	Day	2 50	8	56	
Miners -----	Male	Day	3 00-3 25	8	56	483
Muckers, laborers, etc.	Male	Day	2 00-2 75	8	56	
Machinists -----	Male	Day	3 25-4 50	8	56	
Blacksmiths -----	Male	Day	4 00	8	56	484
Hoist men -----	Male	Day	4 00	8	56	
Millmen -----	Male	Day	3 50	8	56	
Miners -----	Male	Day	3 50	8	56	
Muckers -----	Male	Day	3 00	8	56	
Miners -----	Male	Day	4 00	8	56	485
Millmen -----	Male	Day	5 00	8	56	
Blacksmiths -----	Male	Day	3 50	9	54	486
Engineers -----	Male	Day	3 00	8	56	
Millmen -----	Male	Day	2 75	8	48	
Miners -----	Male	Day	2 75	8	48	
Muckers -----	Male	Day	2 37½	8	48	
Surfaceworkers -----	Male	Day	2 25	9	54	
Liquor men -----	Male	Hour	27½	‡	‡	487
Sugar boilers -----	Male	Month	85 00-110 00	8	48	
Sugar workers -----	Male	Hour	25	‡	‡	
Timber workers -----	Male	No scale of hours or wages				488
Cemetery employees -----	Male	Day	3 00	8	48	489
Undertakers -----	Male	Month	100 00	12	84	490
Undertakers, apprentices -----	Male	Month	50 00	12	84	
Bootblacks -----	Male	Percent age.	15 00	10	70	491
Laborers -----	Male	Day	Av. per wk. 2 00-3 00	8	48	
Porters -----	Male	Hour	25-30	8	48	
Laborers -----	Male	Hour	25-27½	9-10	54-60	492
Laborers -----	Male	Day	2 50	8	48	493
Laborers -----	Male	Day	2 50	8	48	494

MANUFACTURES.

In this chapter we present for the first time the attempt by this bureau to take a census of manufactures in this state. While our information is not complete, we feel that a great deal has been accomplished in starting this work, the value of which will be apparent to every one interested in the industrial affairs of this state.

Two years ago the bureau decided to commence a systematic tabulation of the manufacturing industries, and introduced a bill at the legislature providing for the registration of factories, work shops, mills and other manufacturing establishments. (Statutes 1913, Chap. 255). The bill was amended in the legislature and made to apply only to those places in which five or more persons are employed. This amendment has seriously handicapped our work, as will be shown by a comparison with the United States census on manufactures, 1909. In the federal census, over one half of the establishments reported employed less than five persons.

The purpose of the act providing for registration was to furnish a record of the various establishments, which could be used both for gathering statistics and for factory inspection.

Our progress has been rather slow, owing to the fact that this being the first attempt by the state to gather the information, we met with considerable resentment on the part of many employers and were compelled to adopt a policy of educating these employers in the value and importance of the state doing this class of work. We had hoped to be able to embody in this report a rather complete census of manufactures, but our missionary work, so to speak, has been so extensive that we could not complete the task in time. We have therefore omitted giving any figures on capital invested, or the value of the material used or the products manufactured. We deemed it inadvisable to submit such figures unless the same were complete.

In the following tables we have tabulated the information relating to numbers employed and wages. This information is complete for the establishments reported. The canning industry is not included, as we intend leaving it for a separate investigation.

The tabulations cover 1,576 establishments, employing a total of 57,648 male and 8,378 female wage earners; and 9,987 male and 1,876 female salaried employees, making a total of 77,889 persons employed on December 15, 1913, or the nearest representative date.

The annual wages paid to these employees amounted to \$8,123,994 for officers, superintendents and managers; \$9,281,900 for clerks, stenographers, salesmen, etc., and \$52,054,483 for wage earners, making a total of \$69,460,377.

The weekly wage rates of wage earners have been tabulated and are given for four classifications, to wit: male and female, eighteen years of age and over, and under eighteen years. Of the male wage earners, eighteen years and over, 35.6 per cent received less than \$15 per week. Of the female wage earners eighteen years of age and over, 49.3 per cent received less than \$9 per week. Of the male wage earners under eighteen, 16.4 per cent received less than \$6 per week, and of the female wage earners under eighteen years 28.5 per cent received less than \$6 per week.

The number of wage earners employed during each month of the year has also been tabulated in order to show the fluctuation in employment. The canning industry has been omitted, owing to the fact that it is so highly seasonal and would tend to distort the general result.

The number of male wage earners fluctuated from 53,458 in January to a maximum of 63,197 in May and 63,035 in September, or, an increase of 18 per cent from the lowest to the highest number. The high number in the month of May is due to the influence of the lumber industry.

The number of female wage earners fluctuated from a minimum of 7,650 in January to a maximum of 8,121 in December, or, an increase of 6 per cent from the lowest to the highest number.

It will be noted that the employment of women is far more stable than that of men, and it is also interesting that the month of December is the time of greatest employment for women and least employment for men; that is, when we omit the canning industry.

The various industries have been grouped into eighty classifications, a separate table being shown for each classification, together with a summary for all the industries.

CLASSIFICATION OF INDUSTRIES.

Table 1.	All Industries.
Table 2.	Agricultural Implements.
Table 3.	Artificial Stone, Clay and Concrete Products.
Table 4.	Automobiles (including Bodies and Parts).
Table 5.	Awnings, Tents and Sails.
Table 6.	Babbitt Metal and Solder.
Table 7.	Bags, other than paper.
Table 8.	Bakery Products.
Table 9.	Baking Powders and Yeast.
Table 10.	Baskets, Fruit and Berry, etc.
Table 11.	Boots and Shoes.
Table 12.	Boxes, Cartons, etc., Paper.
Table 13.	Boxes, Wood.
Table 14.	Brass and Bronze Products.
Table 15.	Brick and Tile.
Table 16.	Butter.
Table 17.	Cans, Tin.
Table 18.	Carbonated Beverages.
Table 19.	Carriages and Wagons and Materials.
Table 20.	Caskets and Undertakers' Supplies.
Table 21.	Cement.
Table 22.	Chemicals (including Chemical Fertilizers).
Table 23.	Clothing, Men's.
Table 24.	Clothing, Women's.
Table 25.	Confectionery.
Table 26.	Cooperage and Wooden Goods, not elsewhere specified.
Table 27.	Electrical Machinery, Apparatus and Supplies.
Table 28.	Engines—Gas, Gasoline, etc.
Table 29.	Explosives.
Table 30.	Felt and Felt Products.
Table 31.	Flour Mill and Grist Mill Products.
Table 32.	Food Preparations.
Table 33.	Foundry and Machine Shop Products.
Table 34.	Furniture, Bank and Store Fixtures, etc.
Table 35.	Gas (in containers).
Table 36.	Gas and Electric Fixtures.
Table 37.	Glass, Cutting and Ornamenting (including Mirrors).
Table 38.	Gloves, Leather.
Table 39.	Glue and Tallow.
Table 40.	Hats and Caps, Men's.
Table 41.	Ice, Manufactured.
Table 42.	Iron and Steel Forgings, Bolts and Nuts.
Table 43.	Iron and Steel, Structural and Ornamental.
Table 44.	Jewelry.
Table 45.	Knit Goods.
Table 46.	Leather Goods.
Table 47.	Liquors, Distilled.
Table 48.	Liquors, Malt.
Table 49.	Liquors, Vinous.
Table 50.	Lumber Industry—Planing Mills.
Table 51.	Lumber Industry—Sash and Door Mills and House Finish.
Table 52.	Lumber Industry—Saw Mills and Logging Operations.
Table 53.	Lumber Industry—Shingle Mills.
Table 54.	Marble and Stone Work.

Table 55.	Mattresses and Spring Beds.
Table 56.	Metal Signs, Stencils and Rubber Stamps.
Table 57.	Millinery.
Table 58.	Oil Stoves and Oil Burning Equipment.
Table 59.	Oil Well Tools and Supplies.
Table 60.	Paint and Varnish.
Table 61.	Paper and Paper Board.
Table 62.	Patent Medicines and Compounds and Druggists' Preparations.
Table 63.	Photo Engraving, Electrotyping and Stereotyping.
Table 64.	Printing and Publishing.
Table 65.	Rock, Quarrying and Crushing.
Table 66.	Roofing Materials and Building Paper.
Table 67.	Rubber Goods—Mechanical, and Rubber Specialties.
Table 68.	Salt.
Table 69.	Sheet Metal Products (not including Tin Cans).
Table 70.	Ship Building (including Boat Building).
Table 71.	Slaughtering and Meat Packing.
Table 72.	Smelting and Refining.
Table 73.	Soap, Washing Powder, etc.
Table 74.	Stoves and Furnaces (not including Oil Stoves).
Table 75.	Sugar Refining.
Table 76.	Tanning.
Table 77.	Tobacco Manufactures.
Table 78.	Trunks, Valises, etc.
Table 79.	Window Shades.
Table 80.	Wire Work (including Wire Rope, Netting, etc.).
Table 81.	All other Industries.

TABLE No. 1. ALL INDUSTRIES.
(1,576 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	3,185	73
Clerks, stenographers, salesmen, etc:		
18 years of age and over.....	6,630	1,776
Under 18 years of age.....	172	27
Totals	9,987	1,876
Wage earners:		
18 years of age and over.....	56,369	7,817
Under 18 years of age.....	1,279	561
Totals	57,648	8,378
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$8,123,994 00
Clerks, stenographers, salesmen, etc.....		9,281,900 00
Wage earners (including piece workers).....		52,054,483 00
Total		\$69,460,377 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	17	108	13	8	146
\$4 to \$4.99	35	93	62	46	236
\$5 to \$5.99	99	349	136	106	690
\$6 to \$6.99	294	1,094	276	202	1,866
\$7 to \$7.99	440	1,197	242	90	1,969
\$8 to \$8.99	540	1,007	126	50	1,723
\$9 to \$9.99	1,089	1,098	174	20	2,381
\$10 to \$10.99	2,251	949	100	21	3,321
\$11 to \$11.99	1,362	458	34	11	1,865
\$12 to \$12.99	5,746	512	65	6	6,329
\$13 to \$13.99	5,198	241	27	-----	5,466
\$14 to \$14.99	3,008	181	9	-----	3,198
\$15 to \$17.99	12,671	340	12	1	13,024
\$18 to \$20.99	7,897	118	2	-----	8,017
\$21 to \$24.99	9,078	36	1	-----	9,115
\$25 and over.....	6,644	36	-----	-----	6,680
Totals	56,369	7,817	1,279	561	66,026

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	54,829	7,650	62,479
February	55,932	7,835	63,767
March	58,128	7,996	66,124
April	61,557	7,923	69,480
May	63,197	8,004	71,201
June	62,647	7,826	70,473
July	62,569	7,695	70,264
August	61,553	7,781	69,334
September	63,035	7,799	70,834
October	62,112	8,007	70,119
November	57,904	8,112	66,016
December	53,458	8,121	61,579

TABLE No. 2. AGRICULTURAL IMPLEMENTS.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	45	
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	136	31
Under 18 years of age.....		
Totals.....	181	31
Wage earners:		
18 years of age and over.....	648	
Under 18 years of age.....	10	
Total.....	658	
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$124,797 00
Clerks, stenographers, salesmen, etc.....		152,573 00
Wage earners (including piece workers).....		653,395 00
Total.....		\$930,765 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....	2				2
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....	13		6		19
\$7 to \$7.99.....	4				4
\$8 to \$8.99.....			1		1
\$9 to \$9.99.....	11		2		13
\$10 to \$10.99.....	14				14
\$11 to \$11.99.....	2				2
\$12 to \$12.99.....	55		1		56
\$13 to \$13.99.....	71				71
\$14 to \$14.99.....	3				3
\$15 to \$17.99.....	153				153
\$18 to \$20.99.....	105				105
\$21 to \$24.99.....	150				150
\$25 and over.....	65				65
Totals.....	648		10		658

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	879		879
February.....	787		787
March.....	829		829
April.....	863		863
May.....	887		887
June.....	1,004		1,004
July.....	955		955
August.....	706		706
September.....	636		636
October.....	675		675
November.....	686		686
December.....	658		658

TABLE No. 3. ARTIFICIAL STONE, CLAY AND CONCRETE PRODUCTS.
(22 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	55	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	68	16
Under 18 years of age.....	2	-----
Totals	125	16
Wage earners:		
18 years of age and over.....	937	-----
Under 18 years of age.....		-----
Total	937	-----
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$157,062 00
Clerks, stenographers, salesmen, etc.....		104,263 00
Wage earners (including piece workers).....		762,405 00
Total		\$1,023,730 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	2	-----		-----	2
\$4 to \$4.99	1	-----		-----	1
\$5 to \$5.99	2	-----		-----	2
\$6 to \$6.99	2	-----		-----	2
\$7 to \$7.99	3	-----		-----	3
\$8 to \$8.99	14	-----		-----	14
\$9 to \$9.99	12	-----		-----	12
\$10 to \$10.99	20	-----		-----	20
\$11 to \$11.99	31	-----		-----	31
\$12 to \$12.99	207	-----		-----	207
\$13 to \$13.99	135	-----		-----	135
\$14 to \$14.99	57	-----		-----	57
\$15 to \$17.99	246	-----		-----	246
\$18 to \$20.99	86	-----		-----	86
\$21 to \$24.99	63	-----		-----	63
\$25 and over.....	56	-----		-----	56
Totals	937	-----		-----	937

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	1,115	-----	1,115
February	1,047	-----	1,047
March	1,123	-----	1,123
April	1,121	-----	1,121
May	1,117	-----	1,117
June	1,113	-----	1,113
July	1,102	-----	1,102
August	1,060	-----	1,060
September	1,004	-----	1,004
October	1,034	-----	1,034
November	1,005	-----	1,005
December	935	-----	935

TABLE No. 4. AUTOMOBILES (including bodies and parts).
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	23	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	20	12
Under 18 years of age.....	-----	-----
Totals	43	12
Wage earners:		
18 years of age and over.....	308	3
Under 18 years of age.....	2	-----
Totals	310	3
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$43,312 00
Clerks, stenographers, salesmen, etc.....		28,458 00
Wage earners (including piece workers).....		276,546 00
Total		\$348,316 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99	1				1
\$5 to \$5.99					
\$6 to \$6.99	2		1		3
\$7 to \$7.99	6				6
\$8 to \$8.99	1				1
\$9 to \$9.99	10		1		11
\$10 to \$10.99	8	1			9
\$11 to \$11.99					
\$12 to \$12.99	10				10
\$13 to \$13.99	26				26
\$14 to \$14.99	28	1			29
\$15 to \$17.99	36	1			37
\$18 to \$20.99	71				71
\$21 to \$24.99	89				89
\$25 and over.....	20				20
Totals	308	3	2		313

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	307	4	311
February	297	4	301
March	301	4	305
April	306	4	310
May	282	3	285
June	344	3	347
July	322	3	325
August	331	3	334
September	332	3	335
October	333	3	336
November	323	4	327
December	312	3	315

TABLE No. 5. AWNINGS, TENTS AND SAILS.
(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	13	1
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	5	7
Under 18 years of age.....		1
Totals.....	18	9
Wage earners:		
18 years of age and over.....	47	50
Under 18 years of age.....		
Totals.....	47	50

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$20,601 00
Clerks, stenographers, salesmen, etc.....	10,213 00
Wage earners (including piece workers).....	82,068 00
Total.....	\$112,882 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....	1				1
\$7 to \$7.99.....	2	5			7
\$8 to \$8.99.....	1	11			12
\$9 to \$9.99.....		11			11
\$10 to \$10.99.....		3			3
\$11 to \$11.99.....		8			8
\$12 to \$12.99.....	1	7			8
\$13 to \$13.99.....					
\$14 to \$14.99.....					
\$15 to \$17.99.....	12	5			17
\$18 to \$20.99.....	6				6
\$21 to \$24.99.....	4				4
\$25 and over.....	20				20
Totals.....	47	50			97

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	59	46	105
February.....	50	46	96
March.....	56	46	102
April.....	56	50	106
May.....	50	50	100
June.....	48	49	97
July.....	48	49	97
August.....	42	46	88
September.....	48	48	96
October.....	47	50	97
November.....	52	48	100
December.....	47	48	95

TABLE No. 6. BABBITT METAL AND SOLDER.
(3 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	8	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	3	4
Under 18 years of age.....	-----	-----
Totals.....	11	4
Wage earners:		
18 years of age and over.....	27	-----
Under 18 years of age.....	1	-----
Total.....	28	-----

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$49,300 00
Clerks, stenographers, salesmen, etc.....	6,941 00
Wage earners (including piece workers).....	28,603 00
Total.....	\$84,844 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....					
\$7 to \$7.99.....			1		1
\$8 to \$8.99.....					
\$9 to \$9.99.....					
\$10 to \$10.99.....					
\$11 to \$11.99.....					
\$12 to \$12.99.....					
\$13 to \$13.99.....	1				1
\$14 to \$14.99.....					
\$15 to \$17.99.....	12				12
\$18 to \$20.99.....	6				6
\$21 to \$24.99.....	8				8
\$25 and over.....					
Totals.....	27		1		28

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	28		28
February.....	28		28
March.....	29		29
April.....	29		29
May.....	30		30
June.....	30		30
July.....	30		30
August.....	30		30
September.....	31		31
October.....	31		31
November.....	31		31
December.....	31		31

TABLE No. 7. BAGS, OTHER THAN PAPER.
(4 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	12	-----
Clerks, stenographers, salesmen, etc.:-----		
18 years of age and over-----	27	12
Under 18 years of age-----	-----	-----
Totals -----	39	12
Wage earners:		
18 years of age and over-----	101	105
Under 18 years of age-----	9	4
Totals -----	110	109
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$42,720 00
Clerks, stenographers, salesmen, etc.-----		44,502 00
Wage earners (including piece workers)-----		166,449 00
Total -----		\$253,671 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----					-----
\$4 to \$4.99-----					-----
\$5 to \$5.99-----		2			2
\$6 to \$6.99-----	2	13	1	2	18
\$7 to \$7.99-----		20	3		23
\$8 to \$8.99-----	3	32	2	2	59
\$9 to \$9.99-----	5	17	2		24
\$10 to \$10.99-----	9	9			18
\$11 to \$11.99-----	6	2	1		9
\$12 to \$12.99-----	4	7			11
\$13 to \$13.99-----	8	1			9
\$14 to \$14.99-----	1	1			2
\$15 to \$17.99-----	17				17
\$18 to \$20.99-----	22				22
\$21 to \$24.99-----	19	1			20
\$25 and over-----	5				5
Totals -----	101	105	9	4	219

Number of Wage Earners, by Months.

Month	Males	Females	Total
January-----	107	129	236
February-----	105	160	265
March-----	117	169	286
April-----	114	175	289
May-----	119	209	328
June-----	125	251	376
July-----	131	236	367
August-----	133	220	353
September-----	127	198	325
October-----	122	172	294
November-----	113	124	237
December-----	110	109	219

TABLE No. 8. BAKERY PRODUCTS.

(42 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	63	9
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	94	61
Under 18 years of age.....	3	2
Totals	160	72
Wage earners:		
18 years of age and over.....	894	349
Under 18 years of age.....	20	42
Totals	914	391

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$198,332 00
Clerks, stenographers, salesmen, etc.....	150,827 60
Wage earners (including piece workers).....	947,145 00
Total	\$1,296,304 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4		1			1
\$4 to \$4.99				2	2
\$5 to \$5.99		2			2
\$6 to \$6.99	2	15	1	12	30
\$7 to \$7.99	2	70	4	22	98
\$8 to \$8.99	8	13			21
\$9 to \$9.99	14	144	9	6	173
\$10 to \$10.99	39	62	5		106
\$11 to \$11.99	8	7			15
\$12 to \$12.99	55	28			83
\$13 to \$13.99	14	3	1		18
\$14 to \$14.99	26	1			27
\$15 to \$17.99	125	2			127
\$18 to \$20.99	193	1			194
\$21 to \$24.99	332				332
\$25 and over	76				76
Totals	894	349	20	42	1,305

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	837	391	1,228
February	839	389	1,228
March	885	403	1,288
April	886	388	1,274
May	896	375	1,271
June	916	373	1,289
July	915	367	1,282
August	916	369	1,285
September	917	375	1,292
October	941	384	1,325
November	941	369	1,310
December	914	391	1,305

TABLE No. 9. BAKING POWDERS AND YEAST.
(4 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	15	10
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	33	12
Under 18 years of age.....		
Totals.....	48	12
Wage earners:		
18 years of age and over.....	47	11
Under 18 years of age.....	2	1
Total.....	49	12
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$39,330.00
Clerks, stenographers, salesmen, etc.....		51,151.00
Wage earners (including piece workers).....		56,587.00
Total.....		\$144,068.00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					1
\$4 to \$4.99.....					1
\$5 to \$5.99.....					1
\$6 to \$6.99.....					1
\$7 to \$7.99.....	1				1
\$8 to \$8.99.....	2	1			3
\$9 to \$9.99.....	1				1
\$10 to \$10.99.....	1	1			2
\$11 to \$11.99.....	1				1
\$12 to \$12.99.....					
\$13 to \$13.99.....					
\$14 to \$14.99.....					
\$15 to \$17.99.....	9				9
\$18 to \$20.99.....	12				12
\$21 to \$24.99.....	14				14
\$25 and over.....	6				6
Totals.....	47	1			48

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	87	52	139
February.....	18	54	72
March.....	68	54	122
April.....	81	55	136
May.....	11	56	67
June.....	11	52	63
July.....	11	53	64
August.....	11	52	63
September.....	11	53	64
October.....	11	48	59
November.....	11	50	61
December.....	11	47	58

TABLE No. 10. BASKETS, FRUIT AND BERRY, ETC.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	12	-----
Clerks, stenographers, salesmen, etc.:-----		
18 years of age and over-----	2	2
Under 18 years of age-----	-----	-----
Totals-----	14	2
Wage earners:		
18 years of age and over-----	109	86
Under 18 years of age-----	-----	2
Totals-----	109	88

Salary and wage payments—annual:	
Officers, superintendents and managers-----	\$14,019 00
Clerks, stenographers, salesmen, etc.-----	3,920 00
Wage earners (including piece workers)-----	127,812 00
Total-----	\$145,751 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----					
\$4 to \$4.99-----					
\$5 to \$5.99-----		2			2
\$6 to \$6.99-----		12		1	13
\$7 to \$7.99-----		20		1	21
\$8 to \$8.99-----		23			23
\$9 to \$9.99-----		6			6
\$10 to \$10.99-----	3	20			23
\$11 to \$11.99-----	1	2			3
\$12 to \$12.99-----	9	1			10
\$13 to \$13.99-----	22				22
\$14 to \$14.99-----	18				18
\$15 to \$17.99-----	27				27
\$18 to \$20.99-----	11				11
\$21 to \$24.99-----	13				13
\$25 and over-----	5				5
Totals-----	109	86		2	197

Number of Wage Earners, by Months.

Month	Males	Females	Total
January-----	78	73	151
February-----	81	82	163
March-----	90	119	209
April-----	126	155	281
May-----	123	169	292
June-----	121	182	303
July-----	127	222	349
August-----	135	208	343
September-----	133	122	355
October-----	106	99	205
November-----	117	101	218
December-----	109	88	197

TABLE No. 11. BOOTS AND SHOES.
(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	23	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over-----	36	11
Under 18 years of age-----	1	-----
Totals -----	60	11
Wage earners:		
18 years of age and over-----	374	144
Under 18 years of age-----	21	13
Totals -----	395	157

Salary and wage payments—annual:	
Officers, superintendents and managers-----	\$47,840 00
Clerks, stenographers, salesmen, etc.-----	46,964 00
Wage earners (including piece workers)-----	293,777 00
Total -----	\$388,581 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----	1	1	2	3	7
\$4 to \$4.99 -----	-----	-----	1	1	2
\$5 to \$5.99 -----	4	9	8	4	25
\$6 to \$6.99 -----	12	13	6	2	33
\$7 to \$7.99 -----	11	11	1	3	26
\$8 to \$8.99 -----	10	20	-----	-----	30
\$9 to \$9.99 -----	16	22	3	-----	41
\$10 to \$10.99 -----	14	15	-----	-----	29
\$11 to \$11.99 -----	9	12	-----	-----	21
\$12 to \$12.99 -----	36	18	-----	-----	54
\$13 to \$13.99 -----	26	8	-----	-----	34
\$14 to \$14.99 -----	10	3	-----	-----	13
\$15 to \$17.99 -----	85	8	-----	-----	93
\$18 to \$20.99 -----	73	2	-----	-----	75
\$21 to \$24.99 -----	43	1	-----	-----	44
\$25 and over-----	24	1	-----	-----	25
Totals -----	374	144	21	13	552

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	364	132	496
February -----	363	139	502
March -----	342	137	479
April -----	316	122	438
May -----	312	126	438
June -----	328	122	450
July -----	329	128	457
August -----	382	145	527
September -----	385	163	548
October -----	340	152	492
November -----	356	147	503
December -----	404	159	563

TABLE No. 12. BOXES, CARTONS, ETC., PAPER.
(17 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	36	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	37	17
Under 18 years of age.....	4	-----
Totals	77	17
Wage earners:		
18 years of age and over.....	214	420
Under 18 years of age.....	8	74
Totals	222	494

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$75,506 00
Clerks, stenographers, salesmen, etc.....	48,593 00
Wage earners (including piece workers).....	284,116 00
Total	\$408,215 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4				2	2
\$4 to \$4.99		1		6	7
\$5 to \$5.99		51	2	46	99
\$6 to \$6.99	1	153	1	11	166
\$7 to \$7.99	6	77	4	3	90
\$8 to \$8.99	8	41	1	4	54
\$9 to \$9.99	7	35		1	43
\$10 to \$10.99	12	26			38
\$11 to \$11.99	9	17			26
\$12 to \$12.99	26	10		1	37
\$13 to \$13.99	20	4			24
\$14 to \$14.99	14	1			15
\$15 to \$17.99	42	3			45
\$18 to \$20.99	36	1			37
\$21 to \$24.99	15				15
\$25 and over.....	18				18
Totals	214	420	8	74	716

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	194	400	594
February	198	389	587
March	202	382	584
April	202	373	575
May	206	374	580
June	204	382	586
July	213	355	568
August	212	399	611
September	215	424	639
October	216	465	681
November	228	529	757
December	223	489	712

TABLE No. 13. BOXES, WOOD.
(14 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	34	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	28	7
Under 18 years of age.....		
Totals	62	7
Wage earners:		
18 years of age and over.....	489	19
Under 18 years of age.....	8	
Totals	497	19
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$67,787 00
Clerks, stenographers, salesmen, etc.		38,418 00
Wage earners (including piece workers)		354,769 00
Total		\$460,914 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....		1			1
\$5 to \$5.99.....		1			1
\$6 to \$6.99.....	1	1	2		4
\$7 to \$7.99.....	14		3		17
\$8 to \$8.99.....	12	7			19
\$9 to \$9.99.....	29	3	2		34
\$10 to \$10.99.....	32	5	1		38
\$11 to \$11.99.....	1				1
\$12 to \$12.99.....	61				61
\$13 to \$13.99.....	32				32
\$14 to \$14.99.....	10	1			11
\$15 to \$17.99.....	202				202
\$18 to \$20.99.....	50				50
\$21 to \$24.99.....	39				39
\$25 and over.....	6				6
Totals	489	19	8		516

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	354	3	357
February.....	362	3	365
March.....	484	3	487
April.....	568	3	511
May.....	517	3	520
June.....	523	3	526
July.....	580	3	583
August.....	582	3	585
September.....	664	3	697
October.....	549	3	552
November.....	510	3	513
December.....	456	3	459

TABLE No. 14. BRASS AND BRONZE PRODUCTS.
(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	21	2
Clerks, stenographers, salesmen, etc.:		
18 years of age and over -----	18	3
Under 18 years of age-----	1	
Totals -----	40	5
Wage earners:		
18 years of age and over -----	170	9
Under 18 years of age-----	12	1
Totals -----	182	10
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$47,200 00
Clerks, stenographers, salesmen, etc.-----		26,820 00
Wage earners (including piece workers) -----		149,604 00
Total -----		\$223,624 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					1
\$4 to \$4.99 -----	1				4
\$5 to \$5.99 -----			4		8
\$6 to \$6.99 -----	5		3		8
\$7 to \$7.99 -----	3		4	1	3
\$8 to \$8.99 -----		2	1		6
\$9 to \$9.99 -----	2	4			5
\$10 to \$10.99 -----	4	1			
\$11 to \$11.99 -----					9
\$12 to \$12.99 -----	8	1			10
\$13 to \$13.99 -----	10				6
\$14 to \$14.99 -----	5	1			33
\$15 to \$17.99 -----	33				37
\$18 to \$20.99 -----	37				52
\$21 to \$24.99 -----	52				10
\$25 and over -----	10				
Totals -----	170	9	12	1	192

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	188	9	197
February -----	199	10	209
March -----	222	11	233
April -----	211	11	222
May -----	209	11	220
June -----	188	13	201
July -----	188	9	197
August -----	189	8	197
September -----	181	10	191
October -----	168	10	178
November -----	188	10	198
December -----	182	10	192

TABLE No. 15. BRICK AND TILE.
(21 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	34	3
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	25	7
Under 18 years of age		
Totals	59	10
Wage earners:		
18 years of age and over	960	
Under 18 years of age	4	
Total	964	
Salary and wage payments—annual:		
Officers, superintendents and managers		\$79,260 00
Clerks, stenographers, salesmen, etc.		38,390 00
Wage earners (including piece workers)		734,053 00
Total		\$851,643 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99	1				1
\$6 to \$6.99	7		1		8
\$7 to \$7.99	12				12
\$8 to \$8.99					
\$9 to \$9.99	39		2		41
\$10 to \$10.99	116				116
\$11 to \$11.99					
\$12 to \$12.99	251				251
\$13 to \$13.99	195		1		196
\$14 to \$14.99	5				5
\$15 to \$17.99	232				232
\$18 to \$20.99	74				74
\$21 to \$24.99	23				23
\$25 and over	5				5
Totals	960		4		964

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	993		993
February	985		985
March	1,075		1,075
April	1,317		1,317
May	1,369		1,369
June	1,376		1,376
July	1,279		1,279
August	1,122		1,122
September	1,060		1,060
October	925		925
November	812		812
December	782		782

TABLE No. 16. BUTTER.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	21	-----
Clerks, stenographers, salesmen, etc.:-----		
18 years of age and over-----	15	10
Under 18 years of age-----	-----	-----
Totals -----	36	10
Wage earners:		
18 years of age and over-----	174	23
Under 18 years of age-----	1	-----
Totals -----	175	23
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$36,227 00
Clerks, stenographers, salesmen, etc.-----		24,652 00
Wage earners (including piece workers)-----		199,885 00
Total -----		\$260,764 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----					
\$4 to \$4.99-----					
\$5 to \$5.99-----					
\$6 to \$6.99-----					
\$7 to \$7.99-----		1			1
\$8 to \$8.99-----	1	15	1		17
\$9 to \$9.99-----		2			2
\$10 to \$10.99-----	2				2
\$11 to \$11.99-----	3				3
\$12 to \$12.99-----	10	2			12
\$13 to \$13.99-----					
\$14 to \$14.99-----	6				6
\$15 to \$17.99-----	50	3			53
\$18 to \$20.99-----	37				37
\$21 to \$24.99-----	16				16
\$25 and over-----	49				49
Totals -----	174	23	1		198

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	164	20	184
February -----	153	18	171
March -----	173	20	193
April -----	196	23	219
May -----	210	23	233
June -----	219	24	243
July -----	220	25	245
August -----	212	29	241
September -----	202	22	224
October -----	197	21	218
November -----	183	21	204
December -----	165	24	189

TABLE No. 17. CANS, TIN.
(6 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	19	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	18	10
Under 18 years of age.....	-----	-----
Totals	37	10
Wage earners:		
18 years of age and over.....	710	99
Under 18 years of age.....	64	10
Totals	774	109

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$36,733 00
Clerks, stenographers, salesmen, etc.....	26,310 00
Wage earners (including piece workers).....	591,325 00
Total	\$654,368 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99		1			1
\$5 to \$5.99		3	1	1	5
\$6 to \$6.99	11	13	9	3	36
\$7 to \$7.99	22	14	25	1	62
\$8 to \$8.99	22	16	5	-----	43
\$9 to \$9.99	72	17	23	4	116
\$10 to \$10.99	67	16	1	1	85
\$11 to \$11.99	62	10	-----	-----	72
\$12 to \$12.99	82	5	-----	-----	87
\$13 to \$13.99	113	2	-----	-----	115
\$14 to \$14.99	21	-----	-----	-----	21
\$15 to \$17.99	127	2	-----	-----	129
\$18 to \$20.99	37	-----	-----	-----	37
\$21 to \$24.99	37	-----	-----	-----	37
\$25 and over.....	37	-----	-----	-----	37
Totals	710	99	64	10	883

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	635	96	731
February	623	94	717
March	755	106	861
April	804	116	920
May	782	122	904
June	939	122	1,061
July	907	122	1,029
August	944	122	1,066
September	975	122	1,097
October	744	118	862
November	596	101	697
December	467	101	568

TABLE No. 18. CARBONATED BEVERAGES.

(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	18	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	6	6
Under 18 years of age.....	-----	-----
Totals.....	24	6
Wage earners:		
18 years of age and over.....	89	-----
Under 18 years of age.....	-----	-----
Total.....	89	-----
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$38,330 00
Clerks, stenographers, salesmen, etc.....		13,000 00
Wage earners (including piece workers).....		87,478 00
Total.....		\$138,808 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1.....					-----
\$4 to \$4.99.....					-----
\$5 to \$5.99.....					-----
\$6 to \$6.99.....					-----
\$7 to \$7.99.....					-----
\$8 to \$8.99.....					-----
\$9 to \$9.99.....					-----
\$10 to \$10.99.....					-----
\$11 to \$11.99.....					-----
\$12 to \$12.99.....	13				13
\$13 to \$13.99.....	4				4
\$14 to \$14.99.....	2				2
\$15 to \$17.99.....	23				23
\$18 to \$20.99.....	18				18
\$21 to \$24.99.....	19				19
\$25 and over.....	10				10
Totals.....	89				89

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	88	-----	88
February.....	88	-----	88
March.....	86	-----	86
April.....	89	-----	89
May.....	100	-----	100
June.....	100	-----	100
July.....	107	-----	107
August.....	112	-----	112
September.....	121	-----	121
October.....	152	-----	152
November.....	112	-----	112
December.....	89	-----	89

TABLE No. 19. CARRIAGES AND WAGONS AND MATERIALS.
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	11	3
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	1	
Under 18 years of age.....		
Totals.....	12	3
Wage earners:		
18 years of age and over.....	71	
Under 18 years of age.....	3	
Total.....	74	
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$15,708 00
Clerks, stenographers, salesmen, etc.....		3,040 00
Wage earners (including piece workers).....		61,613 00
Total.....		\$80,361 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....			1		1
\$6 to \$6.99.....					
\$7 to \$7.99.....					
\$8 to \$8.99.....					
\$9 to \$9.99.....			1		1
\$10 to \$10.99.....			1		1
\$11 to \$11.99.....					
\$12 to \$12.99.....	2				2
\$13 to \$13.99.....	7				7
\$14 to \$14.99.....					
\$15 to \$17.99.....	15				15
\$18 to \$20.99.....	16				16
\$21 to \$24.99.....	26				26
\$25 and over.....	5				5
Totals.....	71		3		74

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	71		71
February.....	75		75
March.....	76		76
April.....	78		78
May.....	83		83
June.....	81		81
July.....	75		75
August.....	75		75
September.....	73		73
October.....	73		73
November.....	72		72
December.....	64		64

TABLE No. 20. CASKETS AND UNDERTAKERS' SUPPLIES.

(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	12	2
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	39	8
Under 18 years of age.....		1
Totals.....	51	11
Wage earners:		
18 years of age and over.....	103	29
Under 18 years of age.....		1
Totals.....	103	30
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$36,997 00
Clerks, stenographers, salesmen, etc.		40,504 00
Wage earners (including piece workers)		108,141 00
Total.....		\$185,642 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....	1	5		1	7
\$7 to \$7.99.....	1	3			4
\$8 to \$8.99.....		6			6
\$9 to \$9.99.....	7	2			9
\$10 to \$10.99.....	2	2			4
\$11 to \$11.99.....		5			5
\$12 to \$12.99.....	9	2			11
\$13 to \$13.99.....	5				5
\$14 to \$14.99.....					
\$15 to \$17.99.....	17	2			19
\$18 to \$20.99.....	29	1			30
\$21 to \$24.99.....	28				28
\$25 and over.....	4	1			5
Totals.....	103	29		1	133

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	105	30	135
February.....	104	31	135
March.....	105	34	139
April.....	103	32	135
May.....	103	30	133
June.....	99	32	131
July.....	95	29	124
August.....	96	28	124
September.....	99	30	129
October.....	101	27	128
November.....	99	32	131
December.....	101	32	133

TABLE No. 21. CEMENT.
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	50	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	272	24
Under 18 years of age.....	4	
Totals	326	25
Wage earners:		
18 years of age and over	2,891	
Under 18 years of age.....	3	
Total	2,894	
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$203,853 00
Clerks, stenographers, salesmen, etc.		318,538 00
Wage earners (including piece workers)		1,841,875 00
Total		\$2,364,266 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99					
\$8 to \$8.99	9				9
\$9 to \$9.99	20				20
\$10 to \$10.99	84	1			85
\$11 to \$11.99	305				305
\$12 to \$12.99	149				149
\$13 to \$13.99	318				318
\$14 to \$14.99	555	1			556
\$15 to \$17.99	601				601
\$18 to \$20.99	218				218
\$21 to \$24.99	434	1			435
\$25 and over	198				198
Totals	2,891	3			2,894

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	2,269	3	2,272
February	2,517	3	2,520
March	2,651	3	2,654
April	2,535	3	2,538
May	2,439	3	2,442
June	2,323	3	2,326
July	2,368	3	2,371
August	2,439	3	2,442
September	2,594	3	2,597
October	2,578	3	2,581
November	2,893	3	2,896
December	2,907	3	2,910

TABLE No. 22. CHEMICALS (including chemical fertilizers).
(17 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	31	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	69	17
Under 18 years of age.....		
Totals	100	17
Wage earners:		
18 years of age and over.....	341	11
Under 18 years of age.....		
Totals	341	11
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$70,995 00
Clerks, stenographers, salesmen, etc.....		90,049 00
Wage earners (including piece workers).....		269,378 00
Total		\$430,422 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1					
\$1 to \$1.99					
\$2 to \$2.99					
\$3 to \$3.99					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99		2			2
\$8 to \$8.99					
\$9 to \$9.99	1	1			2
\$10 to \$10.99		2			2
\$11 to \$11.99		3			3
\$12 to \$12.99	23	3			26
\$13 to \$13.99	18				18
\$14 to \$14.99	27				27
\$15 to \$17.99	104				104
\$18 to \$20.99	15				15
\$21 to \$24.99	99				99
\$25 and over.....	54				54
Totals	341	11			352

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	307	11	318
February	310	11	321
March	314	11	325
April	311	11	322
May	293	11	304
June	307	11	318
July	283	11	294
August	262	11	273
September	305	11	316
October	326	11	337
November	326	11	337
December	341	11	352

TABLE No. 23. CLOTHING, MEN'S.
(17 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	28	5
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	65	29
Under 18 years of age.....	3	5
Totals	96	39
Wage earners:		
18 years of age and over.....	178	1,519
Under 18 years of age.....	9	34
Totals	187	1,553
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$78,010 00
Clerks, stenographers, salesmen, etc.....		120,617 00
Wage earners (including piece workers).....		860,073 00
Total		\$1,058,700 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4		92		1	93
\$4 to \$4.99		47		2	49
\$5 to \$5.99		78	1	3	82
\$6 to \$6.99	2	113	2	13	130
\$7 to \$7.99	3	137	2	7	149
\$8 to \$8.99	1	165	2	3	171
\$9 to \$9.99	10	192	1		203
\$10 to \$10.99	10	188		2	200
\$11 to \$11.99	1	140	1	3	145
\$12 to \$12.99	23	126			149
\$13 to \$13.99	7	78			85
\$14 to \$14.99	7	61			68
\$15 to \$17.99	25	69			94
\$18 to \$20.99	20	28			48
\$21 to \$24.99	57	3			60
\$25 and over.....	12	2			14
Totals	178	1,519	9	34	1,740

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	575	1,362	1,937
February	570	1,378	1,948
March	568	1,447	2,015
April	564	1,377	1,941
May	557	1,397	1,954
June	554	1,315	1,869
July	496	1,256	1,752
August	449	1,225	1,674
September	455	1,200	1,655
October	429	1,247	1,676
November	434	1,307	1,741
December	430	1,306	1,736

TABLE No. 24. CLOTHING, WOMEN'S.
(16 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	20	3
Clerks, stenographers, salesmen, etc.:		
18 years of age and over-----	12	15
Under 18 years of age-----	1	
Totals -----	33	18
Wage earners:		
18 years of age and over-----	69	305
Under 18 years of age-----	1	6
Totals -----	70	311
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$48,595 00
Clerks, stenographers, salesmen, etc.-----		\$22,282 00
Wage earners (including piece workers)-----		206,146 00
Total -----		\$277,023 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----		1			1
\$4 to \$4.99-----		4		1	5
\$5 to \$5.99-----	1	15		3	19
\$6 to \$6.99-----		32			32
\$7 to \$7.99-----	2	28			30
\$8 to \$8.99-----	1	45		2	48
\$9 to \$9.99-----		38			38
\$10 to \$10.99-----		39			39
\$11 to \$11.99-----		21			21
\$12 to \$12.99-----	6	25			31
\$13 to \$13.99-----		11			11
\$14 to \$14.99-----	2	13			15
\$15 to \$17.99-----	11	24			35
\$18 to \$20.99-----	11	5	1		17
\$21 to \$24.99-----	13	2			15
\$25 and over-----	22	2			24
Totals -----	69	305	1	6	381

Number of Wage Earners, by Months.

Month	Males	Females	Total
January-----	72	301	373
February-----	88	336	424
March-----	98	341	439
April-----	93	337	430
May-----	96	335	431
June-----	90	315	405
July-----	98	310	408
August-----	93	325	418
September-----	60	332	392
October-----	70	341	411
November-----	75	323	398
December-----	64	287	351

TABLE No. 25. CONFECTIONERY.
(28 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	56	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	171	55
Under 18 years of age		
Totals	227	56
Wage earners:		
18 years of age and over	668	1,111
Under 18 years of age	15	29
Totals	683	1,140
Salary and wage payments—annual:		
Officers, superintendents and managers		\$127,275 00
Clerks, stenographers, salesmen, etc.		277,778 00
Wage earners (including piece workers)		785,965 00
Total		\$1,191,018 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99		1	1	4	6
\$5 to \$5.99		94	3	7	104
\$6 to \$6.99	4	227	4	7	242
\$7 to \$7.99	8	207	5	3	223
\$8 to \$8.99	13	164		8	185
\$9 to \$9.99	48	137	2		187
\$10 to \$10.99	69	112			181
\$11 to \$11.99	25	37			62
\$12 to \$12.99	94	56			150
\$13 to \$13.99	59	16			75
\$14 to \$14.99	27	16			43
\$15 to \$17.99	131	30			161
\$18 to \$20.99	99	11			110
\$21 to \$24.99	49	1			50
\$25 and over	42	2			44
Totals	668	1,111	15	29	1,823

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	582	812	1,394
February	596	811	1,407
March	617	835	1,452
April	611	809	1,420
May	616	887	1,503
June	599	825	1,424
July	591	828	1,419
August	640	881	1,521
September	659	910	1,569
October	688	939	1,627
November	719	1,006	1,725
December	696	1,141	1,837

TABLE No. 26. COOPERAGE AND WOODEN GOODS, NOT ELSEWHERE SPECIFIED.

(20 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	30	1
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	20	15
Under 18 years of age -----		
Totals -----	50	16
Wage earners:		
18 years of age and over -----	296	17
Under 18 years of age -----	10	5
Totals -----	306	22
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$49,813 00
Clerks, stenographers, salesmen, etc. -----		24,440 00
Wage earners (including piece workers) -----		255,376 00
Total -----		\$329,629 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----					
\$5 to \$5.99 -----	2	2	2		6
\$6 to \$6.99 -----	1	4	1	4	10
\$7 to \$7.99 -----	5	9	4	1	19
\$8 to \$8.99 -----	4	2	1		7
\$9 to \$9.99 -----	6				6
\$10 to \$10.99 -----	14		2		16
\$11 to \$11.99 -----	15				15
\$12 to \$12.99 -----	9				9
\$13 to \$13.99 -----	10				10
\$14 to \$14.99 -----	3				3
\$15 to \$17.99 -----	73				73
\$18 to \$20.99 -----	40				40
\$21 to \$24.99 -----	79				79
\$25 and over -----	35				35
Totals -----	296	17	10	5	328

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	262	15	277
February -----	264	23	287
March -----	278	26	304
April -----	288	22	310
May -----	282	20	302
June -----	268	22	290
July -----	287	22	309
August -----	305	22	327
September -----	335	22	357
October -----	325	22	347
November -----	346	26	372
December -----	304	22	326

TABLE No. 27. ELECTRICAL MACHINERY, APPARATUS AND SUPPLIES.
(17 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	29	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	115	102
Under 18 years of age	4	-----
Totals	148	102
Wage earners:		
18 years of age and over	578	283
Under 18 years of age	16	38
Totals	594	321
Salary and wage payments—annual:		
Officers, superintendents and managers		\$78,249 00
Clerks, stenographers, salesmen, etc.		152,746 00
Wage earners (including piece workers)		483,541 00
Total		\$714,536 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4			1	-----	1
\$4 to \$4.99		4	-----	1	5
\$5 to \$5.99	1	5	3	3	12
\$6 to \$6.99	1	48	7	17	73
\$7 to \$7.99	15	112	2	3	132
\$8 to \$8.99	10	31	-----	7	48
\$9 to \$9.99	42	30	3	2	77
\$10 to \$10.99	138	29	-----	2	169
\$11 to \$11.99	20	7	-----	3	30
\$12 to \$12.99	135	15	-----	-----	150
\$13 to \$13.99	58	1	-----	-----	59
\$14 to \$14.99	8	-----	-----	-----	8
\$15 to \$17.99	47	-----	-----	-----	47
\$18 to \$20.99	28	1	-----	-----	29
\$21 to \$24.99	42	-----	-----	-----	42
\$25 and over	33	-----	-----	-----	33
Totals	578	283	16	38	915

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	569	274	873
February	567	263	830
March	563	229	792
April	533	246	779
May	517	257	774
June	573	270	843
July	547	280	827
August	577	326	903
September	582	340	922
October	561	332	893
November	582	311	893
December	594	321	915

TABLE No. 28. ENGINES, GAS, GASOLINE, ETC.
(10 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	30	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	48	9
Under 18 years of age.....		
Totals.....	78	9
Wage earners:		
18 years of age and over.....	415	
Under 18 years of age.....	18	
Total.....	433	

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$79,640 00
Clerks, stenographers, salesmen, etc.....	81,321 00
Wage earners (including piece workers).....	451,507 00
Total.....	\$612,468 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....			1		1
\$4 to \$4.99.....	5		2		7
\$5 to \$5.99.....	7		3		10
\$6 to \$6.99.....	1		9		10
\$7 to \$7.99.....	6				6
\$8 to \$8.99.....	9		1		10
\$9 to \$9.99.....	8				8
\$10 to \$10.99.....	9				9
\$11 to \$11.99.....	4				4
\$12 to \$12.99.....	15				15
\$13 to \$13.99.....	20				20
\$14 to \$14.99.....	2				2
\$15 to \$17.99.....	61				61
\$18 to \$20.99.....	27				27
\$21 to \$24.99.....	210				210
\$25 and over.....	31				31
Totals.....	415		16		431

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	528		528
February.....	516		516
March.....	525		525
April.....	517		517
May.....	540		540
June.....	537		537
July.....	533		533
August.....	486		486
September.....	440		440
October.....	428		428
November.....	446		446
December.....	433		433

TABLE No. 29. EXPLOSIVES.

(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	33	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	61	9
Under 18 years of age.....	-----	-----
Totals	94	9
Wage earners:		
18 years of age and over.....	739	63
Under 18 years of age.....	12	-----
Totals	751	63
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$96,100 00
Clerks, stenographers, salesmen, etc.....		85,294 00
Wage earners (including piece workers).....		580,553 00
Total		\$761,947 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99	1	-----			1
\$5 to \$5.99	1	-----	1	-----	2
\$6 to \$6.99	1	2	2	-----	5
\$7 to \$7.99	7	38	3	-----	48
\$8 to \$8.99	10	8	3	-----	21
\$9 to \$9.99	35	4	2	-----	41
\$10 to \$10.99	48	-----	1	-----	49
\$11 to \$11.99	84	2	-----	-----	86
\$12 to \$12.99	39	2	-----	-----	41
\$13 to \$13.99	48	-----	-----	-----	48
\$14 to \$14.99	99	1	-----	-----	100
\$15 to \$17.99	156	1	-----	-----	157
\$18 to \$20.99	95	3	-----	-----	98
\$21 to \$24.99	87	2	-----	-----	89
\$25 and over	28	-----	-----	-----	28
Totals	739	63	12	-----	814

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	759	92	861
February	768	86	854
March	730	75	805
April	689	79	768
May	681	81	762
June	739	88	827
July	736	72	808
August	713	62	775
September	716	61	777
October	721	55	776
November	757	63	820
December	751	63	814

TABLE No. 30. FELT AND FELT PRODUCTS.
(3 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	5	1
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	4	11
Under 18 years of age.....		
Totals	9	12
Wage earners:		
18 years of age and over.....	170	49
Under 18 years of age.....	5	1
Totals	175	50

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$14,385 00
Clerks, stenographers, salesmen, etc.....	9,015 00
Wage earners (including piece workers).....	155,564 00
Total	\$178,964 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....		1			1
\$4 to \$4.99.....		1			1
\$5 to \$5.99.....	2	1			3
\$6 to \$6.99.....		5	1	1	7
\$7 to \$7.99.....	3	6	1		10
\$8 to \$8.99.....	3	16			19
\$9 to \$9.99.....	9	6	2		17
\$10 to \$10.99.....	10	4	1		15
\$11 to \$11.99.....	10	1			11
\$12 to \$12.99.....	7	2			9
\$13 to \$13.99.....	13	2			15
\$14 to \$14.99.....	9				9
\$15 to \$17.99.....	46	3			49
\$18 to \$20.99.....	35	1			36
\$21 to \$24.99.....	9				9
\$25 and over.....	14				14
Totals	170	49	5	1	225

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	171	54	225
February	173	68	241
March	177	85	262
April	176	97	273
May	166	101	267
June	166	115	281
July	165	117	282
August	162	72	234
September	164	79	243
October	165	85	250
November	169	69	238
December	160	53	213

TABLE No. 31. FLOUR MILL AND GRIST MILL PRODUCTS.

(29 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	71	—
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	360	59
Under 18 years of age	—	—
Totals	431	59
Wage earners:		
18 years of age and over	766	58
Under 18 years of age	10	—
Totals	776	58
Salary and wage payments—annual:		
Officers, superintendents and managers		\$193,826 00
Clerks, stenographers, salesmen, etc.		513,364 00
Wage earners (including piece workers)		679,633 00
Total		\$1,386,773 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	—	—	—	—	—
\$4 to \$4.99	—	—	—	—	—
\$5 to \$5.99	1	1	—	—	2
\$6 to \$6.99	—	12	2	—	14
\$7 to \$7.99	1	15	4	—	20
\$8 to \$8.99	—	5	2	—	7
\$9 to \$9.99	2	22	1	—	25
\$10 to \$10.99	10	1	1	—	12
\$11 to \$11.99	—	—	—	—	—
\$12 to \$12.99	20	1	—	—	21
\$13 to \$13.99	32	—	—	—	32
\$14 to \$14.99	13	—	—	—	13
\$15 to \$17.99	382	1	—	—	383
\$18 to \$20.99	240	—	—	—	240
\$21 to \$24.99	57	—	—	—	57
\$25 and over	8	—	—	—	8
Totals	766	58	10	—	834

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	810	54	864
February	783	56	839
March	830	53	883
April	763	44	807
May	717	47	764
June	710	44	754
July	740	44	784
August	739	44	783
September	816	42	858
October	796	46	842
November	820	51	871
December	776	58	834

TABLE No. 32. FOOD PREPARATIONS.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	17	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	19	5
Under 18 years of age		
Totals	36	6
Wage earners:		
18 years of age and over	72	60
Under 18 years of age	6	6
Totals	78	66
Salary and wage payments—annual:		
Officers, superintendents and managers		\$33,394 00
Clerks, stenographers, salesmen, etc.		25,260 00
Wage earners (including piece workers)		80,753 00
Total		\$139,407 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99		1		1	2
\$6 to \$6.99	1	18		1	20
\$7 to \$7.99	1	10			11
\$8 to \$8.99		11	4	3	18
\$9 to \$9.99	1	12		1	14
\$10 to \$10.99	4	6			10
\$11 to \$11.99	1				1
\$12 to \$12.99	10	1	2		13
\$13 to \$13.99	3				3
\$14 to \$14.99	2				2
\$15 to \$17.99	31	1			32
\$18 to \$20.99	9				9
\$21 to \$24.99	7				7
\$25 and over	2				2
Totals	72	60	6	6	144

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	94	69	163
February	92	73	165
March	91	63	154
April	89	61	150
May	90	58	148
June	88	59	147
July	84	52	136
August	76	55	131
September	79	61	140
October	80	64	144
November	81	69	150
December	82	60	142

TABLE No. 33. FOUNDRY AND MACHINE SHOP PRODUCTS.

(106 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	225	4
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	374	101
Under 18 years of age	17	3
Totals	616	108
Wage earners:		
18 years of age and over	3,234	1
Under 18 years of age	88	
Totals	3,322	1
Salary and wage payments—annual:		
Officers, superintendents and managers		\$504,175 00
Clerks, stenographers, salesmen, etc.		560,262 00
Wage earners (including piece workers)		3,384,403 00
Total		\$4,448,840 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	1		1		2
\$4 to \$4.99	8	1	14		23
\$5 to \$5.99	12		19		31
\$6 to \$6.99	41		21		62
\$7 to \$7.99	37		4		41
\$8 to \$8.99	33		2		35
\$9 to \$9.99	57		10		67
\$10 to \$10.99	76		9		85
\$11 to \$11.99	23		2		25
\$12 to \$12.99	137		3		140
\$13 to \$13.99	304				304
\$14 to \$14.99	136		1		137
\$15 to \$17.99	570		2		572
\$18 to \$20.99	481				481
\$21 to \$24.99	938				938
\$25 and over	380				380
Totals	3,234	1	88		3,323

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	3,689	7	3,696
February	3,774	7	3,781
March	3,909	4	3,913
April	3,962	4	3,966
May	4,074	8	4,082
June	3,863	9	3,872
July	3,683	11	3,694
August	3,572	7	3,579
September	3,393	4	3,397
October	3,386	2	3,388
November	3,370	2	3,372
December	3,281	2	3,283

TABLE No. 34. FURNITURE, BANK AND STORE FIXTURES, ETC.
(41 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	58	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over-----	82	16
Under 18 years of age-----	1	1
Totals -----	141	17
Wage earners:		
18 years of age and over-----	966	13
Under 18 years of age-----	35	3
Totals -----	1,001	16
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$118,231 00
Clerks, stenographers, salesmen, etc.-----		101,674 00
Wage earners (including piece workers)-----		862,169 00
Total -----		\$1,082,074 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----	1	1	-----	-----	2
\$4 to \$4.99 -----	1	-----	-----	-----	1
\$5 to \$5.99 -----	2	-----	-----	1	3
\$6 to \$6.99 -----	6	4	-----	-----	12
\$7 to \$7.99 -----	11	-----	14	1	26
\$8 to \$8.99 -----	6	-----	8	1	15
\$9 to \$9.99 -----	32	3	6	-----	41
\$10 to \$10.99 -----	21	2	3	-----	26
\$11 to \$11.99 -----	4	-----	-----	-----	4
\$12 to \$12.99 -----	82	-----	-----	-----	82
\$13 to \$13.99 -----	30	-----	1	-----	31
\$14 to \$14.99 -----	11	-----	-----	-----	11
\$15 to \$17.99 -----	137	3	1	-----	141
\$18 to \$20.99 -----	133	-----	-----	-----	133
\$21 to \$24.99 -----	246	-----	-----	-----	246
\$25 and over-----	243	-----	-----	-----	243
Totals -----	966	13	35	3	1,017

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	883	15	898
February -----	959	16	975
March -----	913	15	928
April -----	973	16	989
May -----	937	15	952
June -----	951	16	967
July -----	961	14	975
August -----	982	15	997
September -----	1,018	14	1,032
October -----	1,040	14	1,054
November -----	977	15	992
December -----	995	17	1,012

TABLE No. 35. GAS (in containers).
(5 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	9	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	21	9
Under 18 years of age.....	-----	-----
Totals	30	9
Wage earners:		
18 years of age and over.....	38	-----
Under 18 years of age.....	-----	-----
Total	38	-----
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$15,000 00
Clerks, stenographers, salesmen, etc.....		22,116 00
Wage earners (including piece workers).....		33,805 00
Total		\$70,921 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99					
\$8 to \$8.99					
\$9 to \$9.99	1				1
\$10 to \$10.99	1				1
\$11 to \$11.99					
\$12 to \$12.99	3				3
\$13 to \$13.99	3				3
\$14 to \$14.99	1				1
\$15 to \$17.99	21				21
\$18 to \$20.99	3				3
\$21 to \$24.99	2				2
\$25 and over.....	3				3
Totals	38				38

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	39		39
February	38		38
March	36		36
April	34		34
May	39		39
June	36		36
July	40		40
August	38		38
September	39		39
October	38		38
November	38		38
December	38		38

TABLE No. 36. GAS AND ELECTRIC FIXTURES.

(10 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	27	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over-----	48	23
Under 18 years of age-----	5	-----
Totals -----	80	23
Wage earners:		
18 years of age and over-----	193	4
Under 18 years of age-----	12	2
Totals -----	205	6
Salary and wage payments—annual:		
Officers, superintendents and managers-----		\$52,060 00
Clerks, stenographers, salesmen, etc.-----		78,122 00
Wage earners (including piece workers)-----		176,712 00
Total -----		\$306,894 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----					
\$5 to \$5.99 -----					
\$6 to \$6.99 -----	4		7	2	13
\$7 to \$7.99 -----	8		4		12
\$8 to \$8.99 -----	8				8
\$9 to \$9.99 -----	8	3	1		12
\$10 to \$10.99 -----	6	1			7
\$11 to \$11.99 -----	3				3
\$12 to \$12.99 -----	20				20
\$13 to \$13.99 -----	14				14
\$14 to \$14.99 -----	1				1
\$15 to \$17.99 -----	27				27
\$18 to \$20.99 -----	20				20
\$21 to \$24.99 -----	49				49
\$25 and over -----	25				25
Totals -----	193	4	12	2	211

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	250	8	258
February -----	251	8	259
March -----	250	8	258
April -----	239	8	247
May -----	223	7	230
June -----	240	7	247
July -----	235	7	242
August -----	210	7	217
September -----	226	7	233
October -----	216	7	223
November -----	215	6	221
December -----	207	6	213

TABLE No. 37. GLASS, CUTTING AND ORNAMENTING (including mirrors).
(13 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	12	
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	4	5
Under 18 years of age -----		
Totals -----	16	5
Wage earners: -----		
18 years of age and over -----	101	
Under 18 years of age -----	9	
Total -----	110	
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$13,268 00
Clerks, stenographers, salesmen, etc. -----		8,678 00
Wage earners (including piece workers) -----		92,716 00
Total -----		\$114,662 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----			1		1
\$5 to \$5.99 -----					
\$6 to \$6.99 -----			4		4
\$7 to \$7.99 -----	1				1
\$8 to \$8.99 -----	2		1		3
\$9 to \$9.99 -----	3		2		5
\$10 to \$10.99 -----	2		1		3
\$11 to \$11.99 -----	2				2
\$12 to \$12.99 -----	2				2
\$13 to \$13.99 -----	6				6
\$14 to \$14.99 -----	1				1
\$15 to \$17.99 -----	10				10
\$18 to \$20.99 -----	17				17
\$21 to \$24.99 -----	43				43
\$25 and over -----	12				12
Totals -----	101		9		110

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	109		109
February -----	116		116
March -----	117		117
April -----	114		114
May -----	113		113
June -----	118		118
July -----	103		103
August -----	101		101
September -----	98		98
October -----	104		104
November -----	104		104
December -----	106		106

TABLE No. 38. GLOVES, LEATHER.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	35	1
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	59	30
Under 18 years of age -----	4	-----
Totals -----	98	31
Wage earners:		
18 years of age and over -----	182	234
Under 18 years of age -----	34	16
Totals -----	216	250
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$57,841 00
Clerks, stenographers, salesmen, etc. -----		52,840 00
Wage earners (including piece workers) -----		224,053 00
Total -----		\$334,734 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----		1		2	3
\$4 to \$4.99 -----	1	10	4	3	18
\$5 to \$5.99 -----		8	5	4	17
\$6 to \$6.99 -----	2	17	7	4	30
\$7 to \$7.99 -----	8	12	5	-----	25
\$8 to \$8.99 -----	6	66	3	1	76
\$9 to \$9.99 -----	15	22	7	-----	44
\$10 to \$10.99 -----	14	38	3	-----	55
\$11 to \$11.99 -----	6	18	-----	-----	24
\$12 to \$12.99 -----	17	18	-----	2	37
\$13 to \$13.99 -----	10	8	-----	-----	18
\$14 to \$14.99 -----	13	5	-----	-----	18
\$15 to \$17.99 -----	34	9	-----	-----	43
\$18 to \$20.99 -----	43	2	-----	-----	45
\$21 to \$24.99 -----	5	-----	-----	-----	5
\$25 and over -----	8	-----	-----	-----	8
Totals -----	182	234	34	16	466

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	202	259	461
February -----	204	263	467
March -----	207	260	467
April -----	208	263	471
May -----	207	261	468
June -----	216	264	480
July -----	210	261	471
August -----	208	262	470
September -----	207	263	470
October -----	205	258	463
November -----	201	259	460
December -----	204	257	461

TABLE No. 39. GLUE AND TALLOW.
(3 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	8	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	5	3
Under 18 years of age	-----	-----
Totals	13	3
Wage earners:		
18 years of age and over	77	-----
Under 18 years of age	-----	-----
Total	77	-----
Salary and wage payments—annual:		
Officers, superintendents and managers		\$16,700 00
Clerks, stenographers, salesmen, etc.		10,880 00
Wage earners (including piece workers)		61,332 00
Total		\$88,912 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99					
\$8 to \$8.99					
\$9 to \$9.99	1				1
\$10 to \$10.99	8				8
\$11 to \$11.99					
\$12 to \$12.99	5				5
\$13 to \$13.99	14				14
\$14 to \$14.99					
\$15 to \$17.99	24				24
\$18 to \$20.99	10				10
\$21 to \$24.99	12				12
\$25 and over	3				3
Totals	77				77

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	75	-----	75
February	83	-----	83
March	91	-----	91
April	79	-----	79
May	81	-----	81
June	75	-----	75
July	79	-----	79
August	76	-----	76
September	75	-----	75
October	79	-----	79
November	81	-----	81
December	77	-----	77

TABLE No. 40. HATS AND CAPS, MEN'S.
(4 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	4	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	2	2
Under 18 years of age		
Totals	6	2
Wage earners:		
18 years of age and over	36	27
Under 18 years of age		
Totals	36	27
Salary and wage payments—annual:		
Officers, superintendents and managers		\$8,570 00
Clerks, stenographers, salesmen, etc.		5,520 00
Wage earners (including piece workers)		50,173 00
Total		\$64,263 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4		1			1
\$4 to \$4.99					
\$5 to \$5.99		1			1
\$6 to \$6.99					
\$7 to \$7.99		2			2
\$8 to \$8.99	1	2			3
\$9 to \$9.99		3			3
\$10 to \$10.99		2			2
\$11 to \$11.99		3			3
\$12 to \$12.99	8	2			10
\$13 to \$13.99		2			2
\$14 to \$14.99	1	3			4
\$15 to \$17.99	4	6			10
\$18 to \$20.99	5				5
\$21 to \$24.99	2				2
\$25 and over	15				15
Totals	36	27			63

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	35	25	60
February	35	26	61
March	35	27	62
April	35	27	62
May	36	26	62
June	36	26	62
July	36	27	63
August	35	27	62
September	36	27	63
October	35	27	62
November	36	27	63
December	36	27	63

TABLE No. 41. ICE, MANUFACTURED.
(8 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	23	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	13	4
Under 18 years of age.....		
Totals	36	4
Wage earners:		
18 years of age and over.....	191	
Under 18 years of age.....		
Total	191	
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$50,082 00
Clerks, stenographers, salesmen, etc.....		15,359 00
Wage earners (including piece workers).....		204,277 00
Total		\$269,718 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....					
\$7 to \$7.99.....					
\$8 to \$8.99.....					
\$9 to \$9.99.....					
\$10 to \$10.99.....					
\$11 to \$11.99.....					
\$12 to \$12.99.....	1				1
\$13 to \$13.99.....	7				7
\$14 to \$14.99.....	4				4
\$15 to \$17.99.....	62				62
\$18 to \$20.99.....	40				40
\$21 to \$24.99.....	60				60
\$25 and over.....	17				17
Totals	191				191

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	190		190
February.....	198		198
March.....	209		209
April.....	234		234
May.....	252		252
June.....	264		264
July.....	312		312
August.....	322		322
September.....	326		326
October.....	274		274
November.....	251		251
December.....	208		208

TABLE No. 42. IRON AND STEEL, FORGINGS, BOLTS AND NUTS.

(5 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	13	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	25	3
Under 18 years of age.....	2	-----
Totals	40	3
Wage earners:		
18 years of age and over.....	222	-----
Under 18 years of age.....	30	-----
Total	252	-----

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$32,700 00
Clerks, stenographers, salesmen, etc.....	33,140 00
Wage earners (including piece workers).....	248,940 00
Total	\$314,780 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99	1		2		3
\$8 to \$8.99	1		4		5
\$9 to \$9.99	4		10		14
\$10 to \$10.99	16		1		17
\$11 to \$11.99	2		9		11
\$12 to \$12.99	28		1		29
\$13 to \$13.99	16		1		17
\$14 to \$14.99	9		2		11
\$15 to \$17.99	42				42
\$18 to \$20.99	29				29
\$21 to \$24.99	29				29
\$25 and over.....	45				45
Totals	222		30		252

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	305	-----	305
February	311	-----	311
March	340	-----	340
April	323	-----	323
May	343	-----	343
June	324	-----	324
July	332	-----	332
August	258	-----	258
September	306	-----	306
October	279	-----	279
November	249	-----	249
December	253	-----	253

TABLE No. 43. IRON AND STEEL, STRUCTURAL AND ORNAMENTAL.
(21 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	60	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over -----	83	20
Under 18 years of age -----	11	1
Totals -----	154	21
Wage earners:		
18 years of age and over -----	1,193	10
Under 18 years of age -----	23	-----
Totals -----	1,216	10
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$156,988 00
Clerks, stenographers, salesmen, etc. -----		112,596 00
Wage earners (including piece workers) -----		1,036,818 00
Total -----		\$1,306,402 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1 -----		2			2
\$1 to \$1.99 -----		5			5
\$5 to \$5.99 -----			6		6
\$6 to \$6.99 -----	3	3	6		12
\$7 to \$7.99 -----	11		1		12
\$8 to \$8.99 -----	4		4		8
\$9 to \$9.99 -----	5		2		7
\$10 to \$10.99 -----	13		1		14
\$11 to \$11.99 -----	5				5
\$12 to \$12.99 -----	186		2		188
\$13 to \$13.99 -----	77		1		78
\$14 to \$14.99 -----	86				86
\$15 to \$17.99 -----	233				233
\$18 to \$20.99 -----	244				244
\$21 to \$24.99 -----	162				162
\$25 and over -----	164				164
Totals -----	1,193	10	23		1,226

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	1,162	-----	1,162
February -----	1,193	-----	1,193
March -----	1,180	6	1,186
April -----	1,243	8	1,251
May -----	1,322	12	1,334
June -----	1,295	8	1,303
July -----	1,185	9	1,194
August -----	1,151	9	1,160
September -----	1,155	8	1,163
October -----	1,165	7	1,172
November -----	1,152	7	1,159
December -----	1,211	10	1,221

TABLE No. 44. JEWELRY.
(11 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	14	
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	29	13
Under 18 years of age -----	1	1
Totals -----	44	14
Wage earners:		
18 years of age and over -----	368	52
Under 18 years of age -----	46	8
Totals -----	414	60
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$26,275 00
Clerks, stenographers, salesmen, etc. -----		43,144 00
Wage earners (including piece workers) -----		414,754 00
Total -----		\$484,173 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----			2		2
\$4 to \$4.99 -----			1		1
\$5 to \$5.99 -----	2		15		17
\$6 to \$6.99 -----	4	3	12	5	24
\$7 to \$7.99 -----	9	6	5	1	21
\$8 to \$8.99 -----	6	11	2	1	20
\$9 to \$9.99 -----	9	5	2		16
\$10 to \$10.99 -----	7	4	3	1	15
\$11 to \$11.99 -----	3		2		5
\$12 to \$12.99 -----	14	3	2		19
\$13 to \$13.99 -----	13	2			15
\$14 to \$14.99 -----	23	6			29
\$15 to \$17.99 -----	33	11			44
\$18 to \$20.99 -----	63	1			64
\$21 to \$24.99 -----	79				79
\$25 and over -----	103				103
Totals -----	368	52	46	8	474

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	424	53	477
February -----	410	54	464
March -----	399	56	455
April -----	384	56	440
May -----	380	55	435
June -----	398	52	450
July -----	371	51	422
August -----	366	51	417
September -----	401	52	453
October -----	414	53	467
November -----	409	56	465
December -----	415	61	476

TABLE No. 45. KNIT GOODS.
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	8	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	35	14
Under 18 years of age		
Totals	43	15
Wage earners:		
18 years of age and over	45	306
Under 18 years of age	2	8
Totals	47	314

Salary and wage payments—annual:	
Officers, superintendents and managers	\$16,440 00
Clerks, stenographers, salesmen, etc.	48,287 00
Wage earners (including piece workers)	177,927 00
Total	\$242,654 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99		10		1	11
\$5 to \$5.99		43	1	5	51
\$6 to \$6.99	2	50		1	53
\$7 to \$7.99	2	40	1		43
\$8 to \$8.99	2	54			55
\$9 to \$9.99	1	32			33
\$10 to \$10.99	1	9			10
\$11 to \$11.99	4	25		1	30
\$12 to \$12.99		11			11
\$13 to \$13.99		11			11
\$14 to \$14.99	10	16			26
\$15 to \$17.99	3	2			5
\$18 to \$20.99	9	1			10
\$21 to \$24.99	10	2			12
\$25 and over					
Totals	45	306	2	8	361

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	45	310	355
February	44	299	343
March	40	298	338
April	42	313	355
May	44	351	395
June	43	333	376
July	42	316	358
August	36	289	325
September	40	288	328
October	39	307	346
November	46	323	369
December	46	317	363

TABLE No. 46. LEATHER GOODS.

(19 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	38	1
Clerks, stenographers, salesmen, etc.:-----		
18 years of age and over-----	81	25
Under 18 years of age-----	4	2
Totals -----	123	28
Wage earners:		
18 years of age and over-----	214	112
Under 18 years of age-----	9	9
Totals -----	223	121

Salary and wage payments—annual:	
Officers, superintendents and managers-----	\$70,344 00
Clerks, stenographers, salesmen, etc.-----	102,447 00
Wage earners (including piece workers)-----	196,461 00
Total -----	\$369,252 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----					
\$4 to \$4.99-----		2		3	5
\$5 to \$5.99-----		4	2		6
\$6 to \$6.99-----		12	3		15
\$7 to \$7.99-----	3	19	2	6	30
\$8 to \$8.99-----	5	18	2		25
\$9 to \$9.99-----	12	21			33
\$10 to \$10.99-----	7	18			25
\$11 to \$11.99-----	4	5			9
\$12 to \$12.99-----	13	8			21
\$13 to \$13.99-----	18	2			20
\$14 to \$14.99-----	10	2			12
\$15 to \$17.99-----	44	1			45
\$18 to \$20.99-----	55				55
\$21 to \$24.99-----	34				34
\$25 and over-----	9				9
Totals -----	214	112	9	9	344

Number of Wage Earners, by Months.

Month	Males	Females	Total
January-----	212	88	300
February-----	218	77	295
March-----	219	78	297
April-----	203	88	291
May-----	195	98	293
June-----	195	100	295
July-----	186	103	289
August-----	183	95	278
September-----	198	114	312
October-----	212	122	334
November-----	220	138	358
December-----	221	130	351

TABLE No. 47. LIQUORS, DISTILLED.
(10 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	29	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	54	6
Under 18 years of age.....	-----	-----
Totals	83	6
Wage earners:		
18 years of age and over.....	138	4
Under 18 years of age.....	-----	1
Totals	138	5
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$69,802 00
Clerks, stenographers, salesmen, etc.....		53,438 00
Wage earners (including piece workers).....		114,779 00
Total		\$238,019 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99		1			1
\$7 to \$7.99	1				1
\$8 to \$8.99		1			1
\$9 to \$9.99		1			1
\$10 to \$10.99					
\$11 to \$11.99					
\$12 to \$12.99	10	1			11
\$13 to \$13.99	13				13
\$14 to \$14.99	13				13
\$15 to \$17.99	34	1			35
\$18 to \$20.99	34				34
\$21 to \$24.99	15				15
\$25 and over	18				18
Totals	138	5			143

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	116	5	121
February	120	5	125
March	125	5	130
April	108	5	113
May	119	4	123
June	123	4	127
July	124	5	129
August	142	6	148
September	147	6	153
October	158	6	164
November	143	6	149
December	135	5	140

TABLE No. 48. LIQUORS, MALT.
(48 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	123	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	197	27
Under 18 years of age.....	9	1
Totals	329	29
Wage earners:		
18 years of age and over.....	1,460	
Under 18 years of age.....	3	
Total	1,463	

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$438,319 00
Clerks, stenographers, salesmen, etc.....	298,196 00
Wage earners (including piece workers).....	1,751,814 00
Total	\$2,488,329 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....					
\$7 to \$7.99.....					
\$8 to \$8.99.....					
\$9 to \$9.99.....					
\$10 to \$10.99.....					
\$11 to \$11.99.....					
\$12 to \$12.99.....	10				10
\$13 to \$13.99.....	4	1			5
\$14 to \$14.99.....	1	1			2
\$15 to \$17.99.....	52	1			53
\$18 to \$20.99.....	216				216
\$21 to \$24.99.....	549				549
\$25 and over.....	628				628
Totals	1,460	3			1,463

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	1,353		1,353
February	1,375		1,375
March	1,391		1,391
April	1,425		1,425
May	1,480		1,480
June	1,489		1,489
July	1,533		1,533
August	1,522		1,522
September	1,538		1,538
October	1,506		1,506
November	1,469		1,469
December	1,460		1,460

TABLE No. 49. LIQUORS, VINOUS.
(68 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	102	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	121	36
Under 18 years of age	1	
Totals	224	37
Wage earners:		
18 years of age and over	915	18
Under 18 years of age	1	
Totals	916	18
Salary and wage payments—annual:		
Officers, superintendents and managers		\$234,020 00
Clerks, stenographers, salesmen, etc.		159,905 00
Wage earners (including piece workers)		537,713 00
Total		\$931,638 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99		1	1		2
\$5 to \$5.99					
\$6 to \$6.99	1	1			2
\$7 to \$7.99	3	5			8
\$8 to \$8.99	34	2			36
\$9 to \$9.99	15	2			17
\$10 to \$10.99	179	3			182
\$11 to \$11.99	33	1			34
\$12 to \$12.99	151				151
\$13 to \$13.99	135				135
\$14 to \$14.99	15	3			18
\$15 to \$17.99	243				243
\$18 to \$20.99	45				45
\$21 to \$24.99	41				41
\$25 and over	20				20
Totals	915	18	1		934

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	679	11	690
February	697	12	709
March	689	13	702
April	666	11	677
May	646	10	656
June	599	10	609
July	580	11	591
August	708	10	718
September	1,550	15	1,565
October	1,627	15	1,642
November	1,205	10	1,215
December	785	10	795

TABLE No. 50. LUMBER INDUSTRY—PLANING MILLS.
(53 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	82	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	91	15
Under 18 years of age	3	-----
Totals	176	15
Wage earners:		
18 years of age and over	1,306	-----
Under 18 years of age	30	-----
Total	1,336	-----
Salary and wage payments—annual:		
Officers, superintendents and managers		\$167,908 00
Clerks, stenographers, salesmen, etc.		150,316 00
Wage earners (including piece workers)		1,218,914 00
Total		\$1,537,138 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	1	-----	-----	-----	1
\$4 to \$4.99	1	-----	-----	-----	1
\$5 to \$5.99	-----	-----	-----	-----	-----
\$6 to \$6.99	3	-----	1	-----	4
\$7 to \$7.99	6	-----	3	-----	9
\$8 to \$8.99	2	-----	-----	-----	2
\$9 to \$9.99	9	-----	16	-----	25
\$10 to \$10.99	27	-----	7	-----	34
\$11 to \$11.99	15	-----	-----	-----	15
\$12 to \$12.99	85	-----	1	-----	86
\$13 to \$13.99	93	-----	-----	-----	93
\$14 to \$14.99	43	-----	-----	-----	43
\$15 to \$17.99	364	-----	2	-----	366
\$18 to \$20.99	191	-----	-----	-----	191
\$21 to \$24.99	255	-----	-----	-----	255
\$25 and over	211	-----	-----	-----	211
Totals	1,306	-----	30	-----	1,336

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	1,383	-----	1,383
February	1,406	-----	1,406
March	1,373	-----	1,373
April	1,393	-----	1,393
May	1,524	-----	1,524
June	1,450	-----	1,450
July	1,372	-----	1,372
August	1,278	-----	1,278
September	1,324	-----	1,324
October	1,285	-----	1,285
November	1,261	-----	1,261
December	1,282	-----	1,282

TABLE No. 51. LUMBER INDUSTRY—SASH AND DOOR MILLS, AND HOUSE FINISH.

(48 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	94	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over -----	187	28
Under 18 years of age -----	1	
Totals -----	282	29
Wage earners:		
18 years of age and over -----	2,188	
Under 18 years of age -----	68	
Total -----	2,256	
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$210,333 00
Clerks, stenographers, salesmen, etc. -----		249,037 00
Wage earners (including piece workers) -----		2,244,249 00
Total -----		\$2,703,619 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----	1				1
\$5 to \$5.99 -----					
\$6 to \$6.99 -----	5		7		12
\$7 to \$7.99 -----	15		23		38
\$8 to \$8.99 -----	2		3		5
\$9 to \$9.99 -----	65		22		87
\$10 to \$10.99 -----	82		5		87
\$11 to \$11.99 -----	3				3
\$12 to \$12.99 -----	219		7		226
\$13 to \$13.99 -----	199		1		200
\$14 to \$14.99 -----	17				17
\$15 to \$17.99 -----	328				328
\$18 to \$20.99 -----	373				373
\$21 to \$24.99 -----	504				504
\$25 and over -----	375				375
Totals -----	2,188		68		2,256

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	2,664		2,664
February -----	2,672		2,672
March -----	2,656		2,656
April -----	2,577		2,577
May -----	2,554		2,554
June -----	2,536		2,536
July -----	2,488		2,488
August -----	2,453		2,453
September -----	2,524		2,524
October -----	2,408		2,408
November -----	2,355		2,355
December -----	2,251		2,251

TABLE No. 52. LUMBER INDUSTRY—SAW MILLS AND LOGGING OPERATIONS.

(52 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	176	2
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	289	28
Under 18 years of age.....	1	-----
Totals	466	30
Wage earners:		
18 years of age and over.....	8,682	146
Under 18 years of age.....	76	13
Totals	8,758	159

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$561,741 00
Clerks, stenographers, salesmen, etc.....	402,219 00
Wage earners (including piece workers).....	8,337,656 00
Total	\$9,301,616 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	2	-----	-----	-----	2
\$4 to \$4.99	2	-----	1	-----	3
\$5 to \$5.99	3	1	-----	1	5
\$6 to \$6.99	9	81	17	10	117
\$7 to \$7.99	18	13	8	-----	39
\$8 to \$8.99	72	6	6	-----	84
\$9 to \$9.99	152	8	7	-----	167
\$10 to \$10.99	512	16	25	2	555
\$11 to \$11.99	400	8	3	-----	411
\$12 to \$12.99	1,138	3	6	-----	1,147
\$13 to \$13.99	1,220	2	3	-----	1,225
\$14 to \$14.99	406	-----	-----	-----	406
\$15 to \$17.99	2,219	6	-----	-----	2,225
\$18 to \$20.99	1,282	1	-----	-----	1,283
\$21 to \$24.99	682	-----	-----	-----	682
\$25 and over.....	565	1	-----	-----	566
Totals	8,682	146	76	13	8,917

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	7,825	99	7,924
February	8,056	106	8,162
March	9,268	117	9,385
April	12,390	117	12,507
May	13,997	114	14,111
June	14,120	131	14,251
July	14,688	137	14,825
August	13,837	135	13,972
September	13,025	122	13,147
October	11,496	126	11,622
November	9,583	125	9,708
December	7,775	153	7,928

TABLE No. 53. LUMBER INDUSTRY—SHINGLE MILLS.
(6 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	7	
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....		3
Under 18 years of age.....		
Totals.....	7	3
Wage earners:		
18 years of age and over.....	226	
Under 18 years of age.....		
Total.....	226	
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$7,430 00
Clerks, stenographers, salesmen, etc.....		1,705 00
Wage earners (including piece workers).....		78,774 00
Total.....		\$87,909 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....					
\$7 to \$7.99.....					
\$8 to \$8.99.....					
\$9 to \$9.99.....	4				4
\$10 to \$10.99.....	8				8
\$11 to \$11.99.....	3				3
\$12 to \$12.99.....	8				8
\$13 to \$13.99.....	21				21
\$14 to \$14.99.....	16				16
\$15 to \$17.99.....	74				74
\$18 to \$20.99.....	64				64
\$21 to \$24.99.....	20				20
\$25 and over.....	8				8
Totals.....	226				226

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	113		113
February.....	101		101
March.....	128		128
April.....	143		143
May.....	172		172
June.....	190		190
July.....	139		139
August.....	120		120
September.....	169		169
October.....	193		193
November.....	148		148
December.....	74		74

TABLE No. 54. MARBLE AND STONE WORK.
(12 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	19	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	28	5
Under 18 years of age.....	-----	-----
Totals	47	5
Wage earners:		
18 years of age and over.....	272	-----
Under 18 years of age.....	2	-----
Total	274	-----

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$30,915 00
Clerks, stenographers, salesmen, etc.....	36,665 00
Wage earners (including piece workers).....	304,861 00
Total	\$372,441 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	-----	-----	-----	-----	-----
\$4 to \$4.99	-----	-----	-----	-----	-----
\$5 to \$5.99	-----	-----	-----	-----	-----
\$6 to \$6.99	-----	-----	-----	-----	-----
\$7 to \$7.99	-----	-----	-----	-----	-----
\$8 to \$8.99	-----	-----	1	-----	1
\$9 to \$9.99	-----	-----	1	-----	1
\$10 to \$10.99	3	-----	-----	-----	3
\$11 to \$11.99	-----	-----	-----	-----	-----
\$12 to \$12.99	5	-----	-----	-----	5
\$13 to \$13.99	8	-----	-----	-----	8
\$14 to \$14.99	4	-----	-----	-----	4
\$15 to \$17.99	47	-----	-----	-----	47
\$18 to \$20.99	34	-----	-----	-----	34
\$21 to \$24.99	73	-----	-----	-----	73
\$25 and over.....	98	-----	-----	-----	98
Totals	272	-----	2	-----	274

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	271	-----	271
February	275	-----	275
March	325	-----	325
April	345	-----	345
May	378	-----	378
June	342	-----	342
July	310	-----	310
August	264	-----	264
September	280	-----	280
October	273	-----	273
November	251	-----	251
December	258	-----	258

TABLE No. 55. MATTRESSES AND SPRING BEDS.
(11 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	22	2
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	41	16
Under 18 years of age -----		
Totals -----	63	18
Wage earners:		
18 years of age and over -----	355	56
Under 18 years of age -----	18	1
Totals -----	373	57

Salary and wage payments—annual:	
Officers, superintendents and managers -----	\$50,140 00
Clerks, stenographers, salesmen, etc. -----	56,186 00
Wage earners (including piece workers) -----	301,220 00
Total -----	\$407,546 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----	1				1
\$5 to \$5.99 -----					
\$6 to \$6.99 -----	2	2	5	1	10
\$7 to \$7.99 -----	4	1	4		9
\$8 to \$8.99 -----	6	6	4		16
\$9 to \$9.99 -----	14	7	2		23
\$10 to \$10.99 -----	15	8	1		24
\$11 to \$11.99 -----	5	10			15
\$12 to \$12.99 -----	50	6	2		58
\$13 to \$13.99 -----	36	10			46
\$14 to \$14.99 -----	23	1			24
\$15 to \$17.99 -----	57	3			60
\$18 to \$20.99 -----	53	1			54
\$21 to \$24.99 -----	69				69
\$25 and over -----	20	1			21
Totals -----	355	56	18	1	430

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	403	63	466
February -----	405	63	468
March -----	391	63	454
April -----	392	57	449
May -----	379	57	436
June -----	374	58	432
July -----	381	55	436
August -----	388	54	442
September -----	380	57	437
October -----	414	59	473
November -----	423	60	483
December -----	373	57	430

TABLE No. 56. METAL SIGNS, STENCILS AND RUBBER STAMPS,
(8 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	19	-----
Clerks, stenographers, salesmen, etc.: -----		
18 years of age and over -----	32	6
Under 18 years of age -----	7	-----
Totals -----	48	6
Wage earners:		
18 years of age and over -----	81	8
Under 18 years of age -----	5	2
Totals -----	86	10

Salary and wage payments—annual:	
Officers, superintendents and managers -----	\$43,300 00
Clerks, stenographers, salesmen, etc. -----	37,453 00
Wage earners (including piece workers) -----	79,346 00
Total -----	\$160,099 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----					
\$5 to \$5.99 -----					
\$6 to \$6.99 -----			2		2
\$7 to \$7.99 -----		2			2
\$8 to \$8.99 -----	2		2	2	6
\$9 to \$9.99 -----	3	1			4
\$10 to \$10.99 -----	1	1			2
\$11 to \$11.99 -----					
\$12 to \$12.99 -----	2	2	1		5
\$13 to \$13.99 -----	4	1			5
\$14 to \$14.99 -----					
\$15 to \$17.99 -----	18	1			19
\$18 to \$20.99 -----	19				19
\$21 to \$24.99 -----	9				9
\$25 and over -----	23				23
Totals -----	81	8	5	2	96

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	72	8	80
February -----	78	10	88
March -----	76	9	85
April -----	74	9	83
May -----	74	7	81
June -----	75	8	83
July -----	72	8	80
August -----	73	8	81
September -----	71	10	81
October -----	76	10	86
November -----	75	14	89
December -----	85	10	95

TABLE No. 57. MILLINERY.
(5 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	4	—
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	5	2
Under 18 years of age	1	—
Totals	10	2
Wage earners:		
18 years of age and over	50	76
Under 18 years of age	2	1
Totals	52	77

Salary and wage payments—annual:	
Officers, superintendents and managers	\$11,800 00
Clerks, stenographers, salesmen, etc.	6,373 00
Wage earners (including piece workers)	89,066 00
Total	\$107,239 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99		6			6
\$6 to \$6.99		4	1		5
\$7 to \$7.99	1	2		1	4
\$8 to \$8.99		4	1		5
\$9 to \$9.99	2	7			9
\$10 to \$10.99	2	7			9
\$11 to \$11.99	1	3			4
\$12 to \$12.99	2	5			7
\$13 to \$13.99	2	2			4
\$14 to \$14.99	2	2			4
\$15 to \$17.99	13	11			24
\$18 to \$20.99	5	14			19
\$21 to \$24.99	16	5			21
\$25 and over	4	4			8
Totals	50	76	2	1	129

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	53	100	153
February	62	137	199
March	69	140	209
April	58	90	148
May	50	54	104
June	48	27	75
July	62	45	107
August	57	70	127
September	50	48	98
October	51	68	119
November	53	54	107
December	49	72	121

TABLE No. 58. OIL STOVES AND OIL BURNING EQUIPMENT.

(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	11	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	8	6
Under 18 years of age.....	-----	-----
Totals	19	6
Wage earners:		
18 years of age and over.....	72	-----
Under 18 years of age.....	1	-----
Total	73	-----
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$15,310 00
Clerks, stenographers, salesmen, etc.....		22,696 00
Wage earners (including piece workers).....		68,339 00
Total		\$106,345 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99			1		1
\$8 to \$8.99					
\$9 to \$9.99	1				1
\$10 to \$10.99	1				1
\$11 to \$11.99					
\$12 to \$12.99	2				2
\$13 to \$13.99	2				2
\$14 to \$14.99					
\$15 to \$17.99	8				8
\$18 to \$20.99	17				17
\$21 to \$24.99	37				37
\$25 and over.....	4				4
Totals	72		1		73

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	60	-----	60
February	63	-----	63
March	67	-----	67
April	65	-----	65
May	78	-----	78
June	76	-----	76
July	74	-----	74
August	73	-----	73
September	61	-----	61
October	71	-----	71
November	69	-----	69
December	73	-----	73

TABLE No. 59. OIL WELL TOOLS AND SUPPLIES.
(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	25	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	41	17
Under 18 years of age.....	2	-----
Totals.....	68	17
Wage earners:		
18 years of age and over.....	396	-----
Under 18 years of age.....	10	-----
Total.....	406	-----

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$71,740 00
Clerks, stenographers, salesmen, etc.....	65,727 00
Wage earners (including piece workers).....	512,781 00
Total.....	\$650,248 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....	-----	-----	-----	-----	-----
\$4 to \$4.99.....	-----	-----	-----	-----	1
\$5 to \$5.99.....	1	-----	-----	-----	6
\$6 to \$6.99.....	4	-----	2	-----	5
\$7 to \$7.99.....	2	-----	3	-----	-----
\$8 to \$8.99.....	-----	-----	-----	-----	2
\$9 to \$9.99.....	-----	-----	2	-----	2
\$10 to \$10.99.....	2	-----	-----	-----	1
\$11 to \$11.99.....	1	-----	-----	-----	4
\$12 to \$12.99.....	4	-----	-----	-----	10
\$13 to \$13.99.....	10	-----	-----	-----	5
\$14 to \$14.99.....	2	-----	3	-----	144
\$15 to \$17.99.....	144	-----	-----	-----	40
\$18 to \$20.99.....	40	-----	-----	-----	106
\$21 to \$24.99.....	106	-----	-----	-----	80
\$25 and over.....	80	-----	-----	-----	-----
Totals.....	396	-----	10	-----	406

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	570	-----	570
February.....	543	-----	543
March.....	582	-----	582
April.....	617	-----	617
May.....	617	-----	592
June.....	592	-----	574
July.....	574	-----	528
August.....	528	-----	480
September.....	480	-----	455
October.....	455	-----	413
November.....	413	-----	396
December.....	396	-----	-----

TABLE No. 60. PAINT AND VARNISH.

(13 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	30	
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	39	12
Under 18 years of age.....		
Totals	69	12
Wage earners:		
18 years of age and over.....	315	19
Under 18 years of age.....	2	4
Totals	317	23

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$85,640 00
Clerks, stenographers, salesmen, etc.....	78,524 00
Wage earners (including piece workers).....	283,803 00
Total	\$447,967 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99	1				1
\$7 to \$7.99		5		2	7
\$8 to \$8.99		2		1	3
\$9 to \$9.99	2	6		1	9
\$10 to \$10.99	3	2	2		7
\$11 to \$11.99	2				2
\$12 to \$12.99	21	1			22
\$13 to \$13.99	80	1			81
\$14 to \$14.99	19				19
\$15 to \$17.99	105	1			106
\$18 to \$20.99	37				37
\$21 to \$24.99	34	1			35
\$25 and over.....	11				11
Totals	315	19	2	4	340

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	304	22	326
February	351	22	373
March	322	24	346
April	349	25	374
May	354	22	376
June	338	23	361
July	357	27	384
August	375	26	401
September	350	27	377
October	337	29	366
November	328	31	359
December	315	23	338

TABLE No. 61. PAPER AND PAPER BOARD.
(6 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	17	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	11	24
Under 18 years of age.....	-----	-----
Totals	28	24
Wage earners:		
18 years of age and over.....	437	60
Under 18 years of age.....	8	27
Totals	445	87

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$41,665 00
Clerks, stenographers, salesmen, etc.....	31,884 00
Wage earners (including piece workers).....	363,929 00
Total	\$437,478 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99				1	1
\$6 to \$6.99		26	1	17	44
\$7 to \$7.99	2	16	3	6	27
\$8 to \$8.99	5	7	3	2	17
\$9 to \$9.99	2	5		1	8
\$10 to \$10.99	6	2	1		9
\$11 to \$11.99	35	3			38
\$12 to \$12.99	58				58
\$13 to \$13.99	55	1			56
\$14 to \$14.99	50				50
\$15 to \$17.99	88				88
\$18 to \$20.99	61				61
\$21 to \$24.99	38				38
\$25 and over.....	37				37
Totals	437	60	8	27	532

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	385	73	458
February	378	76	454
March	418	76	494
April	412	79	491
May	506	71	577
June	422	70	492
July	408	79	487
August	429	75	504
September	427	77	504
October	434	103	537
November	501	102	603
December	465	102	567

TABLE No. 62. PATENT MEDICINES AND COMPOUNDS AND DRUG-GISTS' PREPARATIONS.
(14 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	20	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	69	38
Under 18 years of age.....	5	1
Totals.....	94	39
Wage earners:		
18 years of age and over.....	98	119
Under 18 years of age.....	5	10
Totals.....	103	129

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$50,412 00
Clerks, stenographers, salesmen, etc.....	73,275 00
Wage earners (including piece workers).....	111,346 00
Total.....	\$235,033 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1.....					
\$1 to \$1.99.....	1	1			2
\$2 to \$2.99.....					
\$3 to \$3.99.....	9	7		2	18
\$4 to \$4.99.....	2	29	1	4	36
\$5 to \$5.99.....	3	17	1	3	24
\$6 to \$6.99.....	3	27			30
\$7 to \$7.99.....	15	11	2	1	29
\$8 to \$8.99.....	2	8			10
\$9 to \$9.99.....	15	7			22
\$10 to \$10.99.....	8	5			13
\$11 to \$11.99.....	4	1			5
\$12 to \$12.99.....	14	4	1		19
\$13 to \$13.99.....	6	2			8
\$14 to \$14.99.....	4				4
\$15 to \$15.99.....	12				12
\$16 to \$16.99.....					
\$17 to \$17.99.....					
\$18 to \$18.99.....					
\$19 to \$19.99.....					
\$20 to \$20.99.....					
\$21 to \$21.99.....					
\$22 to \$22.99.....					
\$23 to \$23.99.....					
\$24 to \$24.99.....					
\$25 and over.....					
Totals.....	98	119	5	10	232

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	87	129	216
February.....	90	140	230
March.....	89	135	224
April.....	92	128	220
May.....	89	138	227
June.....	92	136	228
July.....	88	128	216
August.....	83	129	212
September.....	81	124	205
October.....	85	139	224
November.....	89	135	224
December.....	98	131	229

TABLE No. 63. PHOTO-ENGRAVING, ELECTROTYPING AND STEREO-TYPING.

(15 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	24	-----
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	17	15
Under 18 years of age.....	3	-----
Totals	54	15
Wage earners:		
18 years of age and over.....	154	27
Under 18 years of age.....	15	-----
Totals	169	27
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$69,369 00
Clerks, stenographers, salesmen, etc.....		30,952 00
Wage earners (including piece workers).....		204,157 00
Total		\$304,478 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....			1		1
\$5 to \$5.99.....			5		5
\$6 to \$6.99.....	2		3		5
\$7 to \$7.99.....	3	2	5		10
\$8 to \$8.99.....	3				3
\$9 to \$9.99.....	3	2	1		6
\$10 to \$10.99.....	6	5			11
\$11 to \$11.99.....		3			3
\$12 to \$12.99.....	5	1			6
\$13 to \$13.99.....		2			2
\$14 to \$14.99.....	3	1			4
\$15 to \$17.99.....	11	4			15
\$18 to \$20.99.....	13	4			17
\$21 to \$24.99.....	17	1			18
\$25 and over.....	88	2			90
Totals	154	27	15		196

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	164	28	192
February.....	163	28	191
March.....	164	26	190
April.....	164	25	189
May.....	165	27	192
June.....	163	29	192
July.....	163	27	190
August.....	166	28	194
September.....	164	29	193
October.....	163	26	189
November.....	161	30	191
December.....	170	30	200

TABLE No. 64. PRINTING AND PUBLISHING.
(195 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	318	14
Clerks, stenographers, salesmen, etc.:		
18 years of age and over -----	1,136	319
Under 18 years of age -----	29	5
Totals -----	1,483	338
Wage earners:		
18 years of age and over -----	3,330	749
Under 18 years of age -----	200	44
Totals -----	3,530	793
Salary and wage payments—annual:		
Officers, superintendents and managers -----		\$730,398 00
Clerks, stenographers, salesmen, etc. -----		1,563,030 00
Wage earners (including piece workers) -----		3,874,023 00
Total -----		\$6,167,451 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----	7	1	5	-----	13
\$4 to \$4.99 -----	4	5	13	3	25
\$5 to \$5.99 -----	22	10	20	7	59
\$6 to \$6.99 -----	58	67	51	8	184
\$7 to \$7.99 -----	58	51	36	10	155
\$8 to \$8.99 -----	120	92	32	3	247
\$9 to \$9.99 -----	70	96	15	2	183
\$10 to \$10.99 -----	97	143	12	6	258
\$11 to \$11.99 -----	43	40	6	3	92
\$12 to \$12.99 -----	130	64	4	1	199
\$13 to \$13.99 -----	79	32	3	-----	114
\$14 to \$14.99 -----	53	25	-----	-----	78
\$15 to \$17.99 -----	313	67	2	1	383
\$18 to \$20.99 -----	349	27	-----	-----	376
\$21 to \$24.99 -----	612	12	1	-----	625
\$25 and over -----	1,315	17	-----	-----	1,332
Totals -----	3,330	749	200	44	4,323

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	3,458	772	4,230
February -----	3,432	762	4,194
March -----	3,557	761	4,321
April -----	3,549	802	4,351
May -----	3,581	773	4,354
June -----	3,535	778	4,313
July -----	3,371	740	4,111
August -----	3,310	782	4,092
September -----	3,384	784	4,168
October -----	3,491	793	4,284
November -----	3,594	842	4,436
December -----	3,529	803	4,332

TABLE No. 65. ROCK, QUARRYING AND CRUSHING.
(20 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	24	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	21	6
Under 18 years of age		
Totals	45	6
Wage earners:		
18 years of age and over	340	
Under 18 years of age		
Total	340	
Salary and wage payments—annual:		
Officers, superintendents and managers		\$69,158 00
Clerks, stenographers, salesmen, etc.		27,152 00
Wage earners (including piece workers)		329,135 00
Total		\$425,445 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99					
\$8 to \$8.99					
\$9 to \$9.99					
\$10 to \$10.99	1				1
\$11 to \$11.99					
\$12 to \$12.99	42				42
\$13 to \$13.99	95				95
\$14 to \$14.99	46				46
\$15 to \$17.99	67				67
\$18 to \$20.99	28				28
\$21 to \$24.99	37				37
\$25 and over	24				24
Totals	340				340

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	364		364
February	343		343
March	363		363
April	358		358
May	371		371
June	346		346
July	364		364
August	376		376
September	355		355
October	435		435
November	334		334
December	323		323

TABLE No. 66. ROOFING MATERIALS AND BUILDING PAPER.
(3 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	19	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	79	23
Under 18 years of age	2	-----
Totals	100	23
Wage earners:		
18 years of age and over	349	3
Under 18 years of age	1	-----
Totals	350	3
Salary and wage payments—annual:		
Officers, superintendents and managers		\$84,460 60
Clerks, stenographers, salesmen, etc.		145,131 00
Wage earners (including piece workers)		262,765 00
Total		\$492,356 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99	1				1
\$8 to \$8.99	1				1
\$9 to \$9.99	4	1	1		6
\$10 to \$10.99	11	1			12
\$11 to \$11.99	4				4
\$12 to \$12.99	47				47
\$13 to \$13.99	55				55
\$14 to \$14.99	7				7
\$15 to \$17.99	110				110
\$18 to \$20.99	73				73
\$21 to \$24.99	33	1			34
\$25 and over	3				3
Totals	349	3	1		353

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	378	3	381
February	372	3	375
March	355	3	358
April	341	3	344
May	326	3	329
June	340	3	343
July	324	3	327
August	318	3	321
September	342	3	345
October	336	3	339
November	350	4	354
December	350	3	353

TABLE No. 67. RUBBER GOODS—MECHANICAL, AND RUBBER SPECIALTIES.

(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	22	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	81	6
Under 18 years of age	1	
Totals	104	6
Wage earners:		
18 years of age and over	278	17
Under 18 years of age	13	
Totals	291	17
Salary and wage payments—annual:		
Officers, superintendents and managers		\$48,786 00
Clerks, stenographers, salesmen, etc.		105,520 00
Wage earners (including piece workers)		223,297 00
Total		\$377,603 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99			2		2
\$7 to \$7.99		1			1
\$8 to \$8.99	1	1			2
\$9 to \$9.99	24	13			37
\$10 to \$10.99	14	1			15
\$11 to \$11.99					
\$12 to \$12.99	58	1	4		63
\$13 to \$13.99	27		7		34
\$14 to \$14.99					
\$15 to \$17.99	76				76
\$18 to \$20.99	31				31
\$21 to \$24.99	12				12
\$25 and over	35				35
Totals	278	17	13		308

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	243	17	260
February	292	18	310
March	290	17	307
April	276	16	292
May	269	13	282
June	273	16	289
July	261	15	276
August	255	15	270
September	230	9	239
October	255	16	271
November	290	17	307
December	295	17	312

TABLE No. 68. SALT.
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	14	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	19	12
Under 18 years of age.....	1	-----
Totals	34	12
Wage earners:		
18 years of age and over.....	176	16
Under 18 years of age.....	-----	2
Totals	176	18
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$43,219 00
Clerks, stenographers, salesmen, etc.....		31,661 00
Wage earners (including piece workers).....		143,998 00
Total		\$218,878 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99	1				1
\$7 to \$7.99		15		2	17
\$8 to \$8.99		1			1
\$9 to \$9.99	5				5
\$10 to \$10.99	2				2
\$11 to \$11.99	32				32
\$12 to \$12.99	17				17
\$13 to \$13.99	29				29
\$14 to \$14.99					
\$15 to \$17.99	31				31
\$18 to \$20.99	55				55
\$21 to \$24.99	1				1
\$25 and over.....	3				3
Totals	176	16		2	194

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	134	11	145
February	133	9	142
March	131	11	142
April	139	4	143
May	155	12	167
June	156	11	167
July	167	14	181
August	184	12	196
September	192	12	204
October	216	9	225
November	207	9	216
December	176	18	194

TABLE No. 69. SHEET METAL PRODUCTS (not including tin cans).
(39 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	72	-----
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	74	25
Under 18 years of age.....	3	-----
Totals	149	25
Wage earners:		
18 years of age and over.....	858	2
Under 18 years of age.....	14	-----
Totals	872	2
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$193,189 00
Clerks, stenographers, salesmen, etc.....		122,609 00
Wage earners (including piece workers).....		854,365 00
Total		\$1,170,163 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99	1	-----	1	-----	2
\$6 to \$6.99	1	-----	5	-----	6
\$7 to \$7.99	5	-----	3	-----	8
\$8 to \$8.99		1	-----	-----	1
\$9 to \$9.99	19	1	2	-----	22
\$10 to \$10.99	21	-----	1	-----	22
\$11 to \$11.99	4	-----	-----	-----	4
\$12 to \$12.99	57	-----	1	-----	58
\$13 to \$13.99	87	-----	-----	-----	87
\$14 to \$14.99	16	-----	1	-----	17
\$15 to \$17.99	201	-----	-----	-----	201
\$18 to \$20.99	141	-----	-----	-----	141
\$21 to \$24.99	158	-----	-----	-----	158
\$25 and over.....	147	-----	-----	-----	147
Totals	858	2	14	-----	874

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	945	2	947
February	1,023	2	1,025
March	1,015	2	1,017
April	1,067	2	1,069
May	1,214	2	1,216
June	1,119	2	1,121
July	1,038	2	1,040
August	947	2	949
September	856	2	858
October	888	2	890
November	856	2	858
December	854	2	856

TABLE No. 70. SHIPBUILDING (including boat building).
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	58	—
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	117	11
Under 18 years of age	8	—
Totals	183	11
Wage earners:		
18 years of age and over	2,362	—
Under 18 years of age	53	—
Total	2,415	—
Salary and wage payments—annual:		
Officers, superintendents and managers		\$163,878 00
Clerks, stenographers, salesmen, etc.		160,194 00
Wage earners (including piece workers)		2,213,295 00
Total		\$2,537,367 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99	5	—	21	—	26
\$5 to \$5.99	28	—	22	—	50
\$6 to \$6.99	34	—	5	—	39
\$7 to \$7.99	49	—	—	—	49
\$8 to \$8.99	14	—	—	—	14
\$9 to \$9.99	20	—	—	—	20
\$10 to \$10.99	22	—	—	—	22
\$11 to \$11.99	12	—	—	—	12
\$12 to \$12.99	226	—	5	—	231
\$13 to \$13.99	276	—	—	—	276
\$14 to \$14.99	18	—	—	—	18
\$15 to \$17.99	476	—	—	—	476
\$18 to \$20.99	261	—	—	—	261
\$21 to \$24.99	697	—	—	—	697
\$25 and over	230	—	—	—	230
Totals	2,362	—	53	—	2,415

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	2,848	—	2,848
February	2,954	—	2,954
March	2,761	—	2,761
April	2,722	—	2,722
May	2,363	—	2,363
June	2,410	—	2,410
July	1,829	—	1,829
August	1,915	—	1,915
September	1,993	—	1,993
October	2,772	—	2,772
November	2,756	—	2,756
December	2,415	—	2,415

TABLE No. 71. SLAUGHTERING AND MEAT PACKING.

(1) establishments reporting.

	Male	Females
Number of employees—		
Salaried—		
Officers, superintendents and managers	18	—
Clerks, stenographers, salesmen, etc.	—	—
18 years of age and over	20	—
Under 18 years of age	1	—
Totals	21	—
Wage earners—		
18 years of age and over	1,000	40
Under 18 years of age	20	—
Totals	1,020	40
Salary and wage payments—(annual)		
Officers, superintendents and managers		\$15,770 00
Clerks, stenographers, salesmen, etc.		98,200 00
Wage earners (including piece workers)		1,028,025 00
Total		\$1,142,000 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$1					
\$1 to \$1.25					
\$1.25 to \$1.50					
\$1.50 to \$1.75					
\$1.75 to \$2.00	3	20	8	1	32
\$2 to \$2.25	9	2,000	1	1	2,011
\$2.25 to \$2.50	28				28
\$2.50 to \$2.75	1		1		2
\$2.75 to \$3.00	115	1	1		117
\$3 to \$3.25	145				145
\$3.25 to \$3.50	56				56
\$3.50 to \$3.75	22				22
\$3.75 to \$4.00	90				90
\$4 to \$4.25	180				180
\$4.25 and over	12				12
Totals	1,000	21	10	2	1,033

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	1,473	43	1,516
February	1,443	46	1,489
March	1,401	41	1,442
April	1,423	34	1,457
May	1,400	42	1,442
June	1,380	47	1,427
July	1,384	40	1,424
August	1,419	45	1,464
September	1,430	30	1,460
October	1,481	30	1,511
November	1,476	44	1,520
December	1,389	44	1,433

TABLE No. 72. SMELTING AND REFINING.
(5 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	14	—
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	68	11
Under 18 years of age	2	—
Totals	84	11
Wage earners:		
18 years of age and over	623	8
Under 18 years of age	—	—
Totals	623	8

Salary and wage payments—annual:	
Officers, superintendents and managers	\$72,550 00
Clerks, stenographers, salesmen, etc.	121,982 00
Wage earners (including piece workers)	506,804 00
Total	\$701,336 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	—	—	—	—	—
\$4 to \$4.99	—	—	—	—	—
\$5 to \$5.99	—	—	—	—	—
\$6 to \$6.99	1	—	—	—	1
\$7 to \$7.99	2	—	—	—	2
\$8 to \$8.99	—	—	—	—	—
\$9 to \$9.99	—	8	—	—	8
\$10 to \$10.99	—	—	—	—	—
\$11 to \$11.99	1	—	—	—	1
\$12 to \$12.99	27	—	—	—	27
\$13 to \$13.99	125	—	—	—	125
\$14 to \$14.99	16	—	—	—	16
\$15 to \$17.99	273	—	—	—	273
\$18 to \$20.99	38	—	—	—	38
\$21 to \$24.99	84	—	—	—	84
\$25 and over	56	—	—	—	56
Totals	623	8	—	—	631

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	560	11	571
February	584	12	596
March	578	10	588
April	549	10	559
May	574	9	583
June	561	10	571
July	584	11	595
August	568	9	577
September	615	8	623
October	592	9	601
November	578	10	588
December	623	8	631

TABLE No. 73. SOAP, WASHING POWDER, ETC.
(9 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	23	
Clerks, stenographers, salesmen, etc.:		
18 years of age and over.....	45	10
Under 18 years of age.....		
Totals.....	68	10
Wage earners:		
18 years of age and over.....	129	28
Under 18 years of age.....	2	
Totals.....	131	28
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$59,640 00
Clerks, stenographers, salesmen, etc.....		\$4,547 00
Wage earners (including piece workers).....		103,034 00
Total.....		\$250,221 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....		1			1
\$6 to \$6.99.....		3			3
\$7 to \$7.99.....					
\$8 to \$8.99.....	1	5	2		8
\$9 to \$9.99.....	2	7			9
\$10 to \$10.99.....	3	3			6
\$11 to \$11.99.....		4			4
\$12 to \$12.99.....	18				18
\$13 to \$13.99.....	20				20
\$14 to \$14.99.....	21	4			25
\$15 to \$17.99.....	34	1			35
\$18 to \$20.99.....	15				15
\$21 to \$24.99.....	9				9
\$25 and over.....	4				4
Totals.....	129	28	2		159

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	125	28	153
February.....	134	30	164
March.....	130	34	164
April.....	135	32	167
May.....	125	30	155
June.....	139	31	170
July.....	134	26	160
August.....	130	27	157
September.....	131	27	158
October.....	128	27	155
November.....	130	28	158
December.....	131	28	159

TABLE No. 74. STOVES AND FURNACES (not including oil stoves).
(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	15	1
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	27	6
Under 18 years of age.....		
Totals	42	7
Wage earners:		
18 years of age and over.....	311	
Under 18 years of age.....	2	
Total	313	

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$30,500 00
Clerks, stenographers, salesmen, etc.....	27,289 00
Wage earners (including piece workers).....	251,732 00
Total	\$309,521 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99					
\$6 to \$6.99					
\$7 to \$7.99			2		2
\$8 to \$8.99					
\$9 to \$9.99	6				6
\$10 to \$10.99	5				5
\$11 to \$11.99	1				1
\$12 to \$12.99	42				42
\$13 to \$13.99	7				7
\$14 to \$14.99	1				1
\$15 to \$17.99	33				33
\$18 to \$20.99	35				35
\$21 to \$24.99	102				102
\$25 and over	79				79
Totals	311		2		313

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	310		310
February	272		272
March	274		274
April	274		274
May	230		230
June	244		244
July	271		271
August	265		265
September	270		270
October	293		293
November	324		324
December	313		313

TABLE No. 75. SUGAR REFINING.
(11 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	98	
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	302	28
Under 18 years of age.....	6	
Totals.....	406	28
Wage earners:		
18 years of age and over.....	4,114	38
Under 18 years of age.....	1	6
Totals.....	4,115	44

Salary and wage payments—annual:	
Officers, superintendents and managers.....	\$385,596 00
Clerks, stenographers, salesmen, etc.....	399,774 00
Wage earners (including piece workers).....	2,333,786 00
Total.....	\$3,119,156 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4.....					
\$4 to \$4.99.....					
\$5 to \$5.99.....					
\$6 to \$6.99.....		9	1	6	16
\$7 to \$7.99.....					
\$8 to \$8.99.....	3				3
\$9 to \$9.99.....	2	16			18
\$10 to \$10.99.....	27				27
\$11 to \$11.99.....	4	2			6
\$12 to \$12.99.....	40	8			48
\$13 to \$13.99.....	126				126
\$14 to \$14.99.....	565	1			566
\$15 to \$17.99.....	1,656	2			1,658
\$18 to \$20.99.....	783				783
\$21 to \$24.99.....	619				619
\$25 and over.....	289				289
Totals.....	4,114	38	1	6	4,159

Number of Wage Earners, by Months.

Month	Males	Females	Total
January.....	1,818	13	1,831
February.....	2,076	15	2,091
March.....	2,231	17	2,248
April.....	2,266	18	2,284
May.....	2,415	20	2,435
June.....	2,035	4	2,039
July.....	2,968	24	2,992
August.....	4,232	30	4,262
September.....	4,589	44	4,633
October.....	4,445	45	4,490
November.....	2,642	19	2,661
December.....	1,697	4	1,701

TABLE No. 76. TANNING.
(25 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers -----	72	3
Clerks, stenographers, salesmen, etc.:		
18 years of age and over -----	41	23
Under 18 years of age -----	1	
Totals -----	114	26
Wage earners:		
18 years of age and over -----	1,219	
Under 18 years of age -----	19	
Total -----	1,238	

Salary and wage payments—annual:	
Officers, superintendents and managers -----	\$170,061 00
Clerks, stenographers, salesmen, etc. -----	56,178 00
Wage earners (including piece workers) -----	877,863 00
Total -----	\$1,104,102 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4 -----					
\$4 to \$4.99 -----					
\$5 to \$5.99 -----					
\$6 to \$6.99 -----			3		3
\$7 to \$7.99 -----			6		6
\$8 to \$8.99 -----	1		2		3
\$9 to \$9.99 -----	13		2		15
\$10 to \$10.99 -----	33		3		36
\$11 to \$11.99 -----	27		3		30
\$12 to \$12.99 -----	224				224
\$13 to \$13.99 -----	265				265
\$14 to \$14.99 -----	122				122
\$15 to \$17.99 -----	358				358
\$18 to \$20.99 -----	117				117
\$21 to \$24.99 -----	36				36
\$25 and over -----	23				23
Totals -----	1,219		19		1,238

Number of Wage Earners, by Months.

Month	Males	Females	Total
January -----	1,239		1,239
February -----	1,223		1,223
March -----	1,219		1,219
April -----	1,327		1,327
May -----	1,183		1,183
June -----	1,164		1,164
July -----	1,088		1,088
August -----	1,155		1,155
September -----	1,170		1,170
October -----	1,182		1,182
November -----	1,214		1,214
December -----	1,238		1,238

TABLE No. 77. TOBACCO MANUFACTURES.
(57 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	29	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	135	51
Under 18 years of age	1	—
Totals	165	52
Wage earners:		
18 years of age and over	639	385
Under 18 years of age	22	34
Totals	661	419
Salary and wage payments—annual:		
Officers, superintendents and managers		\$58,730 00
Clerks, stenographers, salesmen, etc.		144,069 00
Wage earners (including piece workers)		637,105 00
Total		\$839,904 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	—	4	1	—	5
\$4 to \$4.99	1	7	1	—	9
\$5 to \$5.99	2	33	2	3	40
\$6 to \$6.99	4	44	10	25	83
\$7 to \$7.99	9	69	5	1	84
\$8 to \$8.99	19	28	3	1	51
\$9 to \$9.99	13	41	—	2	56
\$10 to \$10.99	15	29	—	1	45
\$11 to \$11.99	9	50	—	1	60
\$12 to \$12.99	25	28	—	—	53
\$13 to \$13.99	20	17	—	—	37
\$14 to \$14.99	71	7	—	—	78
\$15 to \$17.99	166	19	—	—	185
\$18 to \$20.99	142	6	—	—	148
\$21 to \$24.99	86	3	—	—	89
\$25 and over	57	—	—	—	57
Totals	639	385	22	34	1,080

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	577	366	943
February	611	414	1,025
March	614	382	996
April	625	397	1,022
May	626	389	1,015
June	581	393	974
July	584	359	943
August	601	385	986
September	626	397	1,023
October	625	402	1,027
November	625	405	1,030
December	607	421	1,028

TABLE No. 78. TRUNKS, VALISES, ETC.

(8 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers	11	1
Clerks, stenographers, salesmen, etc.:		
18 years of age and over	15	5
Under 18 years of age	1	—
Totals	27	6
Wage earners:		
18 years of age and over	126	30
Under 18 years of age	9	1
Totals	135	31

Salary and wage payments—annual:	
Officers, superintendents and managers	\$13,656 00
Clerks, stenographers, salesmen, etc.	21,969 00
Wage earners (including piece workers)	110,778 00
Total	\$146,403 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4					
\$4 to \$4.99					
\$5 to \$5.99	2	4		1	7
\$6 to \$6.99	3	3	1		7
\$7 to \$7.99	3	4	5		12
\$8 to \$8.99	2	7	2		11
\$9 to \$9.99	1	6	1		8
\$10 to \$10.99	5	3			8
\$11 to \$11.99	5	1			6
\$12 to \$12.99	9				9
\$13 to \$13.99	8	1			9
\$14 to \$14.99	5				5
\$15 to \$17.99	34	1			35
\$18 to \$20.99	37				37
\$21 to \$24.99	11				11
\$25 and over	1				1
Totals	126	30	9	1	166

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	132	29	161
February	132	30	162
March	137	31	168
April	134	28	162
May	138	29	167
June	139	30	169
July	146	30	176
August	144	30	174
September	147	33	180
October	145	34	179
November	141	31	172
December	137	30	167

TABLE No. 79. WINDOW SHADES.

(7 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	4	—
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	6	3
Under 18 years of age.....	—	—
Totals	10	3
Wage earners:		
18 years of age and over.....	59	9
Under 18 years of age.....	1	—
Totals	60	9
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$10,037 00
Clerks, stenographers, salesmen, etc.....		11,070 00
Wage earners (including piece workers).....		60,144 00
Total		\$81,251 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4	—	—	—	—	—
\$4 to \$4.99	—	—	—	—	—
\$5 to \$5.99	—	—	—	—	—
\$6 to \$6.99	—	1	—	—	1
\$7 to \$7.99	1	1	—	—	2
\$8 to \$8.99	2	—	1	—	3
\$9 to \$9.99	1	2	—	—	3
\$10 to \$10.99	1	1	—	—	2
\$11 to \$11.99	3	—	—	—	3
\$12 to \$12.99	4	2	—	—	6
\$13 to \$13.99	6	—	—	—	6
\$14 to \$14.99	2	—	—	—	2
\$15 to \$17.99	11	2	—	—	13
\$18 to \$20.99	8	—	—	—	8
\$21 to \$24.99	9	—	—	—	9
\$25 and over.....	11	—	—	—	11
Totals	59	9	1	—	69

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	72	9	81
February	67	9	76
March	64	10	74
April	67	10	77
May	66	10	76
June	68	9	77
July	65	9	74
August	63	9	72
September	56	9	65
October	66	10	76
November	62	10	72
December	59	9	68

TABLE No. 80. WIREWORK (including wire rope, netting, etc.).
(6 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers-----	13	1
Clerks, stenographers, salesmen, etc.:-----		
18 years of age and over-----	28	5
Under 18 years of age-----		
Totals -----	41	6
Wage earners:		
18 years of age and over-----	186	
Under 18 years of age-----	8	
Total -----	194	

Salary and wage payments—annual:	
Officers, superintendents and managers-----	\$26,525 00
Clerks, stenographers, salesmen, etc.-----	35,619 00
Wage earners (including piece workers)-----	146,047 00
Total -----	\$208,191 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4-----					
\$4 to \$4.99-----					
\$5 to \$5.99-----					
\$6 to \$6.99-----			1		1
\$7 to \$7.99-----	9		5		14
\$8 to \$8.99-----	1		1		2
\$9 to \$9.99-----	7		1		8
\$10 to \$10.99-----	5				5
\$11 to \$11.99-----	2				2
\$12 to \$12.99-----	15				15
\$13 to \$13.99-----	24				24
\$14 to \$14.99-----	7				7
\$15 to \$17.99-----	49				49
\$18 to \$20.99-----	39				39
\$21 to \$24.99-----	22				22
\$25 and over-----	6				6
Totals -----	186		8		194

Number of Wage Earners, by Months.

Month	Males	Females	Total
January-----	198		198
February-----	206		206
March-----	195		195
April-----	199		199
May-----	195		195
June-----	191		191
July-----	173		173
August-----	186		186
September-----	174		174
October-----	172		172
November-----	180		180
December-----	191		191

TABLE No. 81. *ALL OTHER INDUSTRIES.
(78 establishments reporting.)

	Male	Female
Number of employees—		
Salaried:		
Officers, superintendents and managers.....	118	3
Clerks, stenographers, salesmen, etc.:.....		
18 years of age and over.....	193	71
Under 18 years of age.....	12	3
Totals	323	77
Wage earners:		
18 years of age and over.....	2,060	379
Under 18 years of age.....	120	97
Totals	2,180	476
Salary and wage payments—annual:		
Officers, superintendents and managers.....		\$294,218 00
Clerks, stenographers, salesmen, etc.....		294,014 00
Wage earners (including piece workers).....		1,647,937 00
Total		\$2,236,169 00

Weekly Wage Rates of Wage Earners.

Weekly wage rate	18 Years of age and over		Under 18 years of age		Total
	Males	Females	Males	Females	
Under \$4		2			2
\$4 to \$4.99		1		20	21
\$5 to \$5.99	2	4	10	19	35
\$6 to \$6.99	23	53	27	36	139
\$7 to \$7.99	14	102	18	10	144
\$8 to \$8.99	21	54	10	5	90
\$9 to \$9.99	44	23	5		72
\$10 to \$10.99	117	68	7	5	197
\$11 to \$11.99	36	15	6	1	58
\$12 to \$12.99	813	15	22	1	851
\$13 to \$13.99	133	14	8		155
\$14 to \$14.99	150	7	2		159
\$15 to \$17.99	267	15	4		286
\$18 to \$20.99	151	4	1		156
\$21 to \$24.99	139	1			140
\$25 and over.....	150	1			151
Totals	2,060	379	120	97	2,656

Number of Wage Earners, by Months.

Month	Males	Females	Total
January	2,218	661	2,879
February	2,232	652	2,884
March	2,229	710	2,939
April	2,210	698	2,908
May	2,153	641	2,794
June	2,110	561	2,671
July	2,019	556	2,575
August	1,179	521	1,700
September	1,820	546	2,366
October	2,093	578	2,671
November	2,137	561	2,698
December	2,095	530	2,625

*See note on following page.

Industries and Number of Establishments Included in Table No. 81. "All Other Industries."

Artificial limbs	3	Ladies' dress trimmings.....	1
Brooms and brushes.....	3	Limestone and lime.....	2
Cheese	1	Loose leaf binders	1
Cocoanut oil and cocoanut cake....	2	Matches	1
Cordage	1	Metal specialties	6
Cotton bedding	1	Musical instruments	1
Envelopes	2	Oak extract	1
Evaporated milk	1	Ornamental plaster	1
Fireworks	1	Ostrich feather goods.....	2
Fishing tackle	1	Polish and cleaning fluids.....	1
Fur garments	5	Poultry foods	2
Flavoring extracts, spices, etc.....	3	Printers' type and rollers.....	4
Galvanizing and electroplating....	3	Registers and calculating machines	5
Glassware, including bottles.....	2	Sidewalk doors and lights.....	3
Hair goods	2	Spectacles and lenses.....	1
Hotel and restaurant furnishings..	1	Springs	2
Incubators and brooders.....	1	Textiles	1
Laboratory supplies	1	Theatrical stage supplies.....	2
Ink and paste.....	5	Wool scouring	2

REPORT

OF THE

State Water Commission of California

PUBLISHED APRIL 1, 1914



CALIFORNIA
STATE PRINTING OFFICE
1914

LETTER OF TRANSMITTAL.

SACRAMENTO, CALIFORNIA.

To His Excellency, the Governor, State of California.

SIR: In compliance with the provisions of Chapter 41, Statutes of 1911, creating and establishing this Commission, we have the honor to submit a report of the work performed from November 1, 1912, to April 1, 1914.

Respectfully submitted this first day of May, 1914.

STATE WATER COMMISSION,

CHARLES D. MARX, Chairman.

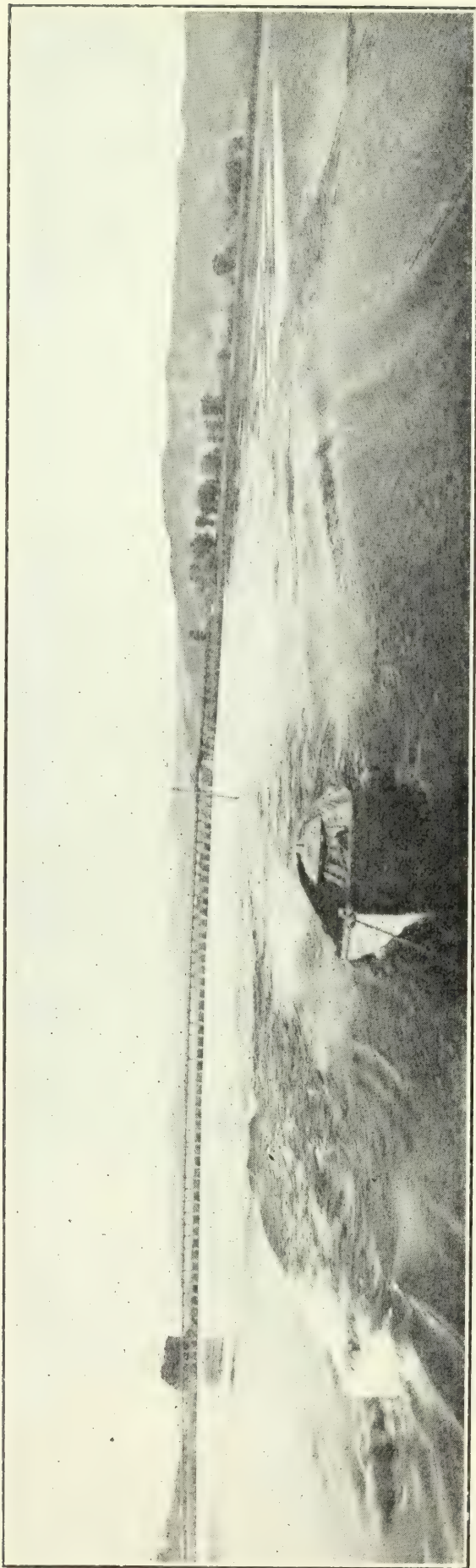
J. A. PATTEN, Acting Secretary.

PERSONNEL OF COMMISSION.

HIRAM W. JOHNSON, <i>Governor</i>	Sacramento, California
CHARLES D. MARX, <i>Chairman</i>	Palo Alto, California
S. C. GRAHAM	Los Angeles, California
HAROLD T. POWER	East Auburn, California
W. F. McCLURE	Sacramento, California

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Entrance to upper part of Clear Lake in Lake County, where it is proposed to elevate the lake ten feet; permit for which was granted to the Yolo Water and Power Company by this Commission, with the restriction that they should acquire all property rights that would be affected by the rise. By utilization of this lake as a storage reservoir 49,090 theoretical horsepower will be generated and approximately 200,000 acres of land in Yolo County will be irrigated.

REPORT.

The report briefly reviews the work accomplished by the State Water Commission since the date of its creation (Chapter 41, Laws of California, 1912, approved January 2, 1912), and contains a summary of applications filed with the Commission for permits to appropriate the use of the waters of the State during that time. A copy of said act is attached hereto and marked Exhibit A.

On April 8, 1911, by legislative action, the State Board of Control (Water Power) was created; an appropriation of \$50,000.00 was made for the purpose of carrying into effect the provisions of said act.

On March 23, 1912, the State Water Commission took over the work of the State Board of Control in so far as it related to the filing of applications to appropriate the use of water. The act creating the State Board of Control (Water Power) and that creating the State Water Commission were identical, with the exception that the term of license was extended from twenty-five years to forty years; it was, therefore, held that when the Water Commission was created the law under which applications were filed with the Board of Control was repealed, and that this had the effect of canceling all applications and permits issued by said Board. All persons having pending applications and permits had to re-file such applications with the State Water Commission. The balance of the unexpended portion of the appropriation made April 8, 1911, for the State Board of Control (Water Power) was made available by the act creating the State Water Commission, for the use of said Commission. This amounted to the sum of \$37,083.79, the State Board of Control (Water Power) having expended the sum of \$12,916.21 from April 8, 1911, to March 22, 1912.

The legislature of 1913 passed an act creating a state water commission having authority to accept applications for the use of water for all purposes; the old water commission having authority only to receive applications for permits for the use of water for power purposes. A copy of said act is appended hereto and marked Exhibit B.

As it was believed that the act above mentioned would be effective by August 10, 1913, a new appropriation for the present State Water Commission was not requested of the legislature.

The new Water Commission Act was, however, suspended in its operation by reason of a referendum petition filed against it by those opposed to its provisions. The opposition to the new act arises through ignorance of its true merits, and wherever opportunity has been given to explain the manner in which the act will operate, opposition has ceased. A state-wide vote will be taken in November, 1914, upon the merits of the new act.

On August 1, 1913, there remained, unexpended, of the appropriation

made April 8, 1911, to the State Board of Control (Water Power), and made available for the Water Commission by the present law, the sum of \$9,181.03. With this sum the Commission has, with the assistance of the Conservation Commission, through the sharing of office room and other co-operation and assistance, been enabled to accomplish the purposes for which it was created.

The Commission employs a secretary, who is likewise the secretary of the State Conservation Commission; an engineer, a clerk and a janitor.

FINANCIAL STATEMENT.

The following statement shows the expenditures of money made by the Commission, from March 23, 1912, to April 1, 1914:

U. S. Geological Survey (Water Resources)-----	\$8,180 23
U. S. Geological Survey (River Profiles)-----	8,106 63
Salaries of employees of Commission-----	10,101 45
Per diem of members of Commission-----	970 00
Traveling expenses -----	889 28
Office expenses and property -----	1,207 80
Commissioners' expenses -----	877 91
Contingent expenses (extra assistance, etc., also reporting of hearings) -----	2,451 47
Refund to Controller -----	338 00
<hr/>	
Total disbursements to April 1, 1914-----	\$33,122 77
Appropriation and refunds -----	\$37,421 97
Disbursements -----	33,122 77
<hr/>	
Balance -----	\$4,360 52

The above expenditures also include the work, done by the Commission, covered by the report to the Governor, dated January 1, 1913.

The filing fees received from March 23, 1912, to April 1, 1914, amount to \$720.00. The license fees received by the Commission amount to \$483.80. These moneys have been transmitted to the State Controller and deposited in the State treasury to the credit of the general fund of the State, in accordance with section 19 of the act creating this Commission.

APPLICATIONS FILED WITH THE COMMISSION.

Thirty-eight applications for permits to appropriate the use of the waters of the State have been filed with the Commission since the last report was submitted. Twenty-one of these applications have been rejected, either for failure to comply with the rules and regulations of the Commission or because it appeared, after hearing had upon such applications, that the interests of the State demanded it. Permits to construct works were granted upon eleven of said applications. Six of such applications are now pending awaiting action by the Commission. A copy of the form of application is appended hereto and marked Exhibit C.

Of the eleven permits granted as above set forth, four have been revoked either for failure to begin construction work within the time limit stated in such permit, or upon the express request to do so, by the applicant. Seven permits still continue in force and are intact upon the records of the Commission.

Three of the projects upon which permits were granted must be completed during the year 1914 according to the limitation of time for such construction named in said permits.

One project with a contemplated development of 300 horsepower must be completed in the year 1915. Two projects with a contemplated development of 19,520 horsepower must be completed in 1916, and one project contemplating the development of 49,000 horsepower must be completed in the year 1919.

The total estimated cost of all the works in the above contemplated projects approximates the sum of \$5,941,300.00.

During the past year one applicant has completed his project and a license was issued therefor in December, 1913. This license permits the use of 25 cubic feet per second of the waters of Canyon Creek. The project develops 1,178 theoretical horsepower and the cost of the construction approximates \$19,700.00.

Summary Showing Status of Pending Permits.

Applicant	Stream	Amount	Theoretical horsepower	Cost of works
		Cubic feet		
Murray & Fletcher.....	Boulder Creek	50	1,000	\$75,000 00
Yolo Water and Power Co.	Clear Lake and Cache Creek	500	49,090	5,185,000 00
Salve Olsen	North Fork Feather.....	25	100	7,500 00
J. F. Thompson.....	Volcano Canyon	4	100	4,000 00
C. E. Loose.....	East Walker	230	10,420	422,301 90
Birchville Mining Co.....	Weaver Lake	6.25	300	30,000 00
R. G. Gillespie.....	North Yuba River.....	37.50	200	18,500 00

NEW RULES AND REGULATIONS OF COMMISSION.

The Commission found from experience in handling applications that the data furnished thereon was not sufficient. This necessitated the suspension of action upon such applications and the filing of amendments. This condition was often taken advantage of by applicants in gaining time in which to speculate in water rights, and was clearly a technical violation of the terms of the act creating this Commission. On the other hand, an applicant is not expected to risk his money and time in gathering the data required by the act to be filed with an application and run the chance of having an application filed ahead of his.

In order to overcome this condition and pursuant to the authority vested in the Commission by sections seven and twenty-one of the act,

new rules and regulations were formulated and promulgated on October 1, 1913.

These new rules and regulations provided, among other things, that one intending to apply to the Commission for a permit to use water may file a notice of intention to appropriate. If it appears that the applicant does not intend to speculate in such location, the Commission may grant him a preliminary permit for a period of from one to six months or more, depending upon the necessities of the case. This has the effect of protecting him until he can file a formal application for the use of the water with the Commission. Upon the granting of a permit, the rights of the applicant relate back to the date of filing of the notice of intention to appropriate.

The form of the notice of intention provides that in case the applicant for a preliminary permit should fail to diligently prosecute the work of gathering the necessary data or should be found to be speculating in such permit, the same shall be surrendered by applicant and cancelled by the Commission. A copy of the rules and regulations and of the form of this notice of intention to locate are appended to this report and marked Exhibits D and E.

SUMMARY OF PRELIMINARY PERMITS.

Twenty-three notices of intention to appropriate water have been filed with the Commission pursuant to the provisions of the new rules and regulations. Permits have been granted upon twenty-one of these notices. Two applications were denied. The work of gathering data and making surveys has been completed and formal applications filed upon two of such permits. One permittee has failed to complete the work required under such permit and the same has been cancelled.

The notices of intention are as follows:

Name of stream	Number of notices
Baker Creek	4
Big Pine Creek	1
Burney Creek	1
Cartago Creek	1
Carriso Creek	1
Falls Creek	1
Fall River	1
North Fork Kings River	1
Little Rock Creek	1
Lone Pine Creek	1
Lost Creek	1
Olancha Creek	1
San Joaquin River	2
Santa Ana River	1
Walker Creek	1
Willow Creek	1
North Yuba River	2
South Fork Middle Fork of Yuba River	1

CO-OPERATION WITH UNITED STATES GEOLOGICAL SURVEY.

In accordance with the terms of a co-operative agreement between the State Water Commission and the United States Geological Survey, entered into on August 18, 1911, there was expended by this Commission the sum of \$1,400.00 in the purchase of seven Gurley automatic water registers.

The report of the district engineer of the United States Geological Survey relative to the installation of said gages is herein set out in full:

Report to the State Water Commission on the Installation of Recording Water Stage Registers Purchased in 1912.

"In the fall of 1912 you purchased seven Gurley water stage registers to be installed on streams for which river profiles were available.

The general plans for the installation of recording gages provide for a well on the bank of the stream, having inside dimensions of about 3 by 4 feet, extending from above flood stage to a depth sufficient to reach below any possible low water. This well is connected with the river by means of a 4-inch pipe. The gage house or shelter is built directly over the well and of such size as to permit ready access to the instrument. The size of the building should, in general, not be less than about 5 by 6 feet inside.

Six of the gages have been installed and are in satisfactory operation. The remaining gage will be installed during the coming low water season on Tuolumne River near La Grange without expense to the Commission.

A statement follows giving the location of each gage, a brief explanation of the type of construction, and the total cost of the installation. You will note that all gages have been installed on streams for which river profiles are available.

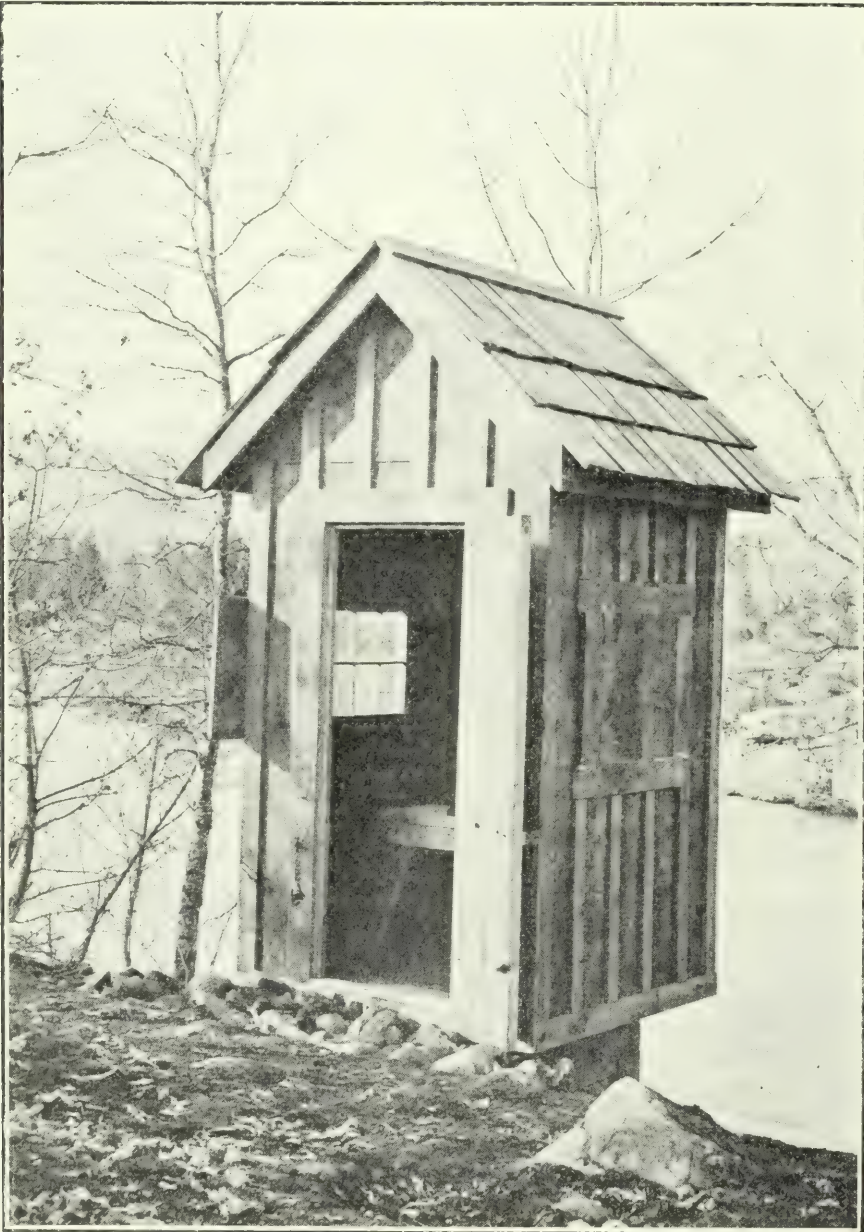
North Fork American River near Colfax, Cal.

This station is located just below the Forest Hill bridge on the



North Fork American River, Colfax, California. Gurley Electric Gage.

road from Colfax to Forest Hill, about 5 miles southeast of Colfax. The well and gage house are built of wood in accordance with the standard plans of the survey. The depth of the well is 26 feet, and is connected with the river by means of a 4-inch wrought iron pipe, 62 feet in length. A large part of the excavation was in solid rock. The installation was completed in December, 1912, at a total cost of \$361.75, exclusive of gage.



Pitt River, Henderson, California. Gurley Electric Gage.

Pitt River at Henderson, Cal.

This station is located at Henderson, about 60 miles from Redding, the nearest railroad point. The well and gage house are built of wood after the standard plans of the survey. The well, which is 17 feet in depth, is connected with the river by means of a 4-inch wrought iron pipe 25½ feet in length. The installation was completed in December, 1912, under very unfavorable weather conditions. The total cost was 5325.50, exclusive of gage.

This does not include the services of one ranger furnished by the U. S. Forest Service.

Tuolumne River near Groveland, Cal.

This station is located about a mile below the mouth of South Fork Tuolumne River and about 15 miles by road from Groveland. The well and gage house are built of wood in accordance with the standard plans of the survey. The well is 26 feet deep, and is connected with the river by means of a 4-inch wrought iron pipe 40 feet in length. The installation was expensive on account of the



Tuolumne River, Groveland, California. Gurley Recording Gage.

isolated location and the large amount of solid rock excavated. It was necessary to establish a camp and supplies were packed over the trail from the end of the road at South Fork. The work was completed in December, 1912, at a cost of \$749.93, exclusive of gauge. This does not include supervision by the U. S. Forest Service hydrographer and some additional assistance by a ranger.

San Joaquin River near Friant, Cal.

The gage was installed at a new location about 2 miles below our previous station and $1\frac{1}{2}$ miles above Friant. The present site is very much superior to the old one, as the flow is controlled by a solid rock dyke extending across the channel below the gage. At the original location the control was gravel which shifted during high water. On account of the natural conditions at the new site selected it was considered necessary to build the well of reinforced concrete. The well is of special design, 3 by 4 feet inside, $21\frac{1}{2}$ feet deep, and projects about 10 feet above the surface of the ground in order to place the gage above possible high water. It is connected with the river by means of a 4-inch galvanized iron pipe 50 feet in length. The gage house, which is 5 by 6 feet, is built of rough lumber and covered with shingles. The installation was completed early in December, 1913, at a cost of \$620.77, exclusive of gage. The concrete in place cost \$6.40 per cubic yard.



San Joaquin River, Friant, California. Gurley Recording Gage.

Middle Feather River near Cromberg, Cal.

The gage was installed about $1\frac{1}{2}$ miles below the original Forest Service Cooperation station at Cromberg and $\frac{1}{2}$ mile above Sloat on Western Pacific Railway. The well, which is about $4\frac{1}{2}$ feet in diameter, and 19 feet in depth, has a masonry lining, as this was the most suitable material available. It is connected with the river by means of a 4-inch galvanized iron pipe 50 feet in length. The gage house is about 7 by 7 feet and is built of rough lumber, papered, and covered with shingles.

The installation was completed early in December, 1913, at a cost of \$606.82, exclusive of gage. The expense of this work was somewhat increased by the unfavorable weather and high cost of labor. This does not include supervision by the U. S. Forest Service hydrographer.



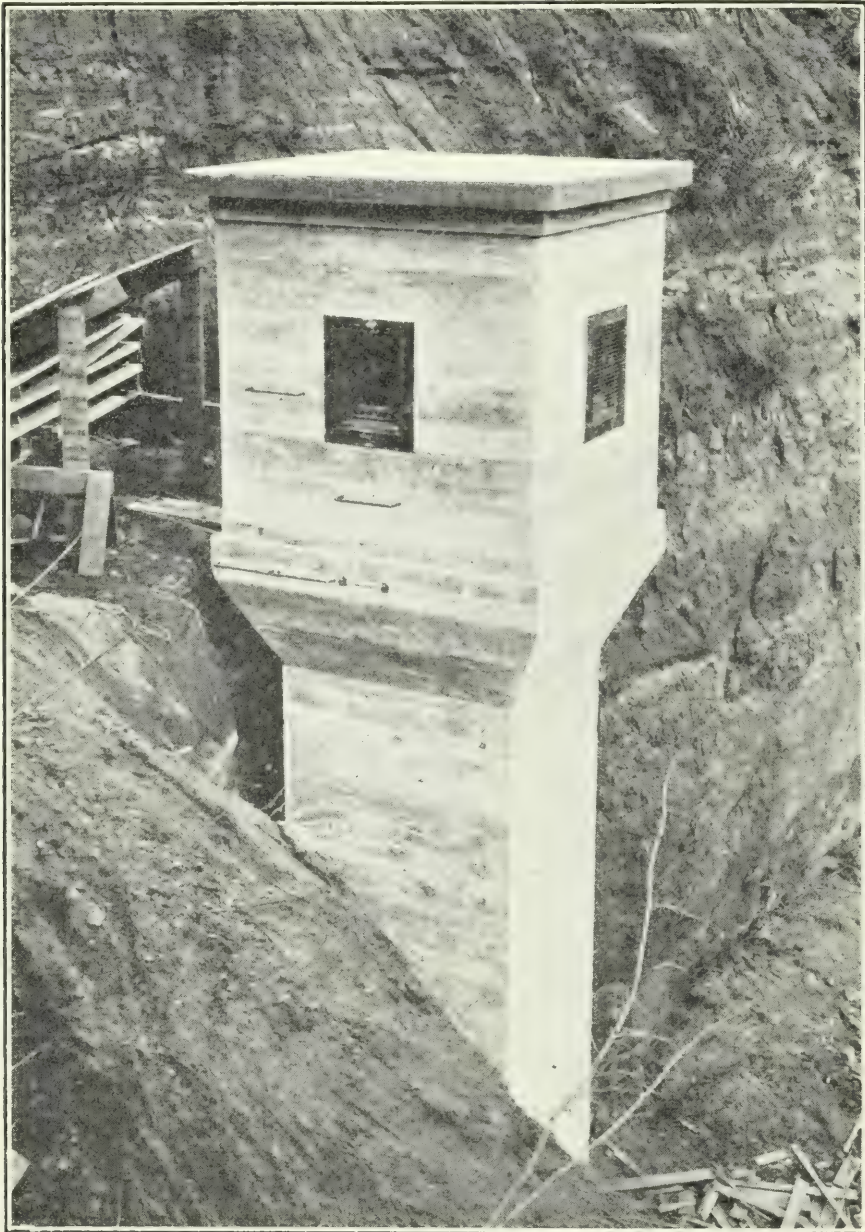
Middle Feather River, Cromberg, California. Gurley Electric Gage; before house was shingled.

American River at Fair Oaks, Cal.

The gage is located in the same pool as the original station, about 800 feet below the highway bridge at Fair Oaks. The site selected is at the foot of a steep bank about 100 feet in height. The river is subject to very severe floods. In view of these facts it was imperative to build both well and house of reinforced concrete specially designed for this location. The well has a total depth of 40 feet and projects about 20 feet above the surface of the ground. It is 3 by 4 feet inside and is connected with the river by means of a 4-inch galvanized iron pipe 87 feet in length. The gage house is 5 by 6 feet inside and has two metal window frames and a metal-covered door. The work was delayed by the heavy rains and the high water, which caused much inconvenience and washed away considerable material. A large amount of excavation was necessary in order to lay the inlet pipe. The material was largely hardpan which required blasting. The work was completed in January, 1914.

The total cost of the installation, exclusive of the gage, was

\$1,680.30. It was estimated that the storms and high water increased the cost of the work about \$200.

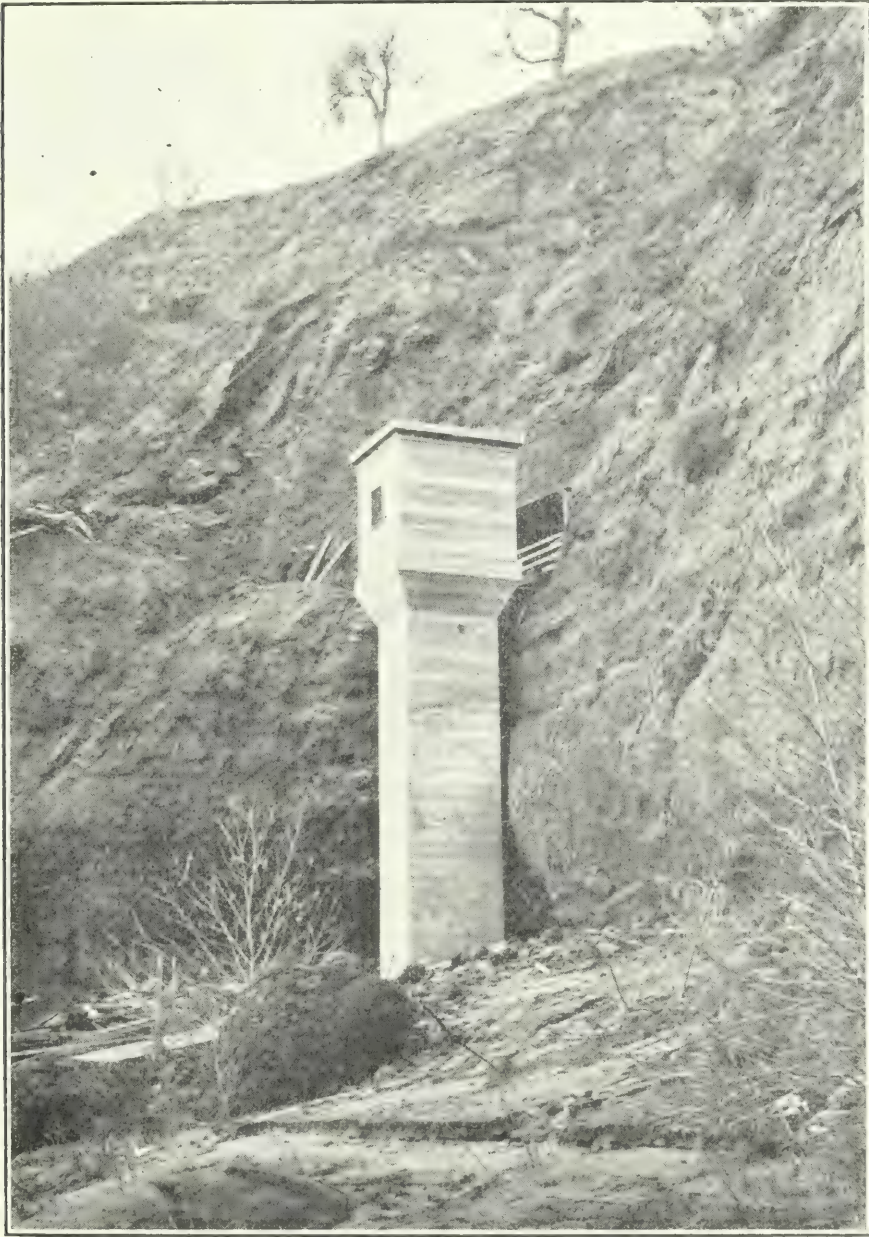


American River, Fair Oaks, California.

Tuolumne River near La Grange, Cal.

For a number of years a gaging station has been maintained at La Grange dam. The results have not been entirely satisfactory on account of the diversions at either end by the Turlock and Modesto irrigation districts. Last October I made a reconnaissance of the Tuolumne River for several miles above La Grange. At a point perhaps a mile above the influence of backwater from the dam, an excellent location for a gaging station was found. A solid rock dyke extends across the channel, forming a permanent control. Arrangements were made with the Turlock Irrigation District whereby they agreed to install the recording gage at this site. The expense of this construction will be considerable, as a large amount of excavation in solid rock is necessary. The excava-

tion was completed last December, but the high water came before the concrete work could be started. Nothing further can be done until next summer when the work will be completed.



Gurley Recording Gage.

A set of photographs showing each of the above completed installations is enclosed herewith.

Respectfully submitted.

H. D. MCGLASHAN, District Engineer.

San Francisco, Cal., February 20, 1914.

General co-operative agreement.

Before one can develop the use of water for power purposes he must obtain the sanction of the United States for the right to use the lands which may be necessary for the development of the project, and, in addition thereto, receive a license from the State for the use of the water

If objection arises on the part of the Federal Government to the use of its lands, or if the state authorities refuse to grant a right to the use of the water, a situation may arise in which the proposed development is sanctioned by one authority and not allowed by the other. Such a situation is unfortunate, since it may lay both the State and the Federal Government open to criticism as obstructionists, and materially interfere with the prompt and orderly development of water resources.

To remove as far as possible these difficulties, and to secure as harmonious action in such cases as circumstances permit, a further co-operative agreement was entered into on the 21st day of February, 1913, between the State of California and the United States Geological Survey, the terms of which are as follows:

1. The State will notify the Director of the Geological Survey, Washington, D. C., of all applications filed with the State Water Commission to appropriate water for power development, giving opportunity for presentation to the Commission of any objection to the approval thereof which may be known to the Geological Survey.

2. The Director of the Geological Survey will, upon the receipt by him of any application for rights of way across public land in California which is for the express purpose of developing water power, or which appears to involve the streams of the State for this purpose, or which appears to affect adversely the water resources of the State, notify the State Water Commission of the receipt of such application and request the Commission to furnish such information as it may have concerning the status of the water rights involved and of the proposed development under the laws of the State of California giving opportunity for the State formally to protest the approval of the application.

3. Upon the issuance of a license by the State of California to divert and use water for power development, the Water Commission will notify the Director of the Geological Survey of such action.

4. Upon the approval by the Secretary of the Interior of a permit for water-power development affecting lands within the State of California, the Director of the Geological Survey will notify the State Commission of such action.

In accordance with the terms of said agreement the Commission has transmitted to the Geographical Survey copies of its records of location notices, filed in the various counties of the state under sections 1410 to 1422 of the Civil Code of California, for the use of water for power purposes, as well as copies of all applications made to this Commission since its creation.

The Geological Survey, in return, has transmitted to this Commission copies of applications and permits, for permission to use the public lands for power development filed with the Interior Department, since April 8, 1911; in addition thereto there was transmitted to this Commis-

sion copies of cards showing power-site withdrawals within the State of California. Following is a list of such withdrawals:

Withdrawals for Power Sites and Transmission Lines.

Township North	Range and West	Township South	Range and East	Township North	Range and East	Township North	Range and East
12	4	1	14	1	12	17	7
13	4	1	15	1	15	17	8
13	5	1	16	1	25	17	9
13	6	1	18	2	13	17	10
13	8	2	14	2	14	17	11
18	11	2	15	2	15	17	29
18	12	2	26	2	16	18	7
19	12	3	15	2	24	18	8
19	13	3	16	2	25	18	9
20	13	3	18	3	14	19	5
21	11	4	15	3	25	19	6
21	12	4	17	4	25	19	7
22	11	4	18	5	10	20	4
22	12	5	30	5	11	20	5
23	11	5	31	5	12	20	7
23	12	6	30	5	13	20	8
24	13	6	31	5	14	21	4
24	14	6	36	5	25	22	4
25	1	7	29	6	12	23	4
26	1	7	30	6	13	25	1
29	1	7	32	6	14	25	1
30	1	8	23	6	25	26	6
30	2	8	33	7	13	27	3
31	1	9	31	7	14	27	7
31	2	9	33	7	26	27	8
32	1	9	34	8	22	28	6
32	9	10	21	8	23	28	7
32	10	10	22	9	21	28	8
33	1	10	32	10	20	29	1
33	2	10	34	10	21	29	2
33	3	11	23	11	9	29	3
33	5	11	24	11	10	29	7
33	8	11	34	11	11	29	10
33	9	12	23	11	12	29	11
33	10	12	24	11	13	30	9
34	2	12	25	11	14	30	11
34	4	13	24	11	15	31	1
34	5	13	34	11	19	32	1
34	11	13	35	11	20	32	2
35	1	14	35	12	8	33	1
35	3	28	28	12	9	35	1
35	5	29	28	12	13	36	1
36	1			12	14	36	2
36	5			12	15	36	3
37	1			13	9	36	4
37	2			13	10	36	5
37	3			13	14	36	6
37	4			14	7	36	7
39	4			14	9	37	1
40	4			15	9	37	3
45	7			15	10	37	7
46	6			16	6	42	12
46	7			16	10	44	13
47	4			16	11		
47	5						
47	6						
48	3						
48	4						
48	5						

All the above townships and ranges being in Mt. Diablo base and meridian.

The above cards are on file in the office of the Commission and are available for inspection.

For reasons similar to those which prompted the execution of the co-operative agreement with the Geological Survey, this Commission has submitted a tentative agreement, somewhat similar to the one with the Geological Survey, to the United States Forest Service. It is expected that this agreement will be signed by both of the contracting parties in the near future.

STUDY OF FLOOD CONTROL AND CANALIZATION OF THE SAN JOAQUIN VALLEY.

An appropriation of \$2,500.00 was made by the 1911 legislature for the use of the State Engineer for the purpose of a study of flood control and canalization of the San Joaquin Valley. The Advisory Board of the Department of Engineering decided, upon the recommendation of the State Engineer, that, as the appropriation was small and the Water Commission had a co-operative agreement with the Geological Survey for the furnishing of profile surveys on other streams of the State, more complete data could be obtained by co-operation with the survey through the Hydrographic Division thereof. It was understood that this study would extend only to the profile survey, as the funds were insufficient to warrant a more extensive examination.

Maps of the results of this examination will be found attached hereto and marked Exhibit F. The report upon the examination is as follows:

Water Power on San Joaquin River.

San Joaquin River rises in the high Sierras southeast of Yosemite National Park and is formed by the junction of its Middle and South forks in the northern part of township 6 south, range 25 east, Mount Diablo base and meridian; it flows southwestward to the trough of San Joaquin Valley, where it takes a northwesterly course to Suisun Bay, into which it discharges, about 50 miles by water from San Francisco.

The South Fork, which drains the larger area and is therefore considered the head of the main stream, rises in Martha Lake southwest of Mount Goddard, at altitude 11,007 feet above sea level, flows northwestward about forty miles, then turns to the west and southwest to join the Middle Fork. This fork is 44 miles long. Its principal tributaries are Evolution, Piute, Bear, and Mono creeks. The basin of the South Fork is bordered on the east by the Sierra Nevada, whose crest it touches for a distance of 40 miles. Elevations range from 4,000 feet at the junction with the Middle Fork to more than 13,000 feet at the highest summits. The tributaries drain numerous glacial lakelets, several of which are more than 11,000 feet above sea level.

The Middle Fork rises in Thousand Island Lake about 5 miles east

of Mount Lyell, at an altitude of 9,850 feet above sea level. Its principal tributary is its North Fork, which enters about 10 miles above the point at which it joins South Fork to form San Joaquin River. In the upper part of the basin of the Middle Fork lakes are numerous. The North Fork of Middle Fork rises on the southeastern slope of Mount Lyell and flows southerly to its junction with Middle Fork. The basin of North Fork contains fewer lakes than that of Middle Fork.

Between Friant and the junction of South and Middle forks the river flows in a narrow canyon. The slope is fairly uniform from Friant to Italian Bar (a distance of 40 miles) averaging 26 feet to the mile, and from Italian Bar to the junction of the forks (a distance of 27 miles) averaging 86 feet to the mile. In the total distance of 67 miles the tributary streams are relatively small and unimportant, except Big Creek, which enters the river from the south in unsurveyed township 8 south, range 24 east, and the North Fork, which enters the river from the north in township 9 south, range 23 east.

The possibilities for storage on the upper tributaries of South and Middle forks are largely unknown, but in general the quantity of water available for storage in any of the glacial lakelets which these tributaries drain is small.

The lower sections of the South and Middle forks appear to furnish reservoir sites which may be constructed profitably to have considerable storage capacity. No surveys have been made, however, to determine the capacities of such reservoirs or the magnitude of dams required to close the present outlet channels.

Below the junction of the South and Middle forks, possibilities for storage are unimportant except on Big Creek and the North Fork. Within this distance are many feasible dam sites, but the storage that could be developed could have little effect in connection with the seasonal regulation of flow. Such storage would be sufficient, however, to regulate the daily flow for the generation of power on the basis of any reasonable load curve.

Two power companies are now operating in the basin of San Joaquin River above Friant. The San Joaquin Light and Power Corporation has constructed the Crane Valley reservoir with a capacity of 51,000 acre-feet on the North Fork and has developed power at two sites on that stream. The upper of these two plants diverts water from the river at the reservoir and conducts it through a canal about 4.2 miles long and returns it to the stream with a head of 400 feet. The installation of the power house has a capacity of 1,600 kilowatts. At the second plant, water is diverted from the stream about 3 miles below the power house of the first plant and is conducted through a canal 4.62 miles long and returned to the river with a head of 1,405 feet. The installation of the power house has a capacity of 16,000 kilowatts.

The Pacific Light and Power Corporation is now constructing a storage reservoir on Big Creek, to have a capacity of 100,000 acre-feet, and is constructing two power plants to utilize heads of 2,100 and 1,900 feet, respectively, and each to have a capacity of 60,000 kilowatts.

The remaining streams of the basin above Friant, comprising San Joaquin River, South and Middle Forks, and North Fork (of Middle Fork), contain large undeveloped powers. The two elements—slope and discharge of the streams—which determine the magnitude of such powers, have been investigated by the State Water Commission in co-operation with the United States Geological Survey. The ten maps showing the slope and the contours of the banks of the streams accompany this report. The records of discharge are published in full in the regular series of water-supply papers of the United States Geological Survey and have been compiled to June 30, 1912, and published in Water-Supply Paper No. 299. The monthly maximum, minimum, and mean discharges measured at the various gaging stations in the basin are presented herewith in order that approximate estimates of the values of the powers may be obtained from this report alone.

The plan and profile sheets give in general no information as to the material forming the banks and bed at particular points in the streams. Many good dam sites are available, however, and in the major part of the sections of the river covered by the surveys high dams could be constructed at almost any cross section of the channel. The location of power plants is, therefore, largely a matter of individual preference, and the final development can not be predicted so far as the exact sites for either dams or power houses are concerned. The choice of site for one plant will, however, limit the location of future plants in the vicinity. Unless the location and character of power developments on the river are controlled by some governmental agency, either State or National, it is probable that no well considered scheme will be followed and that any hypothetical plan for the river as a whole or even for possible sites would have no value commensurate with the cost of its preparation. This report is limited, therefore, to general information in regard to the water supply in different parts of the San Joaquin basin and the plan and profile of San Joaquin River and its principal tributaries on which the power sites are undeveloped, in the belief that such information will show within close limits the capacity of any site on the river that may be selected, a height of dam and length of diversion conduit having been assumed.

The following table shows the location of gaging stations which have been maintained on San Joaquin River and its tributaries, and the maximum, minimum, and mean discharges recorded during the periods of record:

Monthly Discharge of San Joaquin River at Herndon, Cal., for 1895-1901.
(Drainage area, 1,637 square miles.)

Month	Discharge in second-feet				Run-off	
	Maximum	Minimum	Mean	Per square mile	Depth in inches on drainage area	Total in acre-feet
1895.						
January -----	11,225	1,260	2,881	1.76	2.03	177,102
February -----	8,500	909	2,568	1.57	1.63	142,590
March -----	9,318	1,554	2,779	1.70	1.96	170,840
April -----	9,863	3,354	5,834	3.56	3.63	316,600
May -----	19,960	5,100	13,124	8.02	9.24	807,000
June -----	14,565	7,250	10,674	6.52	6.87	599,404
July -----	8,000	2,148	4,528	2.77	3.19	278,410
August -----	2,301	793	1,417	.866	1.00	87,104
September -----	8,500	260	1,085	.663	.74	64,567
The year -----						2,640,000
1895-96.						
October -----	1,260	260	420	.257	.30	25,846
November -----	426	260	362	.221	.25	25,562
December -----	677	260	373	.228	.26	22,905
January -----	12,800	250	2,119	1.29	1.49	130,335
February -----	1,750	950	1,177	.72	.77	67,696
March -----	12,176	1,180	2,612	1.60	1.84	160,649
April -----	5,648	1,920	2,675	1.64	1.83	159,192
May -----	18,800	2,560	5,394	3.30	3.81	331,700
June -----	16,920	6,544	11,799	7.21	8.00	702,106
July -----	8,080	1,600	4,177	2.55	3.04	256,865
August -----	1,300	700	1,048	.64	.74	64,463
September -----	1,180	80	534	.33	.37	31,817
The year -----	18,800	80	2,724	1.66	22.70	1,980,000
1896-97.						
October -----	700	80	167	.10	.12	10,275
November -----	2,390	430	697	.43	.48	41,492
December -----	1,750	430	666	.41	.47	40,957
January -----	1,180	535	655	.40	.46	40,275
February -----	15,660	1,180	2,598	1.59	1.66	144,286
March -----	4,600	1,675	2,325	1.42	1.64	142,960
April -----	11,708	2,305	6,541	4.00	4.46	389,216
May -----	18,600	9,565	13,545	8.27	9.54	832,855
June -----	12,332	2,390	5,862	3.57	3.98	348,812
July -----	4,300	1,300	2,493	1.52	1.75	153,290
August -----	1,300	590	898	.55	.63	55,216
September -----	535	105	227	.14	.16	13,507
The year -----	18,600	80	3,056	1.87	25.35	2,210,000
1897-98.						
October -----	820	105	279	.17	.20	17,155
November -----	4,300	120	872	.53	.59	51,887
December -----	4,000	60	968	.59	.68	59,520
January -----	763	530	658	.40	.46	40,459
February -----	1,425	530	842	.51	.54	46,762
March -----	1,242	763	908	.56	.64	55,831
April -----	5,846	1,018	2,944	1.80	2.01	175,180
May -----	5,141	2,262	3,206	1.96	2.26	197,131
June -----	3,744	1,730	2,718	1.66	1.85	161,732
July -----	1,730	530	959	.59	.68	58,967
August -----	610	350	480	.29	.33	29,514
September -----	1,882	220	363	.22	.24	21,600
The year -----	5,846	60	1,267	.774	10.48	916,000

Monthly Discharge of San Joaquin River at Herndon, Cal., for 1895-1901—Continued.

Month	Discharge in second-feet				Run-off	
	Maximum	Minimum	Mean	Per square mile	Depth in inches on drainage area	Total in acre-feet
1898-99.						
October -----	763	350	509	.31	.36	31,297
November -----	350	290	308	.19	.21	18,327
December -----	1,181	240	384	.24	.26	23,611
January -----	1,170	170	463	.28	.32	28,469
February -----	1,060	350	645	.39	.41	35,821
March -----	16,206	692	2,689	1.64	1.89	165,341
April -----	7,354	2,030	4,233	2.59	2.88	251,880
May -----	7,090	1,830	3,730	2.28	2.63	229,350
June -----	9,070	2,620	5,700	3.48	3.88	339,173
July -----	3,105	955	1,664	1.02	1.18	104,284
August -----	745	250	428	.26	.30	26,317
September -----	220	70	152	.09	.10	9,045
The year -----	16,206	70	1,742	1.06	14.42	1,260,000
1899-1900.						
October -----	776	69	214	.13	.15	13,158
November -----	1,175	130	565	.34	.39	33,620
December -----	4,775	220	1,018	.62	.71	62,595
January -----	15,932	745	2,244	1.37	1.58	137,978
February -----	745	350	534	.33	.34	29,657
March -----	2,780	640	1,748	1.07	1.23	107,480
April -----	2,780	1,520	2,060	1.26	1.41	122,578
May -----	9,730	2,170	5,725	3.50	4.04	352,016
June -----	8,674	3,620	5,728	3.50	3.90	340,840
July -----	3,445	630	1,642	1.00	1.15	100,962
August -----	630	240	390	.24	.28	23,980
September -----	240	180	204	.13	.14	12,139
The year -----	15,932	69	1,838	1.12	15.32	1,340,000
1900-01.						
October -----	990	180	451	.28	.32	27,730
November -----	20,780	240	1,834	1.12	1.25	109,130
December -----	1,285	745	1,033	.63	.72	63,517
January -----	21,372	810	3,506	2.14	2.47	215,576
February -----	12,940	1,550	4,983	3.04	3.17	276,742
March -----	6,830	2,480	4,191	2.56	2.95	257,695
April -----	12,400	1,930	4,680	2.86	3.18	278,479
May -----	17,870	4,775	10,935	6.68	7.71	672,367
June -----	15,662	7,882	11,998	7.33	8.17	713,930
July -----	14,294	3,110	3,466	2.12	2.45	213,116
August -----	5,850	500	2,373	1.45	1.67	145,910
September -----	500	360	399	.24	.27	23,742
The year -----	21,372	180	4,154	2.54	34.33	3,000,000
1901.						
October -----	2,480	340	489	.30	.35	30,067
November -----	1,550	500	702	.43	.48	41,772
December -----	2,060	460	872	.53	.61	53,617
The period -----						125,000

Monthly Discharge of San Joaquin River at Hamptonville, Cal., for 1878-1884.
(Drainage area, 1,637 square miles.)

Month.	Discharge in second-feet				Run-off	
	Maximum	Minimum	Mean	Per square mile	Depth in inches on drainage area	Total in acre-feet
1878-79.						
November*			330	0.20	0.22	19,636
December*			410	.25	.29	25,210
January	3,010	370	609	.37	.43	37,446
February	5,420	620	1,276	.78	.81	70,865
March	3,340	1,300	1,953	1.19	1.37	120,085
April	8,560	2,360	3,849	2.34	2.62	229,031
May	10,030	2,850	5,302	3.24	3.74	326,007
June	11,640	4,200	6,379	3.89	4.35	379,576
July	4,460	1,300	2,303	1.41	1.63	141,606
August	1,300	550	786	.48	.55	48,329
September	480	310	381	.23	.26	22,671
October	480	260	373	.23	.27	22,935
The period			1,996	1.22	16.54	1,440,000
1879-80.						
November	420	370	411	.25	.28	24,456
December	4,700	700	1,140	.70	.81	70,096
January	1,020	770	825	.50	.58	50,727
February	2,360	770	942	.57	.61	54,184
March	1,640	1,120	1,229	.75	.86	75,568
April	15,580	1,300	4,846	2.95	3.30	288,357
May	25,000	5,420	13,170	8.02	9.28	809,792
June	25,600	14,180	18,120	11.09	12.35	1,078,214
July	14,650	3,350	8,010	4.89	5.64	492,516
August	4,700	840	1,730	1.06	1.22	106,374
September	840	555	734	.45	.50	43,676
October	480	380	422	.26	.30	25,948
The year	25,600	370	4,298	2.62	35.73	3,120,000
1880-81.						
November	450	570	380	.23	.26	22,612
December	6,730	395	2,001	1.22	1.41	123,037
January	59,800	1,024	3,856	2.35	2.71	237,096
February	22,450	2,440	6,340	3.87	4.03	352,106
March	6,570	2,440	2,855	1.74	2.01	175,547
April	13,250	5,900	8,008	4.89	5.45	476,509
May	16,500	5,900	9,095	5.53	6.41	559,230
June	9,230	4,300	5,948	3.63	4.05	353,931
July	5,180	2,200	3,064	1.87	2.16	188,398
August	1,640	760	1,260	.77	.89	77,474
September	760	490	584	.36	.40	34,750
October	490	930	463	.28	.32	28,169
The year	59,800	370	3,654	2.23	30.10	2,630,000
1881-82.						
November	530	380	461	.28	.31	27,431
December	2,740	340	632	.39	.45	38,860
January	330	290	303	.19	.22	18,631
February	520	280	330	.20	.21	18,327
March	3,890	340	1,522	.93	1.07	93,584
April	7,360	2,540	3,409	2.08	2.32	202,849
May	12,860	7,360	8,850	5.40	6.23	544,165
June	13,980	4,280	7,867	4.79	5.36	468,119
July	6,900	700	2,918	1.78	2.05	179,421
August	1,630	450	591	.36	.42	36,329
September			240	.15	.17	14,281
October			564	.34	.39	34,679
The year			2,307	1.41	19.20	1,680,000

*Estimated from run-off of neighboring streams.

Monthly Discharge of San Joaquin River at Hamptonville, Cal., for
1878-1884—Continued.

Month	Discharge in second-feet				Run-off	
	Maximum	Minimum	Mean	Per square mile	Depth in inches on drainage area	Total in acre-feet
1882-83.*						
November -----			490	.30	.33	29,157
December -----			320	.20	.23	19,676
January -----			320	.20	.23	19,676
February -----			320	.20	.21	17,771
March -----			1,150	.70	.81	70,711
April -----			2,130	1.30	1.45	126,744
May -----			7,370	4.50	5.19	453,164
June -----			6,220	3.80	4.24	370,116
July -----			1,470	.90	1.04	90,387
August -----			490	.30	.35	30,129
September -----			410	.25	.28	24,397
October -----			330	.20	.23	20,291
The year -----			1,752	1.07	14.59	1,270,000
1883-84.*						
November -----			250	.15	.17	14,876
December -----			250	.15	.17	15,372
January -----			410	.25	.29	25,210
February -----			2,460	1.50	1.62	141,501
March -----			4,090	2.50	2.88	251,484
April -----			3,270	2.00	2.23	194,578
May -----			8,190	5.00	5.76	503,583
June -----			16,400	10.02	11.18	975,868
July -----			13,100	8.00	9.22	805,488
August -----			3,270	2.00	2.31	201,064
September -----			980	.60	.67	58,314
October -----			820	.50	.58	50,420
The year -----			4,458	2.72	37.08	3,240,000

*Estimated from run-off of neighboring streams and from previous measurements.

Monthly Discharge of San Joaquin River near Friant, Cal., for 1907-1913.
(Drainage area, 1,640 square miles.)

Month	Discharge in second-feet				Run-off		Accu- racy
	Maximum	Minimum	Mean	Per square mile	Depth in inches on drainage area	Total in acre-feet	
1907-08.							
October 18-31 -----			658	0.401	0.21	18,300	A.
November -----	760	320	441	.269	.30	26,200	A.
December -----	2,200	250	659	.402	.46	40,500	A.
January -----	1,910	666	864	.527	.61	53,100	A.
February -----	2,320	810	1 010	.616	.66	58,100	A.
March -----	2,920	1,070	1,950	1.19	1.37	120,000	A.
April -----	6,130	1,400	3,350	2.04	2.28	199,000	A.
May -----	6,130	2,080	3,560	2.17	2.50	219,000	A.
June -----	3,940	2,320	2,960	1.80	2.01	176,000	A.
July -----	2,800	1,400	1,930	1.18	1.36	119,000	A.
August -----	3,280	480	1,190	.726	.84	73,200	A.
September -----	1,180	400	655	.399	.45	39,000	A.
The year -----						1,140,000	
1908-09.							
October -----	660	285	388	0.237	0.27	23,900	A.
November -----	360	220	272	.166	.19	16,200	B.
December -----	480	250	301	.184	.21	18,500	A.
January -----	26,800	320	4,510	2.75	3.17	277,000	B.
February -----	12,500	1,840	3,290	2.01	2.09	183,000	A.
March -----	3,300	1,720	2,160	1.32	1.52	133,000	A.
April -----	9,940	2,180	5,910	3.60	4.02	352,000	A.
May -----	16,200	6,360	10,500	6.40	7.38	646,000	A.
June -----	22,800	7,700	13,900	8.48	9.46	827,000	B.
July -----	13,200	1,780	5,030	3.07	3.53	309,000	A.
August -----	1,780	935	1,270	.774	.89	78,100	B.
September -----	1,120	340	621	.379	.42	37,000	B.
The year -----	26,800	220	4,010	2.45	33.15	2,900,000	
1909-10.							
October -----	638	306	407	0.248	0.29	25,000	B.
November -----	2,850	306	833	.508	.57	49,600	B.
December -----	27,900	890	3,580	2.18	2.51	220,000	B.
January -----	11,300	1,670	3,060	1.87	2.16	188,000	A.
February -----	1,850	1,390	1,560	.951	.99	86,600	A.
March -----	4,500	1,610	3,050	1.86	2.14	188,000	A.
April -----	11,300	2,700	6,310	3.85	4.30	375,000	A.
May -----	9,550	4,500	7,730	4.71	5.43	475,000	A.
June -----	10,300	2,330	3,990	2.43	2.71	237,000	A.
July -----	2,330	1,080	1,620	.988	1.14	99,600	A.
August -----	1,030	480	644	.393	.45	39,600	A.
September -----	6,150	324	869	.530	.59	51,700	A.
The year -----	27,900	306	2,800	1.71	23.28	2,040,000	
1910-11.							
October -----	792	368	482	0.294	0.34	29,600	A.
November -----	620	324	403	.246	.27	24,000	A.
December -----	1,440	324	510	.311	.36	31,400	A.
January -----	38,800	297	3,890	2.37	2.73	239,000	A.
February -----	15,000	1,640	3,720	2.27	2.36	207,000	A.
March -----	18,800	1,640	5,470	3.34	3.85	336,000	A.
April -----	11,600	4,420	7,140	4.35	4.85	425,000	A.
May -----	16,200	6,440	9,290	5.66	6.52	571,000	A.
June -----	23,100	7,420	15,900	9.70	10.82	946,000	A.
July -----	19,500	3,520	9,640	5.88	6.78	593,000	A.
August -----	3,240	1,080	1,880	1.15	1.33	116,000	A.
September -----	1,230	540	764	.466	.52	45,500	B.
The year -----	38,800	297	4,920	3.00	40.73	3,560,000	

Monthly Discharge of San Joaquin River near Friant, Cal., for 1907-1913—Continued.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1911-12.				
October -----	1,420	385	527	32,400
November -----	830	350	471	28,000
December -----	495	320	379	23,300
January -----	740	385	489	30,100
February -----	575	350	462	26,600
March -----	2,960	420	897	55,200
April -----	1,740	830	1,260	75,000
May -----	9,790	1,530	4,140	255,000
June -----	15,300	1,860	6,180	368,000
July -----	2,700	925	1,550	95,300
August -----	925	420	618	38,000
September -----	495	268	376	22,400
The year -----	15,300	268	1,440	1,050,000
1912-13.				
October -----	420	245	290	17,800
November -----	495	268	341	20,300
December -----	420	290	326	20,000
January -----	655	200	360	22,100
February -----	655	385	462	25,700
March -----	1,120	458	622	38,200
April -----	3,440	290	1,610	95,800
May -----	6,610	1,420	4,010	247,000
June -----	4,190	1,860	2,860	170,000
July -----	2,360	900	1,660	102,000
August -----	3,580	425	1,120	68,900
September -----	2,240	288	683	40,600
The year -----	6,610	200	1,200	868,000

Monthly Discharge of San Joaquin River near Shaver, Cal., for the Year Ending September 30, 1913.

October -----	285	162	211	13,000
November -----	332	183	225	13,400
December -----	193	106	152	9,350
January -----	321	91	195	12,000
February -----	381	231	289	16,000
March -----	1,400	263	493	30,300
April -----	4,270	1,010	1,890	112,000
May -----	7,120	1,790	4,540	279,000
June -----	5,030	2,490	3,680	219,000
July -----	2,680	1,090	1,980	122,000
August -----	3,560	535	1,400	86,100
September -----	2,680	288	700	41,700
The year -----	7,120	91	1,320	954,000

NOTE.—Station is 1,000 feet above mouth of Big Creek. Monthly values computed by United States Geological Survey.

Monthly Discharge of San Joaquin River near North Fork, Cal., for 1910-1913.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910.				
April -----	12,500	3,300	7,410	441,000
May -----	13,500	2,350	9,000	553,000
June -----	12,500	2,400	4,680	278,000
July -----	2,400	1,200	1,640	101,000
August -----	1,050	375	573	35,200
September -----	5,380	292	557	33,100
The period -----				1,440,000
1910-11.				
October -----	850	275	446	27,400
November -----	525	295	348	20,700
December -----	1,900	300	465	28,600
January -----	55,000	265	4,450	274,000
February -----	14,200	1,580	3,650	203,000
March -----	13,000	1,600	4,980	306,000
April -----	12,500	4,960	7,720	459,000
May -----	18,000	7,500	10,700	658,000
June -----	24,200	8,700	17,600	1,050,000
July -----	15,800	3,730	10,700	658,000
August -----	3,760	1,180	2,090	129,000
September -----	1,600	460	702	41,800
The year -----	55,000	265	5,320	3,860,000
1911-12.				
October -----	815	350	438	26,900
November -----	675	320	393	23,400
December -----	355	295	329	20,200
January -----	540	325	402	24,700
February -----	460	315	379	21,800
March -----	2,075	340	770	47,300
April -----	1,880	652	1,310	78,000
May -----	11,380	1,650	5,100	314,000
June -----	14,405	2,090	6,810	405,000
July -----	2,835	910	1,650	101,000
August -----	900	385	554	34,100
September -----	395	218	295	17,600
The year -----	14,405	218	1,530	1,114,000
1912-13.				
October -----	304	200	253	15,600
November -----	450	232	287	17,100
December -----	250	162	211	13,000
January -----	475	135	263	16,200
February -----	465	322	372	20,700
March -----	1,360	345	537	33,000
April -----	5,020	1,220	2,210	132,000
May -----	8,560	1,760	5,580	343,000
June -----	5,500	2,270	3,820	227,000
July -----	2,860	870	1,750	108,000
August -----	4,540	395	1,230	75,600
September -----	3,320	260	675	40,200
The year -----	8,560	135	1,440	1,040,000

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

REPORT OF STATE WATER COMMISSION.

Monthly Discharge of North Fork of San Joaquin River near North Fork, Cal.,
for 1910-1911.

Month	Discharge in second-feet			Run-off (total in acre-feet)		
	Maximum	Minimum	Mean			
1910.						
April -----	120	70	98.4	5,860		
May -----	90	42	61.9	3,810		
June -----	39	10	20.4	1,210		
July -----	10	4	7.10	437		
August -----	4	2.5	3.03	186		
September -----	20	2.5	4.38	261		
The period -----				11,764		
1910-11.						
October -----	20	3.0	5.45	335		
November -----	16	4.5	7.95	473		
December -----	34	8	12.5	769		
January -----	2,000	9	214	13,200		
February -----	325	71	119	6,610		
March -----	600	80	198	12,200		
April -----	400	140	192	11,400		
May -----	190	105	151	9,280		
June -----	180	105	143	8,510		
July -----	100	12	41.9	2,580		
August -----	20	10	12.3	756		
September -----	18	6	8.37	498		
The year -----			2,000	3.0	92.1	66,600
1911.						
October -----	8.0	6.0	6.58	405		
November -----	40	7.0	9.50	565		
December -----	30	8.0	11.7	719		

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

Monthly Discharge into Crane Valley Reservoir near North Fork, Cal., for 1910-1913.

Month	Discharge in second-feet			Run off Total in acre-feet
	Maximum	Minimum	Mean	
1910.				
April -----	161	89	124	7,380
May -----	124	73	98.7	6,070
June -----	69	28	44.2	2,630
July -----	26	8	15.5	953
August -----	8	4	5.8	357
September -----	38	4	7.6	452
The period -----				17,800
1910-11.				
October -----	46	5	9.8	603
November -----	30	7	13.4	797
December -----	54	12	21.0	1,290
January -----	2,750	15	321	19,700
February -----	475	100	176	9,780
March -----	1,100	160	321	19,700
April -----	750	200	304	18,100
May -----	310	130	209	12,900
June -----	200	110	154	9,160
July -----	105	15	45.9	2,820
August -----	22	12	14.4	885
September -----	20	7.5	9.57	569
The year -----	2,750	5	144	96,300
1911-12.				
October -----	11	7.5	8.45	520
November -----	75	9	14.1	839
December -----	45	10	15.5	953
January -----	90	14	22.0	1,350
February -----	20	12	16.3	938
March -----	235	12	73.9	4,540
April -----	180	65	98.1	5,840
May -----	150	80	108	6,640
June -----	177	20	72.2	4,300
July -----	19	11	14.2	873
August -----	10.5	5	7.42	456
September -----	9	3.5	4.10	241
The year -----	235	3.5	37.9	27,490
1912-13.				
October -----	7	3.5	3.77	232
November -----	87	4.5	11.1	660
December -----	24	8	10.8	664
January -----	125	10	27.3	1,680
February -----	53	15	28.5	1,580
March -----	95	12	42.2	2,590
April -----		10	72.2	1,300
May -----	79	41	56.2	3,460
June -----	62	9.4	29.9	1,780
July -----	16	4.5	7.77	478
August -----	11	2.6	6.47	398
September -----	23	2.3	5.72	340
The year -----	139	2.3	25.1	18,200

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

Monthly Discharge of South Fork Creek* near North Fork, Cal., for 1910-1913.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910.				
April -----	135	90	122	7,260
May -----	110	6	24.7	1,520
June -----	6	1	4.08	240
July -----	1	1	1	61.5
August -----	1	1	1	61.5
September -----	10	1	1.47	87.5
The period -----				9,230
1910-11.				
October -----	4	1	1.58	97.2
November -----	3	1	1.67	99.4
December -----	20	2	5.89	362
January -----	2,470	3	228	14,000
February -----	900	52	146	8,110
March -----	471	60	242	14,900
April -----	632	252	354	21,100
May -----	370	194	268	16,500
June -----	222	39	138	8,210
July -----	37	18	27.9	1,720
August -----	18	5	11.3	695
September -----	5	3	3.80	226
The year -----				86,000
1911-12.				
October -----	5	3	3.61	222
November -----	60	4	10.2	607
December -----	18	9	12.3	756
January -----	65	12	37.2	2,290
February -----	20	12	15.2	874
March -----	163	12	35.3	2,170
April -----	92	23	53.8	3,200
May -----	154	59	104	6,400
June -----	106	19	47.2	2,810
July -----	17.3	7.5	11.6	713
August -----	7.5	2	4.11	253
September -----	12.5	2	3.90	232
The year -----				20,527
1912-13.				
October -----	9	2	4.0	246
November -----	38	4	8.82	525
December -----	11	6.2	6.81	419
January -----	16	6.2	11.1	682
February -----	34	12	20.4	1,130
March -----	77	7.5	21.3	1,310
April -----	77	16	39.3	2,340
May -----	42	4	17.8	1,090
June -----	59	4	12.0	714
July -----	14	6.8	9.26	569
August -----	12	2.5	3.59	221
September -----	7.5	1.5	3.08	183
The year -----				9,430

*Also known as South Fork of Willow Creek.

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

Monthly Discharge of South Fork Ditch near North Fork, Cal., for 1910 and 1913.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910.				
April 3-30 -----	29	1	12.1	672
May -----	45	9	28.9	1,780
June -----	25	14.5	18.7	1,110
July -----	14.5	3	7.19	442
August -----	3	1	2.02	124
September -----	12	1	2.35	140
October -----	17	1.5	2.95	181
November -----	8	2	3.83	228
December -----	17	3	6.61	406
The period -----				5,080
1913.				
January -----	6	0	3.2	197
February -----	6	0	2.8	156
March -----	30	5	16.0	984
April -----	45	0	32.7	1,950
May -----	34	27	32.3	1,990
June -----	35	0	17.4	1,040
The period -----				6,320

NOTE.—Monthly values computed by United States Geological Survey.

Monthly Discharge of Whiskey Creek near North Fork, Cal., for 1910-1913.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910.				
April -----	49	26	40.4	2,400
May -----	26	11	17.5	1,080
June -----	11	7	8.6	512
July -----	6	2	3.6	221
August -----	2.4	1.6	1.94	119
September -----	9	1.6	2.64	157
The period -----				4,490
1910-11.				
October -----	4	1.5	1.98	122
November -----	4	1.5	2.32	138
December -----	12	2	4.18	257
January -----	400	3	30.3	1,860
February -----	186	29	57.0	3,170
March -----	160	47	71.5	4,400
April -----	130	65	81.1	4,830
May -----	95	47	69.2	4,250
June -----	53	26	36.7	2,180
July -----	25	14	19.1	1,170
August -----	14	5	9.8	603
September -----	5	4	4.4	262
The year -----	400	1.5	32.3	23,200
1911-12.				
October -----	5	4	4.3	264
November -----	22	4	7.4	440
December -----	16	6	9.8	603
January -----	26	8	13.4	824
February -----	15	12	13.4	771
March -----	38	12	20.0	1,230
April -----	54	16	35.7	2,120
May -----	63	34	48.0	2,950
June -----	41	11	18.8	1,120
July -----	10	3	6.3	387
August -----	3	3	3.0	184
September -----	6.5	2.5	2.97	177
The year -----	63	2.5	15.3	11,070
1912-13.				
October -----	7	2	3.1	191
November -----	20	4	5.6	333
December -----	8	4	4.9	301
January -----	8	5	6.5	400
February -----	12	6	7.6	422
March -----	22	5	11.5	707
April -----	21	14	17.3	1,030
May -----	25	12	17.0	1,050
June -----	28	6	10.3	613
July -----	12	4	6.7	412
August -----	7	2	2.8	172
September -----	5	1	2.2	131
The year -----	28	1	7.9	5,760

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

Monthly Discharge of Cascadel Creek near North Fork, Cal., for 1910-1911.

Month	Discharge in second-feet			Run-off (total in acre-feet)
	Maximum	Minimum	Mean	
1910.				
April -----	11	4	8.0	476
May -----	4	1	1.7	105
June -----	1	1	1.0	60
July -----	1	1	1.0	61
August -----	.6	.4	.48	30
September -----	1.3	.4	.47	28
The period -----				760
1910-11.				
October -----	1.5	0.3	0.63	39
November -----	1.4	.4	.76	45
December -----	3.6	.5	1.29	79
January -----	45	.5	4.03	248
February -----	24	6	9.79	544
March -----	24	9	11.8	726
April -----	20	11	13.6	809
May -----	14.5	7.5	10.9	670
June -----	8	3	5.73	341
July -----	3	1	1.92	118
August -----	1	.6	.85	52
September -----	.6	.4	.48	29
The year -----				3,700
1911-12.				
October -----	.6	.4	.51	31
November -----	4.0	.6	1.10	66
December -----	3.0	1.0	1.34	82
January -----	3.0	1.0	1.63	100
February -----	2.0	1.0	1.47	85
March -----	3.0	1.0	1.92	118
April -----	7.0	1.5	3.98	237

NOTE.—Monthly values computed by engineers of the United States Geological Survey.

Monthly Discharge of Big Creek River near Snaken Dam for 1910-1911.

Month	Discharge in cfs.			Total cfs.
	Observed	Estimated	Sum	
1910				
January	80	0	80.1	80.1
February	10	0	10.5	10.5
March	140	0	140	140
April	1,000	250	1,250	1,250
May	1,000	400	1,400	1,400
June	200	50	250	250
July	0	177	177.5	177.5
August	12.7	0.0	12.7	12.7
September	0	1.5	1.5	1.5
The period				10,000
1911-12				
October	0	1.0	10.5	10.5
November	11.7	0.0	11.7	11.7
December	0	10	10.0	10.0
January	1,000	10.0	1,010	1,010
February	10	0	10	10
March	100	0	100	100
April	700	100	800	800
May	1,000	100	1,100	1,100
June	1,000	1,200	2,200	2,200
July	1,000	100	1,100	1,100
August	100	10.4	110.4	110.4
September	0	0.5	0.5	0.5
The year	1,000	1.5	1,001.5	10,000
1912-13				
October	0	11.7	11.7	11.7
November	0	0	0	0
December	0	11.7	11.7	11.7
January	10	10.0	20.0	20.0
February	0	10.0	10.0	10.0
March	0	10.4	10.4	10.4
April	100	0	100	100
May	1,000	100	1,100	1,100
June	1,000	100	1,100	1,100
July	100	0	100	100
August	0	0.4	0.4	0.4
September	10	0.0	10.0	10.0
The year	1,000	0.4	1,000.4	10,000
1913-14				
October	10	0	10.0	10.0
November	0	0	0	0
December	0	0	0	0
January	0	0.0	0.0	0.0
February	10	0.0	10.0	10.0
March	0	0.0	0.0	0.0
April 15-30	100	0	100	100
May	100	100	200	200
June	0	0	0	0
July	0	0	0	0
August	100	0	100	100
September	0	0	0	0

Note.—Monthly values computed by the United States Geological Survey. The years extending from January 1910 to March 1913 supersede those published in Water Supply Paper No.

Monthly Discharge of Pioneer Creek near Beaver, Cal., for 1900.

Date	Discharge in cubic feet			Total
	Surface	Subsidence	Net	
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000
1901	1000000	1000000	1000000	1000000
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000
1902	1000000	1000000	1000000	1000000
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000
1903	1000000	1000000	1000000	1000000
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000
1904	1000000	1000000	1000000	1000000
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000
1905	1000000	1000000	1000000	1000000
Jan.	1000000	1000000	1000000	1000000
Feb.	1000000	1000000	1000000	1000000
Mar.	1000000	1000000	1000000	1000000
Apr.	1000000	1000000	1000000	1000000
May	1000000	1000000	1000000	1000000
June	1000000	1000000	1000000	1000000
July	1000000	1000000	1000000	1000000
Aug.	1000000	1000000	1000000	1000000
Sept.	1000000	1000000	1000000	1000000
Oct.	1000000	1000000	1000000	1000000
Nov.	1000000	1000000	1000000	1000000
Dec.	1000000	1000000	1000000	1000000

CHAPTER 41.

An act regulating and limiting the appropriation of water and the use of water for generating electricity or electrical or other power; fixing the terms and conditions and providing the manner and procedure upon which water or the use of water for generating electricity or electrical or other power may be appropriated and providing for the renewal of licenses granted hereunder; providing for the issuing of licenses for water or the use of water for generating electricity or electrical or other power and limiting rights under such licenses; prohibiting the appropriation of water or the use of water for generating electricity or electrical or other power for a longer period than forty years; limiting the right to water or the use of water appropriated for generating electricity or electrical or other power to the specific purposes for which it is appropriated; declaring certain water to be unappropriated; providing for the granting of licenses to divert and store surplus and flood waters for generating electricity, or electrical or other power and declaring what is surplus water; reserving to the state the right to regulate and fix the rates of compensation for which electricity or electrical or other power generated by water or the use of water appropriated may be sold, rented or distributed; reserving to the state the right to impose charges for water or the use of water appropriated for electricity or electrical or other power and fixing fees and charges; preventing the combination or formation of any unlawful trust by appropriators of water or the use of water for generating electricity or electrical or other power and providing a penalty therefor; creating and establishing a state water commission; providing the powers and duties of said water commission and fixing their compensation; compelling persons, firms, associations and corporations supplying electricity or electrical or other power generated by the use of appropriated water to keep their plants and systems in repair and requiring an annual report from them to said water commission; providing for the appointment and compensation of employees and assistants to said water commission; limiting the expenses of said water commission and providing for the payment thereof; making an appropriation to carry out the provisions of this act; fixing the place of business of said water commission; declaring the diversion of water or use of water for generating electricity, or electrical or other power, otherwise than provided in this act, to be a misdemeanor and providing a penalty therefor, and also providing penalties for other violations of this act; repealing an act entitled "An act regulating and limiting the appropriation of water for generating electricity or electrical or other power; fixing the terms and conditions and providing the manner and procedure upon which water for generating electricity or electrical or other power may be appropriated and providing for the renewal of licenses granted hereunder; providing for the issuing of licenses for the use of water for generating electricity or electrical or other power and limiting rights under such licenses; prohibiting the appropriation of water or the use of water for generating electricity or electrical or other power for a longer period than twenty-five years; limiting the right to the use of water appropriated for generating electricity or electrical or other power to the specific purposes for which it is appropriated; declaring certain water to be unappropriated; providing for the granting of licenses to divert and store surplus and flood waters for generating electricity, or electrical or other power and declaring what is surplus water; reserving to the state the right to regulate and fix the rates of compensation for which electricity or electrical or other power generated by water appropriated may be sold, rented or distributed; reserving to the state the right to impose charges for the use of water appropriated for electricity or electrical or other power and fixing fees and charges; preventing the combination or formation of any unlawful trust by appropriators of water or the use of water for generating electricity or electrical or other power and providing a penalty therefor; creating and establishing a state board of control; providing the powers and duties of said board of control and fixing their compensation; compelling persons, firms, associations and corporations supplying electricity or electrical or other power generated by the use of appropriated water to keep their plants and systems in repair and requiring an annual report from them to said board of control; providing for the appointment and compensation of employees and assistants to said board of control; limiting the expenses of said board of control and providing for the payment thereof; fixing the place of business of said board of control; declaring the diversion or use of water for generating electricity, or electrical or other power, otherwise than provided in this act, to be a misdemeanor and providing a penalty therefor, and also providing penalties for other violations of this act; repealing all acts and parts of acts in conflict with this act," approved April 8, 1911, and all acts and parts of acts in conflict with this act.

[Approved January 2, 1912.]

The people of the State of California do enact as follows:

SECTION 1. Water or the use of water for the generation of elec-

tricity or of electrical or other power shall not be appropriated for a longer period than forty years.

SEC. 2. Subject to vested and existing rights, in so far as such vested and existing rights are based upon actual needs and application to useful or beneficial purposes, the appropriation of water or of the use of water for the generation of electricity or of electrical or other power shall be made as provided by this act, and not otherwise; *provided, however*, that nothing in this act shall be construed to validate any right or privilege now invalid or hereafter becoming invalid under any law of this state.

SEC. 3. Water or the use of water appropriated for purposes other than the generation of electricity or of electrical or other power shall not be used for the generation of electricity or of electrical or other power except under a separate and distinct appropriation made as provided in this act for such purpose.

SEC. 4. All water or the use of water which has been heretofore appropriated and which has not been put, or which has ceased to be put to some useful or beneficial purpose, or which is not now in process of being put to some useful or beneficial purpose with due diligence in proportion to the magnitude of the work necessary properly to utilize for the purpose of such appropriation such water or such use of water, is hereby declared to be unappropriated.

SEC. 5. All appropriations of water or the use of water for generating electricity or electrical or other power shall be subject to the right of the state to regulate and fix the rates of compensation for which such electricity or electrical or other power may be sold, rented or distributed.

SEC. 6. Any person, firm, association or corporation hereafter intending to appropriate water or the use of water for the generation of electricity, or of electrical or other power, before commencing the construction or enlargement or extension of any building, power house, ditch, canal or any distributing or controlling works, or performing any work in connection with said appropriation or proposed appropriation, shall make an application in duplicate to the state water commission, provided for in this act, for a permit to make such appropriation. No person, firm, association or corporation shall wilfully divert or use water or shall wilfully attempt to divert or use water for generating electricity or electrical or other power without first complying with the provisions of this act. The possession or use of water for generating electricity or electrical or other power, except when a right to said water or the use thereof shall have been acquired in accordance with law, shall be prima facie evidence of such wilful diversion or use or attempted diversion or use of such water.

SEC. 7. Every application for a permit to appropriate water or the use of water for the generation of electricity or of electrical or other power shall set forth the residence, or principal place of business if the applicant be a corporation, and post-office address of the applicant, the source of the water or the use of water to be appropriated or used, the nature and amount of the proposed use, the head of and amount of water to be utilized, the uses to which the water and electricity or electrical or other power are to be applied, the nature, the location (which may be changed by permission of the state water commission), the character, the estimated capacity, and the estimated cost of the works, and whether the water is to be and will be returned to the

stream or source from which it is to be taken, and if so at what point on the stream or source it is proposed to return said water to said stream or source. If the application is for the construction of a reservoir for the purpose of storing water to be used for the generation of electricity or of electrical or other power, it shall give the estimated height of the dam and the estimated capacity of the reservoir in addition to the other requirements above set forth. All applications shall be accompanied by such maps and drawings in duplicate and such other data in duplicate as may be prescribed by the water commission, and such accompanying data shall be considered as a part of the application. A true copy of such application without such accompanying data and maps and drawings shall be recorded by the applicant in the office of the recorder of the county, or city and county, in which the proposed works are to be erected, within ten days after said application is filed with said commission.

SEC. 8. Upon receipt of an application under this act, it shall be the duty of the water commission immediately to cause to be made an endorsement thereon of the date of its receipt, and to keep the duplicate of said application and its endorsement on file as a record of the same. The water commission shall immediately examine the said application after it has been filed. If, upon such examination, the application is found to be defective, one copy of it and its accompanying data, maps and drawings shall be returned to the applicant for correction or completion, and the date of and reasons for the return thereof shall be endorsed thereon, and a record kept of such endorsement in the office of the water commission. No application shall lose its priority of filing on account of such defect; *provided*, a proper application is filed in the office of the water commission within thirty days of the date of said return to the applicant. It shall be the duty of the water commission within six months to enter an order directing the rejection of such application if after further hearing the public interests shall seem to the water commission so to demand. Applications may be approved for a less amount of water or the use of water than that applied for, if there exist substantial reasons therefor, but in any event shall not be approved for more water or the use of water than can be applied to the use for which application is made under an efficient and economical use thereof.

SEC. 9. The approval or rejection of an application shall be endorsed thereon and a record made of such endorsement in the office of the water commission. One copy of the application so endorsed shall be returned immediately to the applicant in person or by registered mail. If said application be approved, the applicant shall immediately record said approved application, together with the endorsement thereon, in the office of the recorder of the county, or city and county, in which the proposed works are to be constructed, and shall be authorized on receipt of said approval and on recording the same, to proceed with the construction of the necessary works, and to take all steps required to apply the water or the use of the water to the purpose of generating electricity or electrical or other power, as provided in the approved application, and to perfect the proposed appropriation; *provided, however*, that no right in or to such water or the use thereof shall vest in or accrue to the said applicant until the final permit is issued as is hereinafter provided.

SEC. 10. Actual construction work shall begin within six months from the date of the approval of the application, and the construction of the work shall thereafter be prosecuted with reasonable diligence in proportion to the magnitude of the undertaking, and if such work is not so commenced and prosecuted, the water commission may revoke its approval of the application; and such work shall be completed within a reasonable time as fixed in the permit not to exceed five years from the date of such approval. Upon application of the proposed appropriator the water commission may for good cause shown extend the time within which such work shall be completed under any permit, but no such extension shall be for a longer period than one year beyond the period fixed in the permit.

SEC. 11. Upon the completion of the works for the diversion and application of water or the use of water under this act, the holder of such permit, or his assigns, shall report such completion to the water commission, and the water commission without delay shall cause to be made a full inspection and examination of the works constructed and a report upon their construction and condition, and whether or not they conform to the terms of the application and permit and are adequate for the purposes intended.

SEC. 12. Upon the receipt of such report, the commission shall, if the law has been fully complied with, and if the work shall have been completed in accordance with the application, issue a license to the applicant or his assigns, allowing him or them to divert and use said water, or so much thereof as may be necessary, for the use proposed, for a certain period of time therein specified, but in no case for more than forty years. Licenses granted upon application made under this act for water or the use of water shall be numbered consecutively as to each stream or other source in the order as to the dates when such applications are filed.

SEC. 13. Said license shall set forth the name of the licensee, his place of residence, and if a corporation or firm or association the date of its organization and its principal place of business, the stream or source from which the water is to be diverted or used, the quantity of water the licensee is authorized to divert from the stream or source, the point or points on said stream or source at which said water is to be diverted or used, the location of the proposed works, the period of time for which the water may be used, which in no case shall be for more than forty years, by what means, and the purposes for which the licensee is authorized to use the same.

SEC. 14. Any license issued as above provided for water or the use of water appropriated under this act shall vest in the licensee the right to the use of the amount of water mentioned therein for the period of time therein set forth, in the manner and for the purposes therein mentioned and not otherwise; *provided*, that such license shall not impair or affect any rights to water or the use of water which shall have become vested prior to the making of the application above provided for.

SEC. 15. Any appropriator of water or the use of water under the provisions of this act for the purpose of generating electricity or electrical or other power, or the successor or assigns of said appropriator, if a renewal or extension of the license herein provided for is desired, shall, not less than one or more than two years prior to the termination of the license granted as herein provided, notify the water commission

that a renewal and extension of such license is desired. The water commission shall thereupon issue to said appropriator a renewal and extension of said license for a fixed period, but in no case for more than a period of forty years from the date of such renewal in compliance with such laws of the state as shall then be in force regulating the renewal, issuing and granting of any license for water or the use of water for generating electricity or electrical or other power.

SEC. 16. No license for the appropriation of water or the use of water as herein provided shall be valid as to any excess of the capacity of the works actually constructed.

SEC. 17. The water commission may, upon application made therefor in the manner provided in this act and upon like procedure, grant to any person, firm, association or corporation a license to divert and store for the purpose of generating electricity or electrical or other power the surplus waters of any stream during floods or high water, or during those portions of the year when such water is not required or being stored for irrigation purposes, and for the purpose of this act all water which is not used during the season of flood or high water is declared to be surplus water.

SEC. 18. All appropriation of water or the use of water for generating electricity or electrical or other power heretofore or hereafter made shall be subject to the right of the state to impose the fees and charges herein provided, and shall also be subject to the right of the state to increase or decrease such fees and charges from time to time thereafter.

SEC. 19. Every person, firm, association or corporation making application for permission to appropriate water or the use of water under this act shall, at the time of filing the said application, pay to said water commission a fee of ten dollars. Every person, firm, association or corporation at the time of receiving a license to appropriate water or the use of water, as provided in this act, shall pay to said commission a fee of one hundred dollars, and shall also pay to said commission when the said license is issued, and, in addition thereto and annually thereafter, shall pay to said commission a charge for each theoretical horsepower of the works estimated as follows: For the first one hundred (100) horsepower there shall be no charge; and for all above one hundred (100) horsepower ten (10) cents for each horsepower. All fees collected shall be accounted for at the following regular meeting of the water commission and paid by said commission into the general fund of the state treasury within thirty days thereafter.

SEC. 20. For the purpose of carrying out the provisions of this act, a commission, to consist of five persons, is hereby created and established to be known as the state water commission. Three members of said commission shall be appointed by the governor for a term of four years; *provided*, that the members first appointed shall be appointed so that one of them shall go out of office at the end of one year, one at the end of two years, and one at the end of three years. The governor and the state engineer are hereby made *ex officio* members of said commission in addition to the three members appointed by the governor. The appointed members of said commission shall receive as compensation for services rendered by them, as such members, the sum of ten (10) dollars per day for each day's service actually rendered.

SEC. 21. The water commission is hereby authorized and empowered to do and perform the acts and things required of it by this act and to adopt rules and regulations necessary to carry out the provisions of this act, and it shall be the duty of the commission to provide for the public hearing upon the merits of all applications filed with the commission and to prescribe the rules of procedure to be observed at such hearings.

SEC. 22. Every member of said water commission is hereby authorized to administer oaths and to cause the production of persons, papers, records and books in all matters of business transacted before said commission.

SEC. 23. A full and accurate record of the business transacted or acts performed by any member of the water commission, and the proceedings of the meetings of said commission, shall be kept and shall be placed on file in the office of said water commission.

SEC. 24. Said commission is hereby granted power to employ such persons and to engage such assistants, clerical, professional and other, as it may see fit, and at such salaries or compensation as the commission may determine. And for the purpose of carrying out the provisions of this act so much of the sum appropriated by chapter 406 of the laws of 1911, approved April 8, 1911, entitled "An act regulating and limiting the appropriation of water for generating electricity," etc., as may not have been expended is hereby reappropriated, and the state controller is hereby authorized and directed to draw his warrants from time to time on the requisition of the state water commission approved by the state board of control, and the state treasurer is hereby authorized and directed to pay such warrants.

SEC. 25. All indebtedness incurred for salaries, and all necessary costs and traveling and other expenses of said commission, and each of its members and persons employed by it, while actually engaged in the business of said commission, shall be paid by the state out of the funds hereby appropriated upon a sworn statement of the person or persons incurring such indebtedness and upon the approval of the water commission and the state board of control upon warrants drawn upon the state treasurer as provided by law for the payment of similar costs and expenses and the drawing of similar warrants.

SEC. 26. All persons, firms, associations or corporations generating electricity or electrical or other power by water or the use of water appropriated under the provisions of this act shall keep their plants and systems in proper repair, and shall upon the first day of January after the passage of this act, and annually thereafter, report to said water commission the condition of their plants and distributing systems, the number of kilowatt hours of electricity or electrical or other power generated during each month of said year, the number of kilowatt hours of electricity or electrical or other power rented, sold or distributed during each month of said year, and the names of the persons, firms, associations or corporations to whom said power has been rented, sold or distributed.

SEC. 27. The water commission shall maintain its office at Sacramento, California. The superintendent of capitol building and grounds shall furnish and set aside in the capitol rooms suitable for offices for said water commission, and if the superintendent of capitol building and grounds shall make and file an affidavit with the said commission

that it is not possible for him as such superintendent of capitol building and grounds to provide offices for said commission in the capitol, then the said commission may rent rooms suitable for offices, in the city of Sacramento, and said rental shall be deemed a necessary expense of said commission.

SEC. 28. No person, firm, association or corporation appropriating water or the use of water hereunder shall enter into any agreement, combination or trust in restraint of trade contrary to law, and if any of the works owned or operated by any licensee under this act or his assign or assigns shall be owned, leased, trustee, possessed or controlled by any device, permanently, temporarily, directly or indirectly, tacitly, or in any manner whatsoever, so that it or they form a part of or in any way effect any combination, or if it or they are in anywise controlled by any combination or conspiracy to limit the output of electricity or electrical or other power, or to increase the price at which electricity or electrical or other power is sold, rented or distributed, or to prevent the lowering of said price or in restraint of trade with foreign nations, or between two or more states or territories or with any state or territory, in the generation, sale, distribution of electricity or electrical or other power, all rights to the appropriation of water or the use of water shall cease and be forfeited to the people of the state by proceedings instituted in the courts for that purpose by the attorney general of the state either upon his own initiative or upon demand of the water commission.

SEC. 29. Any violation of the provisions of this act, or of any order or regulation of the water commission, is hereby declared to be a misdemeanor, and shall be punished by a fine not exceeding five thousand (5,000) dollars or by imprisonment in the county jail not exceeding one (1) year, or by both such fine and imprisonment. It shall be the duty of the water commission to enforce the provisions of this act, and to prosecute violations thereof by proceeding in a court of competent jurisdiction against any person, firm, association or corporation violating any such provisions, or failing or refusing to comply with any regulation or requirement of the water commission made pursuant to the provisions of this act.

SEC. 30. None of the provisions of this act shall apply to municipal corporations, other than irrigation districts or lighting districts, nor to the use by any irrigation district of water for the generation of electricity, electrical or other power only for use and distribution within its own limits, and as subsidiary to and mainly for the purpose of serving and carrying out irrigation, nor to the use by any lighting district of water for the generation of electricity, electrical or other power only for use and distribution within its own limits; *provided, however*, that all municipal corporations, other than irrigation districts and lighting districts, desiring to appropriate water for the generation of electricity, electrical or other power, and all irrigation districts and lighting districts desiring to appropriate water for the generation of electricity, electrical or other power, and all irrigation districts and lighting districts desiring to appropriate water for the generation of electricity, electrical or other power, for the uses hereinabove in this section specified shall within ten days from the time that they post and record notices of appropriation, as required by law, file with the water commission a notice of said appropriation together with the name and post-

office address of the appropriator, the source of the water to be appropriated or used, the nature and amount of the proposed use, the head and amount of water proposed to be utilized, the uses to which the water and power are to be applied, the nature, location, character, estimated capacity and estimated cost of the works and whether the water is to be and will be returned to the stream or source from which it is to be taken and, if so, at what point on said stream or source. If the appropriation contemplates the construction of a reservoir for the purpose of storing water to be used for the generation of electricity or electrical or other power, the notices filed with the commission shall also give the estimated height of the dam and the estimated capacity of the reservoir in addition to the other requirements above set forth.

SEC. 31. Wherever in this act the performance or doing of certain acts or things by any firm, association or corporation is made a misdemeanor, and a penalty provided therefor, the person, officer, member, manager, agent, director or employee of any such firm, association or corporation who by vote, act, authorization, direction, order or request shall have caused such act or thing to be done is likewise and in the same manner guilty of a misdemeanor, and shall be punished likewise and in the same manner as the person actually performing or doing the act or thing.

SEC. 32. An act entitled "An act regulating and limiting the appropriation of water for generating electricity or electrical or other power; fixing the terms and conditions and providing the manner and procedure upon which water for generating electricity or electrical or other power may be appropriated and providing for the renewal of licenses granted hereunder; providing for the issuing of licenses for the use of water for generating electricity or electrical or other power and limiting rights under such licenses; prohibiting the appropriation of water or the use of water for generating electricity or electrical or other power for a longer period than twenty-five years; limiting the right to the use of water appropriated for generating electricity or electrical or other power to the specific purposes for which it is appropriated; declaring certain water to be unappropriated; providing for the granting of licenses to divert and store surplus and flood waters for generating electricity, or electrical or other power and declaring what is surplus water; reserving to the state the right to regulate and fix the rates of compensation for which electricity or electrical or other power generated by water appropriated may be sold, rented or distributed; reserving to the state the right to impose charges for the use of water appropriated for electricity or electrical or other power and fixing fees and charges; preventing the combination or formation of any unlawful trust by appropriators of water or the use of water for generating electricity or electrical or other power and providing a penalty therefor; creating and establishing a state board of control; providing the powers and duties of said board of control and fixing their compensation; compelling persons, firms, associations and corporations supplying electricity or electrical or other power generated by the use of appropriated water to keep their plants and systems in repair and requiring an annual report from them to said board of control; providing for the appointment and compensation of employees and assistants to said board of control; limiting the expenses of said board of control and

providing for the payment thereof; fixing the place of business of said board of control; declaring the diversion or use of water for generating electricity, or electrical or other power, otherwise than provided in this act, to be a misdemeanor and providing a penalty therefor, and also providing penalties for other violations of this act; repealing all acts and parts of acts in conflict with this act." approved April 8, 1911, and all acts or parts of acts in conflict herewith are hereby repealed.

SEC. 33. This act shall take effect ninety days after the final adjournment of this session of the legislature.

EXHIBIT "B."

CHAPTER 586.

An act to regulate the use of water which is subject to such control by the State of California, and in that behalf creating a state water commission; specifying and providing for the appointment of the members of said commission; fixing the terms of office and compensation of the members of said commission; fixing the powers, duties and authority of said commission and its members; providing for the filling of vacancies in the membership of said commission; providing for the removal from office of the appointed members of said commission; providing for the co-operation of courts with said commission; providing that certain courts shall take judicial notice of certain acts of the state water commission; specifying the duties of all persons summoned as witnesses before said commission or any of its members; appropriating money for carrying out the provisions of this act; providing for the payment of the indebtedness and expenses of said commission, its members and employees; declaring what water is unappropriated; providing for the utilization of water and the works necessary to such utilization to the full capacity of streams or of such portion or portions of such capacity as the public good may require; declaring what water may be appropriated; declaring that the non-application for ten consecutive years of any portion of the waters of any stream to lands riparian to such stream shall be conclusive presumption that the use of such non-applied water is not needed on said riparian lands for a useful or beneficial purpose; declaring that such non-applied water shall be deemed to be in the use of the state and subject to appropriation; declaring the duties of those who desire to appropriate water; declaring the periods for which water may be appropriated and the conditions under which water may be appropriated; providing for the payment of fees and charges by the applicants for permission to appropriate water and by the appropriators of water; providing for the ascertainment and adjudication of water rights; providing for the bringing of actions by certain persons, or, upon the direction of the state water commission, by the attorney general, for the quieting of title to water rights; specifying certain duties of the claimants, possessors or users of water or water rights; declaring water rights forfeited under certain conditions; regulating the appropriation of water; excepting cities, cities and counties, municipal water districts, irrigation districts and lighting districts from certain provisions of this act; defining certain words and terms used in this act; repealing all acts or parts of acts in conflict with this act; declaring how this act shall be known; making legislative declaration concerning those parts of this act which may not be declared unconstitutional.

[Approved June 16, 1913.]

The people of the State of California do enact as follows:

SECTION 1. For the purpose of carrying out the provisions of this act a state water commission consisting of five persons is hereby created and established. Two members of said commission shall be, ex officio, the governor of the state and the state engineer, respectively. Three members of said commission shall be appointed by the governor for the term of four years; *provided, however*, that of the members first appointed one shall be appointed to hold office until the first day in January, nineteen hundred and fourteen, one until the first day in January, nineteen hundred and fifteen, and one until the first day in January, nineteen hundred and sixteen. Such appointive commissioners shall be men of practical knowledge or experience in the application and use of waters for irrigation, mining and municipal purposes, and shall be so appointed that at least one thereof shall have had practical knowledge and experience in the use of water for agricultural purposes, and one thereof shall have had practical knowledge and experience in the use of water for mining purposes, and one thereof shall have had practical knowledge and experience in the use of water for municipal purposes. The commissioners shall elect one of their number president of the commission. The appointed members of said commission shall each receive as compensation for his services the sum of five thousand dollars per annum. No commissioner who is directly or indirectly

that it is not possible for him as such superintendent of capitol building and grounds to provide offices for said commission in the capitol, then the said commission may rent rooms suitable for offices, in the city of Sacramento, and said rental shall be deemed a necessary expense of said commission.

SEC. 28. No person, firm, association or corporation appropriating water or the use of water hereunder shall enter into any agreement, combination or trust in restraint of trade contrary to law, and if any of the works owned or operated by any licensee under this act or his assign or assigns shall be owned, leased, trustee, possessed or controlled by any device, permanently, temporarily, directly or indirectly, tacitly, or in any manner whatsoever, so that it or they form a part of or in any way effect any combination, or if it or they are in anywise controlled by any combination or conspiracy to limit the output of electricity or electrical or other power, or to increase the price at which electricity or electrical or other power is sold, rented or distributed, or to prevent the lowering of said price or in restraint of trade with foreign nations, or between two or more states or territories or with any state or territory, in the generation, sale, distribution of electricity or electrical or other power, all rights to the appropriation of water or the use of water shall cease and be forfeited to the people of the state by proceedings instituted in the courts for that purpose by the attorney general of the state either upon his own initiative or upon demand of the water commission.

SEC. 29. Any violation of the provisions of this act, or of any order or regulation of the water commission, is hereby declared to be a misdemeanor, and shall be punished by a fine not exceeding five thousand (5,000) dollars or by imprisonment in the county jail not exceeding one (1) year, or by both such fine and imprisonment. It shall be the duty of the water commission to enforce the provisions of this act, and to prosecute violations thereof by proceeding in a court of competent jurisdiction against any person, firm, association or corporation violating any such provisions, or failing or refusing to comply with any regulation or requirement of the water commission made pursuant to the provisions of this act.

SEC. 30. None of the provisions of this act shall apply to municipal corporations, other than irrigation districts or lighting districts, nor to the use by any irrigation district of water for the generation of electricity, electrical or other power only for use and distribution within its own limits, and as subsidiary to and mainly for the purpose of serving and carrying out irrigation, nor to the use by any lighting district of water for the generation of electricity, electrical or other power only for use and distribution within its own limits; *provided, however*, that all municipal corporations, other than irrigation districts and lighting districts, desiring to appropriate water for the generation of electricity, electrical or other power, and all irrigation districts and lighting districts desiring to appropriate water for the generation of electricity, electrical or other power, and all irrigation districts and lighting districts desiring to appropriate water for the generation of electricity, electrical or other power, for the uses hereinabove in this section specified shall within ten days from the time that they post and record notices of appropriation, as required by law, file with the water commission a notice of said appropriation together with the name and post-

office address of the appropriator, the source of the water to be appropriated or used, the nature and amount of the proposed use, the head and amount of water proposed to be utilized, the uses to which the water and power are to be applied, the nature, location, character, estimated capacity and estimated cost of the works and whether the water is to be and will be returned to the stream or source from which it is to be taken and, if so, at what point on said stream or source. If the appropriation contemplates the construction of a reservoir for the purpose of storing water to be used for the generation of electricity or electrical or other power, the notices filed with the commission shall also give the estimated height of the dam and the estimated capacity of the reservoir in addition to the other requirements above set forth.

SEC. 31. Wherever in this act the performance or doing of certain acts or things by any firm, association or corporation is made a misdemeanor, and a penalty provided therefor, the person, officer, member, manager, agent, director or employee of any such firm, association or corporation who by vote, act, authorization, direction, order or request shall have caused such act or thing to be done is likewise and in the same manner guilty of a misdemeanor, and shall be punished likewise and in the same manner as the person actually performing or doing the act or thing.

SEC. 32. An act entitled "An act regulating and limiting the appropriation of water for generating electricity or electrical or other power; fixing the terms and conditions and providing the manner and procedure upon which water for generating electricity or electrical or other power may be appropriated and providing for the renewal of licenses granted hereunder; providing for the issuing of licenses for the use of water for generating electricity or electrical or other power and limiting rights under such licenses; prohibiting the appropriation of water or the use of water for generating electricity or electrical or other power for a longer period than twenty-five years; limiting the right to the use of water appropriated for generating electricity or electrical or other power to the specific purposes for which it is appropriated; declaring certain water to be unappropriated; providing for the granting of licenses to divert and store surplus and flood waters for generating electricity, or electrical or other power and declaring what is surplus water; reserving to the state the right to regulate and fix the rates of compensation for which electricity or electrical or other power generated by water appropriated may be sold, rented or distributed; reserving to the state the right to impose charges for the use of water appropriated for electricity or electrical or other power and fixing fees and charges; preventing the combination or formation of any unlawful trust by appropriators of water or the use of water for generating electricity or electrical or other power and providing a penalty therefor; creating and establishing a state board of control; providing the powers and duties of said board of control and fixing their compensation; compelling persons, firms, associations and corporations supplying electricity or electrical or other power generated by the use of appropriated water to keep their plants and systems in repair and requiring an annual report from them to said board of control; providing for the appointment and compensation of employees and assistants to said board of control; limiting the expenses of said board of control and

fixed in said order, and testify or produce the required papers, maps, books, accounts or documents, or both testify and produce; and upon failure to obey said order said witness shall be dealt with as for contempt of court.

(c) The state water commission or any commissioners or commissioner, or any party to the proceeding before the commission or any commissioners or any commissioner, may in any investigation or hearing before the commission or any commissioners or any commissioner cause the deposition of witnesses residing within or without the state to be taken in the manner prescribed by law for depositions in civil actions in the superior courts of this state.

(d) No person shall be excused from testifying or from producing any book, map, document, paper or account in any investigation or inquiry by or hearing before the commission or any commissioners or commissioner upon the ground that the testimony or evidence, book, map, document, paper or account required of him may tend to incriminate him or subject him to penalty or forfeiture. But no person shall be prosecuted, punished or subjected to any penalty or forfeiture for or on account of any act, transaction, matter or thing material to the matter under investigation by said commission, or any commissioners, or any commissioner concerning which he shall have been compelled to testify or to produce documentary evidence; *provided*, that no person so testifying or producing shall be exempt from prosecution and punishment for any perjury committed by him in his testimony.

SEC. 5. A full and accurate record of business or acts performed or of testimony taken by the commission or any member or members thereof in pursuance of the provisions of this act shall be kept and be placed on file in the office of said water commission.

SEC. 6. The state water commission shall take, charge and collect the following fees: for copies and records not required to be certified or otherwise authenticated by the commission, ten cents for each folio; for certified copies of official documents and orders filed in its office, fifteen cents for each folio, and one dollar for every certificate under seal affixed thereto; for certified copies of evidence and proceedings before the commission, fifteen cents for each folio. The commission may fix reasonable charges for publications issued under its authority. All fees charged and collected under this section shall be paid, at least once each week, accompanied by a detailed statement thereof, into the treasury of the state.

SEC. 7. For the purpose of carrying out the provisions of this act the state water commission is authorized to pass such necessary rules and regulations as it may from time to time deem advisable, and to appoint and remove at its pleasure a secretary who shall have charge of its books and records and perform such other duties as from time to time may be prescribed and whose salary shall be fixed by the water commission; and the state water commission may also employ such expert, technical and clerical assistance, and upon such terms, as it may deem proper.

SEC. 8. For the purpose of carrying out the provisions of this act the sum of fifty thousand dollars is hereby appropriated for the fiscal years 1913-1914 and 1914-1915 out of any money in the state treasury not otherwise appropriated; and the state controller is hereby authorized and directed to draw warrants upon such sum from time to

time upon the requisition of the state water commission approved by the state board of control, and the state treasurer is hereby authorized and directed to pay such warrants.

SEC. 9. All indebtedness incurred for salaries, and all necessary costs in traveling and other expenses of said commission, and each of its members and persons employed by it, while actually engaged in the business of said commission, shall be paid by the state out of the funds hereby appropriated, upon the sworn statement of the person or persons incurring such indebtedness, and upon the requisition of the state water commission, approved by the state board of control, and the state controller is hereby authorized to draw warrants upon the state treasurer for said indebtedness, salaries, costs and expenses, as provided by law for the payment of similar costs and expenses and the drawing of similar warrants.

SEC. 10. The state water commission is hereby authorized and empowered to investigate for the purpose of this act all streams, stream systems, portions of stream systems, lakes, or other bodies of water, and to take testimony in regard to the rights to water or the use of water thereon or therein, and to ascertain whether or not such water, or any portion thereof, or the use of said water or any portion thereof, heretofore filed upon or attempted to be appropriated by any person, firm, association, or corporation, is appropriated under the laws of this state.

SEC. 11. All water or the use of water which has never been appropriated, or which has been heretofore appropriated and which has not been in process, from the date of the initial act of appropriation, of being put, with due diligence in proportion to the magnitude of the work necessary properly to utilize for the purpose of such appropriation such water or the use of water, or which has not been put, or which has ceased to be put to some useful or beneficial purpose, or which may hereafter be appropriated and cease to be put, to the useful or beneficial purpose for which it was appropriated, or which in the future may be appropriated and not be, in the process of being put, from the date of the initial act of appropriation, to the useful or beneficial purpose for which it was appropriated, with due diligence in proportion to the magnitude of the work necessary properly to utilize for the purpose of such appropriation such water or the use of water, is hereby declared to be unappropriated. And all waters flowing in any river, stream, canyon, ravine or other natural channel, excepting so far as such waters have been or are being applied to useful and beneficial purpose upon, or in so far as such waters are or may be reasonably needed for useful, and beneficial purposes upon lands riparian thereto, or otherwise appropriated, is and are hereby declared to be public waters of the State of California and subject to appropriation in accordance with the provisions of this act. If any portion of the waters of any stream shall not be put to a useful or beneficial purpose to or upon lands riparian to such stream for any continuous period of ten consecutive years after the passage of this act, such non-application shall be deemed to be conclusive presumption that the use of such portions of the waters of such stream is not needed upon said riparian lands for any useful or beneficial purpose; and such portion of the waters of any stream so non-applied, unless otherwise appropriated for a useful and beneficial purpose is hereby declared to be in the use of the state and subject to appropriation in accordance with the provisions of this act.

In any case where a reservoir or reservoirs have been or shall hereafter under the provisions of this act be constructed or surveyed, laid out and proposed to be constructed for the storage of water for a system, which water is to be used at one or more points under appropriations of water heretofore or hereafter made, which appropriations and rights thereunder are now, or shall hereafter be held and owned by the person or corporation owning such reservoir site or sites and constructing such reservoir or reservoirs, such reservoir or reservoirs and appropriations and rights shall, in the discretion of the state water commission, constitute a single enterprise and unit, and work of constructing such reservoir or reservoirs, or any of them, or work on any one of such appropriations shall, in the discretion of said commission, be sufficient to maintain and preserve all such applications for appropriations and rights thereunder.

SEC. 12. The state water commission shall have authority to, and may, for good cause shown, upon the application of any appropriator or user of water under an appropriation made and maintained according to law prior to the passage of this act, prescribe the time within which the full amount of the water appropriated shall be applied to a useful or beneficial purpose; *provided*, that said appropriator or user shall have proceeded, with due diligence in proportion to the magnitude of the project, to carry on the work necessary to put the water to a beneficial use; and in determining said time said commission shall grant a reasonable time after the construction of the works or canal or ditch or conduits or storage system used for the diversion, conveyance or storage of water; and in doing so said commission shall also take into consideration the cost of the application of such water to the useful or beneficial purpose, the good faith of the appropriator, the market for water or power to be supplied, the present demand therefor, and the income or use that may be required to provide fair and reasonable returns upon the investment and any other facts or matters pertinent to the inquiry. Upon prescribing such time the state water commission shall issue a certificate showing its determination of the matter. For good cause shown, the state water commission may extend the time by granting further certificates. And, for the time so prescribed or extended, the said appropriator or user shall be deemed to be putting said water to a beneficial use.

And if at any time it shall appear to the state water commission, after a hearing of the parties interested and an investigation, that the full capacity of the works built or constructed, or being built or constructed, under an appropriation of water or the use thereof made under the provisions of this act has not developed or can not develop the full capacity of the stream at the point where said works have been or are being built or constructed, and that the holder of the said appropriation will not or can not, within a period deemed to be reasonable by the commission, develop the said stream at said point to such a capacity as the commission deems to be required by the public good, then and in that case the said commission, in its discretion, may permit the joint occupancy and use, with the holder of the appropriation, to the extent necessary to develop the stream to its full capacity or to such portion of said capacity as may appear to the state water commission to be advisable, by any and all persons, firms, associations, or corporations applying

therefor, of any dam, tunnel, diversion works, ditch, or other works or constructions already built or constructed or in process of being built or constructed under this act; *provided*, that said commission shall take into consideration the reasonable cost of the original and new work, the good faith of the applicant, the market for water or power to be supplied by the original and the new work, and the income or use that may be required to provide fair and reasonable returns upon such cost; *provided, further*, that the applicant or applicants shall be required to pay to the party or parties owning said dam, tunnel, diversion works, ditch, or other works or constructions a pro rata portion of the total cost of the old and the new works, said pro rata portion to be based upon the proportion of the water used by the original and the subsequent users of said dam, tunnel, division works, ditch, or other works or constructions, if the water is used or to be used for irrigation or domestic purposes; or, if the water is used or to be used for the generation of electricity or electrical or other power the said pro rata proportion shall be based upon the relative amount of electricity or electrical or other power capable of being developed by the original and the new works; or, if a portion of the water utilized under a joint occupancy of any dam, tunnel, diversion works, ditch or other works or construction, shall be used for the purpose of irrigation and another portion of said water shall be used for the generation of electricity or electrical or other power, then and in that case the applicant or applicants for joint occupancy shall be required to pay to the party or parties owning said dam, tunnel, diversion works, ditch, or other works or constructions a pro rata portion of the total cost of the old and new works, said pro rata portion to be based upon the proportion of the relative amount of water used by each joint occupant and the income derived by each said joint occupant from said joint occupancy; or, if any of the waters used under such joint occupancy shall be utilized for purposes other than those specified above, then and in that case the applicant or applicants for such joint occupancy shall be required to pay to the party or parties owning said dam, tunnel, diversion works, ditch, or other works or constructions, such a pro rata portion of the total cost of the old and new works as shall appear to the state water commission to be just and equitable. Said applicant or applicants shall also be required to pay a proper pro rata share, based as above, of the cost of maintaining said dam, tunnel, diversion works, ditch or other works or constructions, on and after beginning the occupancy and use thereof. Furthermore, the state water commission if it appears to the said commission that the full capacity of the works built or constructed, or being built or constructed, under an appropriation of water or the use thereof under this act, will not develop the full capacity of the stream at that point, and it appears to the commission that the public good requires it, and the commission specifically so finds after investigation and hearing of the parties interested, may permit any person, firm, association or corporation to repair, improve, add to, supplement, or enlarge, at his or its proper cost, charge and expense, any dam, tunnel, diversion works, ditch, or other works or constructions already built or constructed or in process of being built or constructed under the provisions of this act, and to use the same jointly with the owners thereof; *provided*, that the said repairing, improving, adding to, supplementing, or enlarging, shall not materially interfere with the proper use thereof

by the owner of said dam, tunnel, diversion works, ditch, or other works or constructions or shall not materially injure said dam, tunnel, diversion works, ditch or other works or constructions. And the state water commission shall determine the pro rata and other costs provided for in this section.

SEC. 13. All rights granted or declared by this act shall be ascertained, adjudicated and determined in the manner and by the tribunals as provided in this act.

SEC. 14. This act shall not be held to bestow, except as expressly provided in this act, upon any person, firm, association or corporation, any right where no such right existed prior to the time this act takes effect.

SEC. 15. The state water commission shall allow, under the provisions of this act, the appropriation of unappropriated water or of the use thereof, or of water or of the use thereof which may hereafter cease to be appropriated or which may hereafter be declared to be unappropriated, or which, having been used under claim of riparian proprietorship or appropriation finds its way back into a stream, lake or other body of water and also such water as is declared under section eleven of this act to be subject to appropriation.

SEC. 16. Every application for a permit to appropriate water shall set forth the name and post-office address of the applicant, the source of water supply, the nature and amount of the proposed use, the location and description of the proposed headworks, ditch, canal and other works; the proposed place of diversion and the place where it is intended to use the water; the time within which it is proposed to begin construction, the time required for completion of the construction, and the time for the complete application of the water to the proposed use. If for agricultural purposes, the application shall, besides the above general requirements, give the legal subdivisions of the land and the acreage to be irrigated, as near as may be; if for power purposes, it shall give, besides the general requirements prescribed above, the nature of the works by means of which the power is to be developed, the head and amount of water to be utilized, and the use to which the power is to be applied; if for storage in a reservoir, it shall give, in addition to the general requirements prescribed above, the height of dam, the capacity of reservoir, and the use to be made of the impounded waters; if for municipal water supply, it shall give, besides the general requirements specified above, the present population to be served, and, as near as may be, the future requirements of the city; if for mining purposes, it shall give, in addition to the general requirements prescribed above, the nature and location of the mines to be served and the methods of supplying and utilizing the water. All applications shall be accompanied by as many copies of such maps, drawings, and other data as may be prescribed or required by the state water commission, and such maps, drawings, and other data shall be considered as part of the application. If any permittee or licensee, or the heirs, successors, or assigns of any permittee or licensee, desire to change the point of diversion from the point of diversion specified in the original application, or after the granting of any permit or license, such change or changes may be made only upon the permission of the state water commission; *provided*, that, before granting such permission, such applicant must establish, to the satisfaction of the state water commission, and

such commission must so find, that such change in the place of diversion will not operate to the injury of any other appropriator or legal user of such waters before permitting such change in the place of the diversion. Upon receipt of application for permission to make such change in the place of diversion, the commission shall, by order, fix a time within which any person interested may appear in opposition to such application, and such applicant shall, if the commission so require, cause to be published at least once a week for four consecutive weeks, in a newspaper or newspapers of general circulation in the county in which is situated both the old and new points of diversion, a copy of said order. Proof of such publication shall be by affidavit of the publisher of such newspaper. Should any objection be made to the change in point of diversion so applied for, the state water commission shall fix a time for the hearing of said application and of the objections thereto, which time shall be not less than thirty days nor more than sixty days after the period of said publication, and upon such hearing the said commission shall grant or refuse, as the facts shall warrant, such permission to change place of diversion.

SEC. 17. Any person, firm, association or corporation may apply for and secure from the state water commission, in conformity with this act and in conformity with reasonable rules and regulations adopted from time to time by the state water commission, a permit for any unappropriated water or for water which having been appropriated or used flows back into a stream, lake or other body of water within this state. And any application so made shall give to the applicant a priority of right as of the date of said application to such water or the use thereof until such application shall have been approved or rejected by said commission; *provided*, that such priority shall continue only so long as the provisions of law and the rules and regulations of the water commission shall be followed by the applicant. Upon the approval of any application by the commission, said approval shall give priority of right as of the date of said application, and shall give the right to take and use the amount of water specified in said approval until the issuance by the state water commission of a license for the use of said amount of water, or until the said commission refuses to issue said license. But the approval of any application shall give the right to take and use water only to the extent and for the purpose allowed in said approval; *provided*, that any defective application made in a bona fide attempt to conform to the rules and regulations of the state water commission and to the law shall secure to the applicant a priority of right as of the date of said application until he shall have been notified by said commission in what respect his application is defective. And said applicant shall be allowed sixty days after notice of said defect in which to file an amended and perfected application. If, within said sixty days, said applicant shall not file an amended and perfected application, said priority of right shall cease and determine, unless for good cause shown the state water commission shall allow said applicant to file a further amended and perfected application; *provided, also*, that any priority of right secured under this section shall not be effective for more than thirty days after service of notice of such approval, personally or by registered mail, on the applicant, unless within said period of thirty days a true copy of said approval upon which such priority is based shall have been filed in the office of

the recorder of the county or city and county in which the water is to be diverted, and, within ten days thereafter, a certificate of such filing by the county recorder is also filed with the state water commission.

SEC. 18. Actual construction work upon any project shall begin within such time after the date of the approval of the application as shall be specified in said approval which time shall not be less than sixty days from date of said approval, and the construction of the work thereafter shall be prosecuted with due diligence in accordance with this act, the terms of the approved application, and the rules and regulations of said commission; and said work shall be completed in accordance with law, the rules and regulations of the state water commission, and the terms of the approved application and within a period specified in the permit; but the period of completion specified in the permit may, for good cause shown, be extended by the state water commission. And if such work be not so commenced, prosecuted and completed, the water commission shall, after notice in writing and mailed in a sealed, postage-prepaid and registered letter addressed to the applicant at the address given in his application for a permit to appropriate water, and a hearing before the commission, revoke its approval of the application. But any applicant, the approval of whose application shall have been thus revoked, shall have the right to bring an action in the superior court of the county in which is situated the point of proposed diversion of the water for a review of the order of the commission revoking said approval of the application. And thirty days after the revocation of said permit all rights of the said permittee under said permit shall cease and lapse, unless said permittee shall within said thirty days after said revocation bring an action in the superior court for a review of the order of revocation. The priority of right of any permittee so bringing an action shall continue under said permit until a final judgment is rendered as to the reasonableness of the revocation of said permit. But until and unless the revocation of the permit shall be finally decreed by such court, the permittee shall not take or use any of the water the right to take and use which is granted by said permit.

SEC. 19. Immediately upon completion, in accordance with law, the rules and regulations of the state water commission, and the terms of the permit, of the project under such application, the holder of a permit for the right to appropriate water shall report said completion to the state water commission. The said commission shall immediately thereafter cause to be made a full inspection and examination of the works constructed and shall determine whether the construction of said works is in conformity with law, the terms of the approved application, the rules and regulations of the state water commission, and the permit. The said water commission shall, if said determination is favorable to the applicant, issue a license which shall give the right to the diversion of such an amount of water and to the use thereof as may be necessary to fulfill the purpose of the approved application. Said license shall be in such form as may be prescribed by the state water commission under the provisions of this act. But if the said commission shall find, upon inspection and examination of the works constructed, that the construction and condition of said works are not in conformity with the law, the rules and regulations of the state water commission, the

terms of the approved application and the terms of the permit, then and in that case the said commission may, after due notice in writing and in the manner provided in sections one thousand and eleven, one thousand and twelve, and one thousand and thirteen of the Code of Civil Procedure to the applicant or the holder of the permit, and a public hearing thereon, refuse to issue said license. And thirty days after the refusal of said commission to issue said license all rights of the applicant and the holder of the permit under said application and permit shall lapse and cease. But the holder of any permit to whom the said water commission may have refused to issue said license, shall have the right to bring an action within thirty days after the said refusal, in the superior court to review said order and to obtain a decree requiring the issuance of such license. And the rights of the holder of any permit so bringing an action shall continue under said permit until the decree in such action has been entered and become final. But until the refusal of the commission to issue said license shall be finally determined by the courts, the permittee shall not take or use any of the water, the taking and using of which is granted to him by said permit. And if the holder of any permit which has been revoked by the state water commission shall not bring an action within said thirty days in the superior court to determine the validity of said revocation, then and in that case all rights of the applicant and of the holder of said permit shall lapse and cease.

SEC. 20. All permits and licenses for the appropriation of water shall be under the terms and conditions of this act, and shall be effective for such time as the water actually appropriated under such permits and licenses shall actually be used for the useful and beneficial purpose for which said water was appropriated, but no longer; and every such permit or license shall include the enumeration of conditions therein which in substance shall include all of the provisions of this section and likewise the statement that any appropriator of water, to whom said permit or license may be issued, shall take the same subject to such conditions as therein expressed: *provided*, that if, at any time after the expiration of twenty years after the granting of a license, the state, or any city, city and county, municipal water district, irrigation district, lighting district, or any political subdivision of the state shall have the right to purchase the works and property occupied and used under said license and the works built or constructed for the enjoyment of the rights granted under said license: and in the event that the said state, city, city and county, municipal water district, irrigation district, lighting district or political subdivision of the state so desiring to purchase and the said owner of said works and property can not agree upon said purchase price, said price shall be determined in such manner as is now or may hereafter be determined in eminent domain proceedings. If it shall appear to the state water commission at any time after a permit or license is issued as in this act provided that the permittee or licensee, or the heirs, successors, or assigns of said permittee or licensee, has not put the water granted under said permit or license to the useful or beneficial purpose for which the permit or license was granted, or that the permittee or licensee, or the heirs, successors, or assigns of said permittee or licensee, has ceased to put said water to such useful or beneficial purpose, or that the permittee or licensee, or the heirs, successors or assigns of said permittee or licensee, has failed to observe

any of the terms and conditions in the permit or license as issued, then and in that case the said commission, after due notice to the permittee, licensee, or the heirs, successors or assigns of such permittee or licensee, and a hearing thereon, may revoke said permit or license and declare the water to be unappropriated and open to further appropriation in accordance with the terms of this act. And the findings and declaration of said commission shall be deemed to be prima facie correct until modified or set aside by a court of competent jurisdiction; *provided*, that any action brought so to modify or set aside such finding or declaration must be commenced within thirty days after the service of notice of said revocation on said permittee or licensee, his heirs, successors or assigns. And every licensee or permittee under the provisions of this act if he accept such permit or license shall accept the same under the conditions precedent that no value whatsoever in excess of the actual amount paid to the state therefor shall at any time be assigned to or claimed for any permit or license granted or issued under the provisions of this act, or for any rights granted or acquired under the provisions of this act, in respect to the regulation by any competent public authority of the services or the price of the services to be rendered by any permittee or licensee, his heirs, successors or assigns or by the holder of any rights granted or acquired under the provisions of this act, or in respect to any valuation for purposes of sale to or purchase, whether through condemnation proceedings or otherwise, by the state or any city, city and county, municipal water district, irrigation district, lighting district or any political subdivision of the state, of the rights and property of any permittee or licensee, or the possessor of any rights granted, issued, or acquired under the provisions of this act. The application for a permit by municipalities for the use of water for said municipalities or the inhabitants thereof for domestic purposes shall be considered first in right, irrespective of whether they are first in time; *provided, however*, that such application for a permit or the granting thereafter of permission to any municipality to appropriate waters, shall not authorize the appropriation of any water for other than municipal purposes; *and provided further* that where permission to appropriate is granted by the state water commission to any municipality for any quantity of water in excess of the existing municipal needs therefor, that pending the application of the entire appropriation permitted, the state water commission shall have the power to issue permits for the temporary appropriation of the excess of such permitted appropriation over and above the quantity being applied from time to time by such municipality; *and providing further*, that in lieu of the granting of such temporary permits for appropriation, the state water commission may authorize such municipality to become as to such surplus a public utility, subject to the jurisdiction and control of the railroad commission of the State of California for such period or periods from and after the date of the issuance of such permission to appropriate, as may be allowed for the application to municipal uses of the entire appropriation permitted; *and provided, further*, that when such municipality shall desire to use the additional water granted in its said application it may so do upon making just compensation for the facilities for taking, conveying and storing such additional water rendered valueless for said purposes, to the person,

firm or corporation which constructed said facilities for the temporary use of said excess waters, and which compensation, if not agreed upon between the municipality and said person, firm or corporation, may be determined in the manner provided by law for determining the value of property taken by and through eminent domain proceedings.

SEC. 21. Nothing herein contained shall be construed to deprive the state or any city, city and county, municipal water district, irrigation district, lighting district or political subdivision of the state, or any person, company or corporation of any rights which, under the law of this state they may have, to acquire property by or through eminent domain proceedings.

SEC. 22. Licenses hereafter granted for water or use of water shall be subject to the right of the state to impose the fees and charges provided in this act.

SEC. 23. Every person, firm, association or corporation making application for a permit to appropriate water or the use of water under this act shall pay to the state water commission, at the time of filing said application, if the purpose or use is for the generation of electricity, or electrical or other power, a fee of two dollars and fifty cents for each theoretical horsepower capable of being developed by the works up to one hundred theoretical horsepower, with a minimum fee of twenty-five dollars, and above said one hundred theoretical horsepower the fee shall be five hundred dollars up to and including ten thousand theoretical horsepower, and one thousand dollars above ten thousand theoretical horsepower capable of being so developed or a fee of ten dollars if the purpose be other than for the generation of electricity, or electrical or other power. Every person, firm, association or corporation at the time of receiving a license to appropriate water or the use of water, if the purpose be for the generation of electricity, or electrical or other power, shall pay to said commission when the said license is issued, and annually thereafter, a charge of twenty-five cents for each theoretical horsepower capable of being developed by the proposed works. If the purpose of use is for other than the generation of electricity, or electrical or other power, every person, firm, association or corporation receiving a license to appropriate water shall pay to the said commission when said license is issued, and annually thereafter, a charge of ten cents per miner's inch for each miner's inch specified in the license, and for the purpose of this act forty miner's inches shall be equivalent to one cubic foot per second; *provided, however*, that no annual charge shall be made when the appropriation is made for use for irrigation purposes upon lands, not exceeding one hundred and sixty acres in area, to be actually occupied by such appropriator and cultivated in whole or in part by him, or when said water is used for mining purposes, and the amount of water so used for such mining purposes does not exceed five hundred miner's inches, or when the water is used for the generation of power when the same does not exceed fifty horsepower and is for the private use of the appropriator. And all such fees and charges shall forthwith be paid into the state treasury by the state water commission, and the fee and annual charges provided in this section shall be subject to change by law at not less than ten year intervals beginning with the date of the license issued by the state water commission.

SEC. 24. Upon its own initiative or upon petition signed by one or more claimants to water or the use of water upon any stream, stream system, lake, or other body of water, requesting the ascertainment of the relative rights of the various claimants to the water or the use of water of that stream, stream system, lake or other body of water, it shall be the duty of the state water commission, if, upon investigation it finds the facts and conditions are such as to justify, to make an ascertainment of the said rights, fixing a time for the beginning of the taking of testimony and the making of such investigation as will enable it to ascertain the rights of the various claimants. In case suit is brought in the superior court for determination of rights to water or the use of water, the case may, in the discretion of the court, be transferred to the state water commission for investigation, as referee. In any case wherein the water commission shall proceed to investigate or ascertain water rights the said commission shall notify in writing in the manner provided in sections one thousand and eleven, one thousand and twelve and one thousand and thirteen of the Code of Civil Procedure all persons, firms, associations or corporations claiming or possessing any water rights which are to be the subject of ascertainment by the said commission.

SEC. 25. Upon the completion of the taking of testimony and evidence by the state water commission, the said commission shall immediately give notice by registered mail to the various claimants or possessors of water rights that, at a date and place named in the said notices, which date shall not be less than fifteen days nor more than thirty days later than the date of said notice, all of said testimony and evidence will be open to public inspection. And said testimony and evidence shall be held open to public inspection at said places for a specified period of not less than thirty days nor more than ninety days, and thereafter the said commission shall cause its findings and ascertainment of the rights of the respective claimants to said water to be made and filed in the superior court in each of the counties where said water is appropriated.

SEC. 26. If any person, firm, association or corporation claiming or possessing any interest in or right to the waters of any stream, stream system, lake or other body of water involved in any investigation or ascertainment by the state water commission of the rights to the water of said stream, stream system, lake or other body of water, desires to contest any of the interests in or rights to any of the said waters of any other person, firm, association or corporation such person, firm, association or corporation desiring so to contest shall, within ten days after the expiration of the period for public inspection prescribed in section twenty-five of this act, notify, in writing, the state water commission of said desire so to contest. Said notice shall state the grounds of contest, which shall be verified by the oath of the contestant, his agent or attorney. Within ten days of the receipt of the notice of contest the state water commission shall notify the contestant and the person, firm, association or corporation whose rights are contested to appear before it at a time and place specified in said notice, and that at said time and place said contest will be heard; *provided*, that said time shall not be less than thirty days nor more than sixty days from the date of the service of the notice of the commission; *provided, further*, that if any

person, firm, association or corporation desires to contest any such ascertainment by the state water commission as hereinbefore provided, such contest may be brought as provided in sections 31 and 32 hereof.

SEC. 27. Said notice by said water commission shall be served and return made thereon in the same manner in which summons and return thereon are made in civil actions in the superior courts of this state. The water commission shall have power to adjourn hearings of contest from time to time upon reasonable notice to all parties in interest, and to issue subpoenas for and compel the attendance of witnesses to testify before it and produce papers, books, maps and other documents.

SEC. 28. The state water commission shall require from the party bringing the contest before it under section twenty-six of this act a deposit of five dollars for each day it shall be engaged in taking testimony in such contest. Upon the final ascertainment by the state water commission in any contest, the said commission shall enter an order directing the return of the deposit to the depositor if the contest shall be determined in his favor, but, if the contest shall be determined against the person bringing it, the said deposit shall be immediately paid into the state treasury.

SEC. 29. Not less than fifteen days nor more than thirty days after the expiration of the period during which the testimony and evidence is to be kept open for public inspection, or if any contest shall be made, not less than fifteen days nor more than thirty days after the settlement of said contest by the water commission, the testimony and evidence in the original hearing and the testimony and evidence taken in said contest shall be filed in the office of the water commission.

SEC. 30. The water commission may, in its discretion and in addition to the testimony and evidence submitted to it by the parties claimant to or possessors of water rights on any stream, stream system, lake or other body of water cause to be made an examination of said stream, stream system, lake or other body of water and the works diverting or utilizing water therefrom. Said examination may include the gathering of whatever data covering said stream, stream system, lake or other body of water and the various ditches and canals taking water therefrom as the said commission may require, as well as such other data and information as may, in the discretion of the said commission, be necessary to enable it properly to ascertain the relative rights of the parties claiming rights to use the waters of said stream, stream system, lake, or other body of water. The results of said examination shall be filed in the office of said commission and be open to public inspection as provided in this act for the filing and public inspection of other evidence of a like nature.

SEC. 31. As soon as practicable after the hearing of testimony and evidence, the hearing of contest, and the gathering and filing of such data and information as the water commission shall, of its own motion, direct to be gathered, the said water commission shall record in its office its ascertainment of and specific findings upon the rights of the several claimants to the use of the waters of any stream, stream system, lake or other body of water. Immediately thereafter, the said water commission shall file a certified copy of said ascertainment and specific findings together with the original evidence and testimony taken before it and all data and information gathered by its order with the clerk of the

superior court in and for the county in which such stream, stream system, lake or other body of water or any part thereof is situated.

SEC. 32. After the filing with the clerk of the superior court of the evidence, data, information, specific findings and ascertainment as required by section 31 of this act, the same shall be received in the superior court as prima facie evidence of the facts, specific findings and ascertainment therein set forth. And at any time within one year after such filing an action may be brought, upon the direction of the state water commission, by the attorney general in said superior court in which said evidence, data, information, specific findings and ascertainment shall have been so filed. Or an action may be brought in said court by any one or more of the possessors or claimants concerning whose rights to any of the waters of the stream, stream system, lake or other body of water the state water commission shall have made the specific findings and ascertainment filed in said court. Said action if brought by the attorney general shall be brought in the name and behalf of the people of the State of California to quiet the title of the State of California or the people thereof to any and all water or water rights which it may have in or on said stream, stream system, lake or other body of water, and, to cause all parties whose rights have been so ascertained to appear and interplead in said action in defense and determination of each and all their respective rights, which rights, as against the state and with regard to the different rights and priorities of said rights among themselves, shall be determined by the court in said action. And if an action be brought by any one or more of said claimants or possessors, said action may be brought in the name of the said possessor or claimant and to cause all parties, whose rights have been ascertained, to appear and interplead in said action in defense and determination of each and all of their respective rights, which rights, as against the state or the people thereof, and with regard to the different rights and priorities of said rights among themselves shall be determined by the court in said action. And from and after the filing of the complaint in such action, the proceedings therein shall be as in other cases heard and determined in said court, and in accordance with the provisions of the Code of Civil Procedure of this state; *provided*, that the evidence, data, information, specific findings and ascertainment so filed with the superior court as provided in section 31 of this act must be considered by said court in its determination of both or either of said actions, and the court may affirm, modify or reject such specific findings and ascertainment and may make other or different findings as in its judgment the evidence justifies.

SEC. 33. All existing lawful appropriations of water or the use thereof, shall be and hereby are respected and upheld to extent of the amount of water appropriated and actually put or in process of being put, from the initial date of the act of appropriation, with due diligence in proportion to the magnitude of the work necessary properly to utilize the water for the useful or beneficial purpose for which it was appropriated, or for which it is being used.

SEC. 34. Whenever proceedings shall be instituted for the ascertainment by the state water commission of rights to water or the use of water, it shall be the duty of all claimants interested therein and having notice thereof as in this act provided to appear and submit proof of their respective claims at the time and in the manner required by law; and any such claimant who shall fail to appear in such proceedings and submit proof of his claim shall be barred and estopped from subsequently asserting any rights theretofore acquired upon the stream, stream system, lake or other body of water, or portion of such stream, stream system, lake or other body of water, embraced in such proceedings, and shall be held to have forfeited all rights to said water or the use of water theretofore claimed by him on such stream, stream system, lake or other body of water, unless entitled to relief under the laws of this state: *provided*, that such proceedings shall result in an ascertainment by the state water commission and a decree by the superior court based upon such ascertainment and specific findings or a modification of said ascertainment or specific findings.

SEC. 35. In any suit wherein the state is or the people of the state are a party for the determination of a right to the use of the water of any stream, stream system, lake or other body of water, or of any portion of any stream, stream system, lake or other body of water, all who claim the right to use such water shall be made parties. When any such suit has been filed the court may call upon the state water commission to make or furnish a complete hydrographic survey of such stream, stream system, lake or other body of water, in order to obtain all the data necessary to the determination of the rights involved. The disbursements made in litigating the rights involved in such suit may be taxed by the court as in other equity suits, exclusive of the cost of such hydrographic survey.

SEC. 36. Upon the adjudication of the rights to the use of the water of a stream, or stream system, lake or other body of water, or any portion of a stream, stream system, lake or other body of water, a certified copy of the decree shall be prepared by the clerk of the court, without charge, and filed in the office of the state water commission, and said commission shall deliver to every party in such decree a certified copy thereof upon demand and the payment of the fees provided in this act. And the said commission shall file, for record, in the office of the recorder of each county in which any portion of said stream, stream system, lake or other body of water is situated, a certified copy of said decree. Said decree shall in every case declare as to the water right adjudged to each party, whether riparian or by appropriation, the extent, the priority, amount, purpose of use, point of diversion, and place of use of said water; and, as to water used for irrigation, such decree shall also declare the specific tracts of land to which it shall be appurtenant together with such other conditions as may be necessary to define the right and its priority. But the failure of any party entitled thereto to demand or receive a copy of said decree shall not be considered to have prejudiced him or his rights in any way.

SEC. 37. The power to supervise the distribution of water in accordance with the priorities established under this act, when such supervision does not contravene the authority vested in the judiciary of the state, is hereby vested in the state water commission.

SEC. 38. The diversion or use of water subject to the provisions of this act other than as it is in this act authorized is hereby declared to be a trespass, and the state water commission is hereby authorized to institute in the superior court in and for any county wherein such diversion or use is attempted appropriate action to have such trespass enjoined.

SEC. 39. Water or the use of water which has heretofore been appropriated or acquired, or which shall hereafter be appropriated or acquired for one specific purpose shall not be deemed to be appropriated or acquired for any other or different purpose. And any person, firm, association or corporation applying to the state water commission for a license to appropriate water or the use of water shall state in the application for said license the specific purpose to which it is proposed to put such water or the use thereof. Water heretofore or hereafter appropriated for other than domestic use, may be applied to domestic use, in whole or in part, without a separate and distinct appropriation being made therefor. And water appropriated for one purpose under the provisions of this act may be subsequently appropriated for other purposes under the provisions of this act; *provided*, that such subsequent appropriation shall not injure any previous appropriation.

SEC. 40. The state water commission is also authorized and empowered to investigate any natural situation available for reservoirs or reservoir systems for gathering and distributing flood or other waters not under beneficial use in any stream, stream system or lake or other body of water, and to ascertain the feasibility of such projects, including the supply of water that may thereby be made available, the extent and character of the areas that may be thereby irrigated, and make estimate of the cost of such project.

SEC. 41. Nothing in this act shall be construed as depriving any city, city and county, municipal water district, irrigation district or lighting district of the benefit of any law heretofore or hereafter passed for their benefit in regard to the appropriation or acquisition of water or the use of water; and nothing in this act shall affect or limit in any manner whatsoever the right or power of any municipality which has heretofore appropriated or acquired water or the use of water for municipal purposes, to use or to sell or otherwise dispose of such water or the use thereof, either within or without its limits for domestic, irrigation or other purposes, in accordance with laws in effect at the time of the passage of this act.

SEC. 42. The word "water" in this act shall be construed as embracing the term "or use of water"; and the term "or use of water" in this act shall be construed as embracing the word "water." Whenever the terms stream, stream system, lake or other body of water or water occurs in this act, such term shall be interpreted to refer only to surface water, and to subterranean streams flowing through known and definite channels. But nothing in this act shall be construed as giving or confirming any right, or title, or interest to or in the corpus of any water; *provided*, that the term "useful or beneficial purposes" as used in this

act shall not be construed to mean the use in any one year of more than two and one half acre feet of water per acre in the irrigation of uncultivated areas of land not devoted to cultivated crops.

SEC. 43. Nothing in this act shall be construed as depriving any person, firm, association or corporation of the right of appeal conferred under the laws of this state.

SEC. 44. All acts or parts of acts in conflict herewith are hereby repealed.

SEC. 45. This act shall be known as the "water commission act."

SEC. 46. If any section, subsection, sentence, clause or phrase of this act is for any reason held to be unconstitutional, such decision shall not affect the validity of the remaining portions of this act. The legislature hereby declares that it would have passed this act, and each section, subsection, sentence, clause and phrase thereof, irrespective of the fact that any one or more other sections, subsections, sentences, clauses or phrases be declared unconstitutional.

EXHIBIT "C."

See Rules and Regulations
enclosed herewith.

(Name of sender.)

P. O. -----

No. -----

Application for Permit to Appropriate the Public Waters of the State of California.

1. Name of applicant: -----

Post-office address: -----

County: ----- State: -----

(A) If applicant is an association or corporation give data
called for in rule 5 of rules of commission: -----

(B) The financial resources of applicant are:

(1) Cash on hand: -----

(2) Treasury stock: -----

(3) Bonds to be issued: -----

(4) Other resources: -----

2. The quantity of water claimed is ----- cubic feet per second.

3. Source of water supply: -----

4. Location of point of diversion by smallest legal subdivisions:

-----, County of -----

5. To be used for: -----

6. Nature of plant for development: -----

7. Location of plant, by legal subdivisions: -----

(a) Amount of power to be generated: -----

H. P. under ----- foot head.

(b) Is water to be returned to any stream? -----

(c) If so name stream and point of return -----

8. Estimate in detail of the cost of each unit of the works: -----

9. Description of works for diversion:

(a) Kind of works: -----

(Reservoir, dam, ditch, flume, pipes or otherwise.)

(b) Dimensions of works:

1. Height of dam ----- feet, length of dam at top
----- feet, length of dam at bottom ----- feet.

2. Material used in construction -----
(State whether wood, stone, earth or concrete.)

3. Estimated contents: ----- cubic yards.

4. Capacity of reservoir: ----- acre feet.

5. Size of headgate: Width ----- feet, height ----- feet.

6. Conduit ----- width at bottom ----- feet;

(State whether ditch, flume or pipe.)

width at water line ----- feet; depth of water ----- feet;

diameter of pipe ----- Average grade per mile is

----- feet. Length of conduit is ----- miles,

and it crosses the following quarter sections: -----

10. The time required for the completion of the construction of such
work is ----- years.

11. Time required for the complete application of the water to the proposed use is _____ additional years.

BE IT KNOWN, That the undersigned hereby makes application for a permit to appropriate the public waters of the State of California as herein set forth.

(Name of applicant.)

Signed in the presence of us as witnesses:

1. _____
(Name.) (Address.)
2. _____
(Name.) (Address.)

Remarks: _____

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

This is to certify that we have examined the foregoing application with the accompanying maps and data, and _____

Witness our hands this _____ day of _____, 191____.

State Water Commission.

Permit No. _____

STATE OF CALIFORNIA, }
County of Sacramento. } ss.

This is to certify that we have examined the foregoing application and do hereby grant the same, subject to VESTED RIGHTS and the following limitations and conditions: _____

Actual construction work shall begin within six months from this date and shall be prosecuted with reasonable diligence in proportion to the magnitude of the undertaking, and if not so commenced and prosecuted this permit may be revoked.

The amount of water appropriated shall be limited to the amount which can be applied to beneficial use and not to exceed _____ cubic feet per second.

Said construction work shall be completed on or before _____

Complete application of the water to the proposed use shall be made on or before _____

Witness our hands this _____ day of _____, 191____.

State Water Commission.

EXHIBIT "D."

THE STATE WATER COMMISSION, STATE OF CALIFORNIA.

Result of Procedure for Hearings on Applications for Appropriation
of Water for Generating Electricity, Electrical or Other
Power, in Accordance with Chapter 41, Laws
of 1911 (Extra Session); Approved
January 2, 1912.

October 1, 1913.

The following rules of procedure for the government of hearings before this Commission are hereby prescribed, to take effect from this date.

None of said rules shall, however, be construed to deprive the Water Commission of its right to exercise the directory and mandatory powers conferred upon it by law.

STATE WATER COMMISSION.

CHAS. D. MARX, *Chairman*.

HAROLD T. POWER.

S. C. GRAHAM.

RULES AND REGULATIONS.

NOTICE OF INTENTION TO APPROPRIATE WATER.

Rule 1. Any person, firm, association or corporation desiring to appropriate water, or the use thereof, for the purpose of generating electrical or other power, shall file with this Commission a notice of intention to so appropriate. Said notice shall contain the following items:

- (a) Name and post-office address of intending appropriator.
- (b) Amount of water to be appropriated.
- (c) Proposed method of diversion.
- (d) Name of stream.
- (e) Purpose used.
- (f) Approximate location, in the smallest legal subdivision of the proposed point of diversion.

Upon the receipt of such notice of intention to appropriate, the Commission will issue to the person filing such notice a preliminary permit for a definite period of time sufficient for the gathering of the data and making of surveys required to be filed with the formal application for a permit to appropriate, which time may be reduced or extended at the discretion of the Commission.

Rule 2. Such work shall be prosecuted with due diligence, and a completed formal application for the use of said water filed with this Commission within the time limited by the preliminary permit. Upon the granting of a permit to use such water, the right of the applicant shall relate back to the date on which he filed the notice of intention to appropriate.

Rule 3. In the event such gathering of data and making of surveys is not prosecuted with due diligence or if it shall appear to the Commission that the preliminary permittee is speculating, or attempting to speculate, in such preliminary permit, the same shall be canceled and

permittee shall have no further right to or priority in the use of the water sought to be appropriated.

FORMAL APPLICATION GENERALLY.

Rule 4. The formal application for a permit to use water for the generation of electricity, or electrical or other power, shall be filed with the Commission before the commencement of any building, buildings, power house, ditch, canal or other distributing or controlling works, or performing any work in connection with any intended appropriation of water for power purposes (except the making of surveys and gathering of field notes and other data) and shall contain the items herein prescribed.

Rule 5. If applicant is an association of individuals, there shall accompany the application a certified copy of the articles of association; if there be no articles, that fact must be stated over the signature of each member of the association. If the applicant is an incorporated company the application must be accompanied by the following papers:

(a) A copy of the articles of incorporation, duly certified to by the officer having custody of the original thereof.

(b) In cases where the company is incorporated outside of the State of California, it must submit the certificate of the proper officer of this State, to the effect that it has complied with the laws of California governing foreign corporations, to the extent required to entitle the company to operate in this State.

(c) A true list, signed by the secretary of the corporation, under seal of the company, showing the names and designations of its officers and directors at the date of the filing of the items by this regulation required. Also a complete list of the stockholders and a general statement as to the consideration paid for such stock.

APPLICATIONS FOR ONE HUNDRED HORSEPOWER OR LESS.

Rule 6. Applications for permits to use water for the generation of electricity to the extent of one hundred horsepower, total capacity, or less, shall contain the following items, in addition to those required by Rule 5 hereof:

(a) Maps showing the location of dams, reservoirs, conduits, power houses or other works.

(b) Field notes of the survey in duplicate.

(c) A statement in triplicate of the amount of water to be diverted for use, the maximum capacity of the diversion works and the total average static and effective heads to be utilized.

(d) The Commission may, however, require more, or less, data than is above called for, as each particular case may demand.

(e) The map shall consist of one original on tracing linen and three print copies and shall not be larger than 28 by 40 inches or smaller than 24 by 36 inches and may be on any convenient scale. This map shall show for each reservoir site, the distance and bearing of the initial point of survey from the nearest existing corner of the public survey, the location of the maximum flow line, and the area and available storage capacity of the reservoir; for each water conduit line, the distances and bearing of each terminus from the nearest corner of the public survey, the location of the center line of the conduit, its length, and the intersection of the center line with the section lines of the public land survey and boundaries

of National Forests and other reservations of the United States; and for each power house site, the distance and bearing of the initial point of survey from the nearest corner of the public survey, the location of the exterior boundaries of the site and the area. If on unsurveyed land, the distances and bearings may, if the nearest existing corner of the public survey is more than 2 miles distant, be taken from a permanent mark on some natural object, or permanent monument, that can readily be found and recognized. The field notes shall give an accurate description of the natural object or monument and full data of traverse.

APPLICATIONS FOR ONE HUNDRED HORSEPOWER OR MORE.

Rule 7. Applications for permits to use waters for the generation of electricity to the extent of more than one hundred horsepower, total capacity, shall contain, in addition to those required by Rule 5 hereof, the following items:

(a) Maps of location and plans of structures on tracing linen, with three print copies cut to uniform size, not larger than 28 by 40 inches and not smaller than 24 by 36 inches, with graphical scale not less than six inches in length drawn thereon. Separate sheets shall be used for maps of location whenever the whole survey can not be shown upon a single sheet.

(b) The following maps and plans shall be submitted for each reservoir that will be a part of the power project, or projects, applied for: (1) A contour map of each reservoir site, dam and dam site on a scale of not more than 400 feet to the inch, with a contour interval of not more than 10 feet. The contour for each reservoir site shall show the highwater flow line and in case the reservoir is to be used in whole or in part for diversion purposes, the flow line fixed by the estimated average effective head, and also a table of areas and capacities for each flow line and each contour line; (2) A cross-section of each dam site along the center line of the proposed dam, with a graphical log properly located thereon of each boring, test pit, or other exploration, and a brief statement of the character and dip of the underlying material; (3) Plans, elevations and cross-sections of the dams, showing spillways, sluiceways or sluice pipes, and other outlet works; and also a statement of the volume of the dam, the character of the materials used, and the type of construction.

(c) The following maps and plans shall be submitted for the entire length of each water conduit, from intake to tail race outlet, that will be a part of the power project, or projects applied for: (1) A contour map and profile of the entire water-conduit location on a scale of not more than 400 feet to the inch, with contour interval of not more than 10 feet. The contours shall cover either an area of 100 feet in length on each side of the center line of the water conduit or a difference in elevation of at least 25 feet above and below the grade line of the conduits. This map shall show the transit line of the survey and the center line of the proposed final location of the water conduit, including curves between tangents. This map shall also show what sections of this water conduit will be in flume, ditch, tunnel, pipe, etc., and the grade of each section; (2) Plans, elevations and cross-sections of each type

of water conduit, showing material, dimensions, grades, flow lines, and capacity and plans and elevations of intake works and forebay.

(d) A contour map on a scale of not more than 50 feet to the inch, with a contour interval of not more than 5 feet, showing the proposed location of the power house, other buildings, etc., shall be filed for each power house site that will be a part of the power project or projects applied for. This map shall also state the proposed type and number and rated capacity of the water wheels and generators used.

(e) A general map of the entire power project or projects applied for (except transmission lines) on such a scale that the entire survey may be shown upon a single sheet.

(f) Copies of field notes in triplicate of the entire final location survey of water conduits, the exterior boundaries of power houses and reservoir sites, and all reference lines to public land corners.

(g) Estimates in triplicate for each power project of (1) the total average effective head to be utilized, and the per cent thereof to be obtained from dam and water conduit, respectively; (2) the stream flow, and the per cent thereof made available from storage by the project works and by other works respectively; (3) the area to be flooded by the dam below the flow line fixed by the estimated average effective head; (4) the length of the proposed water conduit (from intake to tail-race outlet); (5) the area and available capacity of each proposed storage reservoir; (6) the available storage capacity of the forebays (or diversion pond).

Rule 8. These estimates should be accompanied by complete statements in detail of all data on which they are based, including stream measurements, rainfall, stream flow, and evaporation records, drainage areas, total static head and losses in head, probable maximum, minimum and average power output, and whether or not auxiliary power development will be used, and all other pertinent information.

Rule 9. The application shall be accompanied by an affidavit of the applicant's engineer and a certificate of the applicant as to the correctness of the estimates and the statements made in said application and accompanying data. And in case any engineer shall make a false affidavit under these regulations, the Commission may order that no map, field notes, plan, or estimate made by such person shall be received or filed while the order is in force.

Rule 10. The point of diversion, named in the application, is one of vital importance and should be located with exactness, as upon the location thereof depends the question of interference with prior rights and a possible conflict with subsequent appropriations. The point of diversion may, however, be changed upon proper application to the State Water Commission and in its discretion.

Rule 11. Each separate, original map, plan, set of field notes, estimates and data, articles of incorporation, etc., shall be plainly marked "Exhibit A," "Exhibit B," etc., respectively. Maps and plans shall, in addition, be inscribed "Exhibit A, map of location of," etc., "Exhibit B, plan of," etc. Duplicate and triplicate copies, etc., shall be marked "Exhibit A, duplicate," "Exhibit A, triplicate," etc. Maps should be rolled for mailing and not folded.

Rule 12. Where sufficient space can not be found, under any question in the blank form of application furnished by the Water Com-

mission, an additional sheet of legal cap paper shall accompany such application and the question fully answered upon such sheet, the number of the question being referred to as follows:

Q. 1. (Cont.) (here fill in the additional data).

Q. 3. (Cont.) (here fill in the additional data), etc.

By so doing it obviates the danger of losing "riders" that may be attached to the front of such application, destroy the effect thereof and render the same incomplete.

Rule 13. All applications shall be accompanied by a detailed statement, in triplicate, by the applicant, as to the time desired and method to be used for making financial arrangements for commencing and completing the project. In the event applicant should desire that the method of financing the project should not be made public at the time of filing the application, or before the arrangement is consummated, he may, upon special reference to the Commission, communicate the information privately to the Commission and it shall be within the discretion of this Commission as to whether or not such information shall be made public.

Rule 14. No applications of any sort or nature made to this Commission for the use of water for the generation of electricity, or of electrical or other power shall be complete, and no permit or license issued thereon until every map or paper required by these rules, for the particular permit or license asked for, shall have been filed in the form prescribed.

Rule 15. An application is not a permit to appropriate water until after its approval and the granting of a license by the Commission; the approval of an application only becomes a permit to *construct works to apply the water to a beneficial use*. A full appropriation of the water asked for and granted in an application is not established until construction has been properly completed and the water applied beneficially to the use for which the right was granted within the time given to do so in the permit or license.

Rule 16. No legal rights can be obtained by diverting water, for the generation of electrical or other power since April 8, 1911, without a permit and license from the State Water Commission.

PROCEDURE UPON APPLICATION.

Rule 17. After filing the application, together with the necessary data in connection therewith, and the proper filing fee, applicant shall publish notice of the date of hearing upon such application, in a form to be prescribed by said Commission, in some newspaper of general circulation in the stream system, once a week for two consecutive weeks. No proof of publication in any paper other than that specified by the Commission will be accepted. Proof of such publication shall be filed at the hearing.

Rule 18. When it shall appear to the satisfaction of the Commission that an application in proper form has been filed, a public hearing shall be had thereon. Applicant shall be given at least thirty days' notice of such hearing which may be waived, however, upon the written request to that effect. The Commission or any Commissioner or any party, may, in any hearing on any application made to the Commission, cause the deposition of witnesses within or without the State to be taken

in the manner prescribed by law for like depositions in civil actions in the superior courts of this State.

Rule 19. Before granting any permit to construct works, or license for the diversion of water, as provided herein, the Commission shall be furnished by applicant with satisfactory evidence that a copy of the application has been recorded as required by sections 7 and 9 of the act creating this Commission, in the county in which the proposed works are to be erected.

Rule 20. Whenever an application for a permit to appropriate the use of water for the generation of electricity or electrical or other power has been rejected after further hearing had upon the merits of the same, another application having the same subject matter therein by the same applicant, or any person in collusion with such applicant, will not be received and filed in the office of this Commission until the expiration of six months from the date of such rejection.

PROTESTS.

Rule 21. Any person, firm, association or corporation deeming that the granting of a permit upon any application filed hereunder would be detrimental to rights that said person, firm, association or corporation may have upon the water claimed by applicant, may file their objections against the granting of said permit, on or before the date set in the notice for taking the application up for consideration.

Rule 22. A copy of said protest shall be served upon the applicant; it shall set out all the reasons why said application should not be approved; affidavits substantiating the reasons why said application should not be approved, as set forth in the objection, or protest, shall also be filed. Applicant shall file an answer to any protest within the time allowed by this Commission. Any answer, brief or form of reply filed herein shall be brought to the attention of the other party to the case by furnishing them with a copy of same. Such copies shall be made and furnished by the person making the charge (or a response to a charge) against an application, as the case may be.

Rule 23. Upon the request of any party to a protest, or application, or of its own motion, the Commission may issue a subpoena for the production of any persons, papers, records and books in all matters of business transacted before said Commission.

Rule 24. The fees and mileage of any witnesses called on behalf of a party to a protest against the granting of a permit by this Commission, for the use of water for the generation of electricity, etc., shall be paid by the party on whose behalf such person was called.

Rule 25. Subpoenas may be served upon the person, or persons, therein named, by any person over the age of twenty-one years. Due proof of such service shall consist of the acknowledgment in writing, of such service, by the party named in such subpoena, or by the certificate to that effect of the person serving same.

WITNESS FEES AND COSTS OF HEARINGS.

Rule 26. The fees and mileage allowed witnesses called to testify before the Commission, as herein provided, by subpoena, shall be the same as those allowed in the superior courts of the State in civil cases, as provided in section 4300*g* of the Political Code of this State.

Rule 27. The costs of taking testimony in any contested or protested applications shall be borne by the parties to the controversy as

follows: Each party shall pay for the direct examination of his own witness and the cross-examination of opponent's witness and also for the proportionate part of the charges made by the referee or referees. Arrangements for charges hereunder may be made with such referee or reporter by the parties to the controversy and all claims or charges against any party to a contest, or protest, shall be settled before the testimony submitted by such party will be considered. Charges for reporting uncontested cases shall be borne by this Commission.

Rule 28. In the event either party to a protest against the granting of a permit for the use of water, under this act, shall pursue a line of interrogation of a witness that is clearly irrelevant, the Commission will summarily put a stop to such interrogation. In cases where the taking of testimony is before a referee, such referee will warn the person pursuing a line of irrelevant interrogation that he will continue same at his own expense and the same shall be charged against and paid by such person. One copy of the transcript of testimony taken at the contest shall be furnished to this Commission and the cost thereof borne equally by the parties to the controversy.

BRIEFS.

Rule 29. At the close of a hearing on any protest against an application thirty days will be allowed the parties in which to file briefs, which time will be extended upon proper showing being made, at the discretion of the Commission. Applicant shall file his opening brief within ten days from the close of taking testimony; protestant shall file his reply brief within fifteen days of the filing of applicant's opening brief; applicant shall then have five days within which to file his closing brief; the Commission will then consider the case upon the testimony and briefs and all facts presented to it, including any reports by the field agents, and, after coming to a decision in the case, notify applicant and protestant of such decision.

Rule 30. Copies of briefs filed herein shall be served upon the respective parties to the controversy and a duly certified copy, with proof of service on opposing party, shall be filed with this Commission.

ATTORNEYS OR AGENTS.

Rule 31. When an applicant or protestant is represented by an agent or attorney, such agent or attorney shall immediately enter his appearance before the Commission and thereupon will be recognized as fully controlling the case on behalf of his client.

Rule 32. When an applicant or protestant is represented by more than one agent, or attorney, service of notice, or other papers, upon one of such agents or attorneys shall be sufficient.

INSPECTION OF RECORDS.

Rule 33. All documents once received by this Commission must be kept on file with the applications, and the date of filing must be noted thereon; and no papers will be allowed under any circumstances to be removed from the files or taken from the custody of said Commission, but access to the same, under proper rules, so as not to interfere with necessary public business, will be permitted to the parties in interest, or their attorneys, under the supervision of the Commission.

EXTRACTS FROM SECTIONS OF CHAPTER 41.

Section 7. All applications shall be accompanied by such maps and drawings in duplicate and such other data in duplicate as may be prescribed by the Water Commission, and such accompanying data shall be considered as a part of the application. A true copy of such application, without such accompanying data and maps and drawings, shall be recorded by the applicant in the office of the recorder of the county, or city and county, in which the proposed works are to be erected, within ten days after said application is filed with said Commission.

Section 9. If said application be approved the applicant shall immediately record such approved application together with the endorsement thereon, in the office of the recorder of the county, or city and county, in which the proposed works are to be constructed and shall be authorized on receipt of such approval and on recording the same to proceed with the construction of the necessary works, and to take all steps required to apply the water or the use of water to the purpose of generating electricity or electrical or other power, as provided in the approved application, and to perfect the proposed appropriation.

Section 21. The Water Commission is hereby authorized and empowered to do and perform the acts and things required of it by this act and to adopt rules and regulations necessary to carry out the provisions of this act, and it shall be the duty of the Commission to provide for the public hearing upon the merits of all applications filed with the Commission and to prescribe the rules of procedure to be observed at such hearings.

Section 22. Every member of said Water Commission is hereby authorized to administer oaths and to cause the production of persons, papers, records and books in all matters of business transacted before said Commission.

(To be filed in triplicate.) 1, 2 and 3 of Rules. See Rules and Regulations enclosed herewith.

STATE WATER COMMISSION OF THE STATE OF CALIFORNIA.

Name of applicant -----
Post-office address -----
Amount of water to be appropriated -----
Name of stream ----- County -----
Approximate point of diversion in smallest legal subdivision -----
----- Proposed use -----
Probable length of time necessary to complete data for formal applica-
tion for use of water -----
Approximate estimate of magnitude of project, amount to be expended
thereon, nature of works proposed, etc., in such detail as is possible
at this time -----
That there is no person engaged in making surveys or preparing to
make application for this water right save myself -----

I, _____, being the above named applicant, do hereby certify that I am making the above application for a preliminary permit in good faith and for the purpose of actually developing the use of the water to be applied for. That I will make a report to the Commission, upon the progress of the work of gathering data and making surveys, every _____ days. That if at any time I cease active work on the making of surveys and the gathering of other data for the formal application for the use of the water, or if I should attempt to speculate in the permit which may be issued hereunder, I will freely and willingly relinquish all claim to the same and will consent to the cancellation of the permit by this Commission.

(Name of applicant.)

1. _____
2. _____

PRELIMINARY PERMIT No. _____

STATE OF CALIFORNIA,)
County of _____) ss.

This is to certify that we have examined the foregoing application and do hereby grant a preliminary permit thereon subject to the following limitations and conditions:

Permittee shall at once begin the gathering of the data and making of necessary surveys required by the Commission for the filing of a formal application for the use of the waters of the State of California.

Such work shall be completed and said application, in proper form, filed with the Commission on or before the _____ day of _____, 191_____.

In the event work ceases under this permit before the time limited herein, or in the event that permittee is speculating or attempting to speculate in this permit, all rights granted hereunder shall at once cease and determine and the Commission shall give written notice of the cancellation of such permit to said applicant.

Witness our hands this _____ day of _____, 191_____.

State Water Commission.

FIFTH BIENNIAL REPORT

OF THE

STATE FORESTER

OF THE

STATE OF CALIFORNIA



CALIFORNIA
STATE PRINTING OFFICE
1914

CALIFORNIA STATE BOARD OF FORESTRY.

HIRAM W. JOHNSON-----Governor
FRANK C. JORDAN-----Secretary of State
U. S. WEBB-----Attorney General
G. MORRIS HOMANS-----State Forester

OFFICE OF STATE FORESTER.

G. MORRIS HOMANS-----State Forester
ALEXANDER W. DODGE-----Deputy
J. DIEHL SCHOELLER-----Assistant
W. J. MOODEY-----Secretary
H. E. MCKENZIE -----Forest Engineer
J. A. HARNEY-----Clerk

LETTER OF TRANSMITTAL.

STATE FORESTER'S OFFICE,
SACRAMENTO, CALIFORNIA, DECEMBER 1, 1914.

His Excellency, HIRAM W. JOHNSON,
Governor of California.

SIR: I have the honor to present herewith a report entitled, "Fifth Biennial Report of the State Forester of the State of California."

Very respectfully,

G. MORRIS HOMANS,
State Forester.

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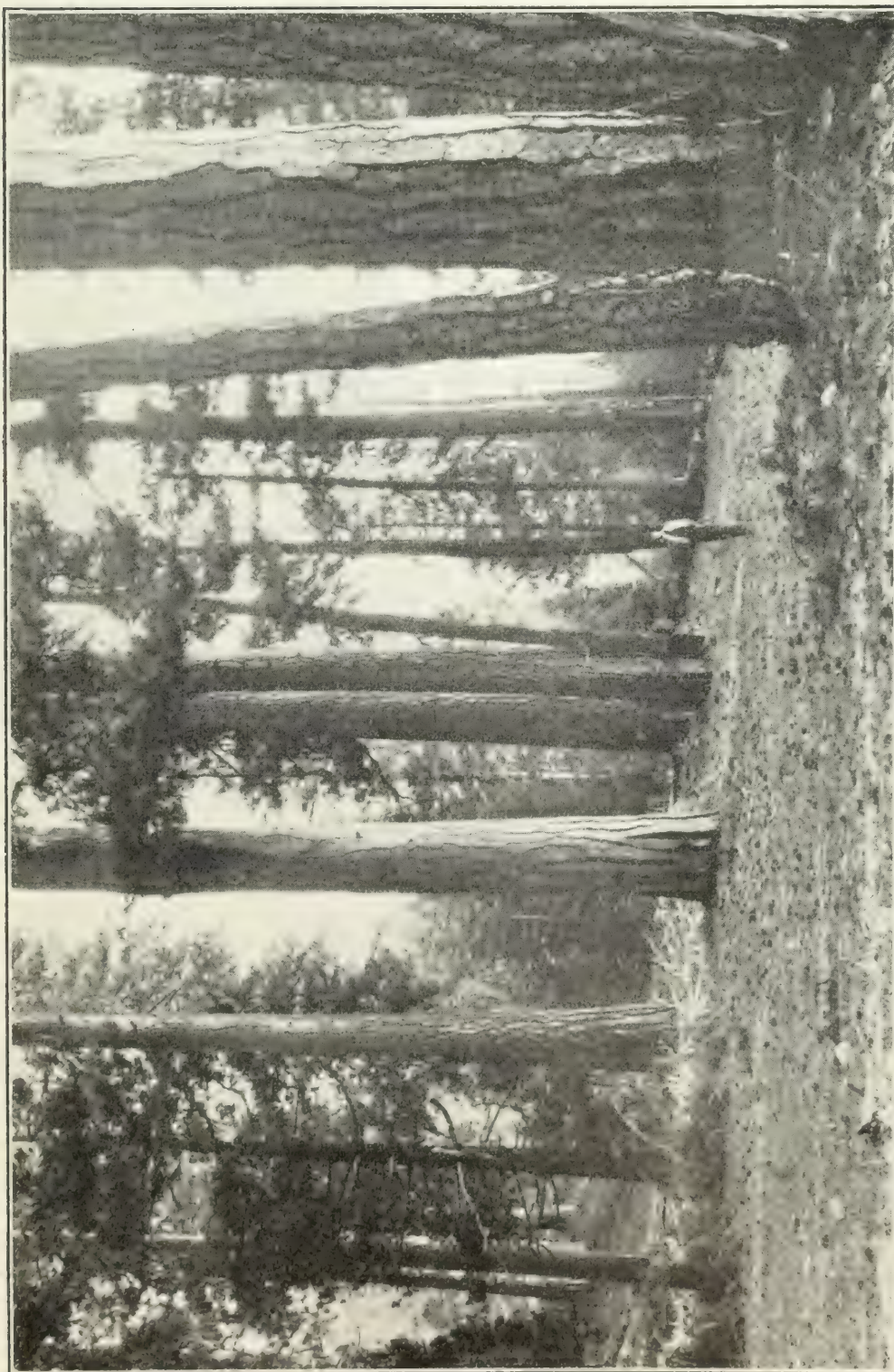
INTRODUCTION.

Shall California protect her people, her forests, her watersheds, her ranges, her wild life, and her domestic stock against further unnecessary destruction by forest fires? This question is before the people of California for a definite decision. There are influential owners of extensive timber properties who would have the public believe that the question is not "shall California protect her forests" but rather, "how shall California protect her forests"; and their attitude toward forestry legislation in 1913 is conclusive proof.

That forest fires in the United States destroy annually millions of dollars worth of property has been proved. That thousands of persons have lost their lives in forest fires has been proved. That forest fires can be brought under control for an expenditure far less than the amount of damage they cause, if left to burn uncontrolled, has been proved by the Federal Government through the protective system maintained by it in more than 20 states embracing more than 140,000,000 acres; and also by 33 states through their protective systems. That destructive forest fires occur annually in California is undisputable; and they destroy annually thousands of dollars worth of property, impair the usefulness of watersheds, retard the natural reproduction of commercial forests, and threaten the lives of our people, many of whom have already perished in forest fires because a state protective system has been denied by those in control of most of the privately owned timbered lands in California. These timbered lands are being exploited without regard to present or future public welfare and most of them harbor intolerable nuisances and every attempt to secure a reasonable supervision by the state over such properties has been unwelcomed.

Convincing data relative to forest fires is contained in the "Annual Fire Report, 1913," issued by the State Board of Forestry and its repetition seems unnecessary.

The following report is chiefly directed toward the principle of initiating a state forest protective system and presents arguments, endorsements, and legislative measures operative in other states which we believe sufficient to overcome unfounded opposition to the fundamental principles of forest protection.



A state's wealth which required no man's investment.

FACTS.

The total acreage of California is 101,310,080 acres, of which 99,898,880 acres are land surface and 1,411,200 acres are water surface.

The total acreage of forest land in the state is approximately 20,604,000 acres.

There are eighteen national forest reserves in California representing a total area of 20,555,680 acres.

There are approximately 8,500,000 acres of forest land within the state privately owned.

There are approximately 12,786,306 acres of merchantable forests in the state.

California has no state forests.

The state could acquire forest areas by purchase or by obtaining title to lands upon which the taxes are delinquent.

The present forest law of California is weak and unsatisfactory in that the State Board of Forestry may not make rules and regulations; that no provision is made for an adequate system of forest protection, the maintenance of experimental stations, state nurseries and the acquirement and management of state forests.

The forests outside the national reserves are not well protected because the state depends upon a system of voluntary firewardens who serve without pay. This can not be an efficient system since it is unjust to assume that a man should neglect his business to fight fire, without compensation, in territory remote from his own property.

It is apparent that a paid system of protection is necessary. And this can be brought about only by generous and far-sighted legislation.

The term "slash" is applied to tops, limbs, bark and broken logs left in the woods after cutting operations. Slash constitutes a menace since it invites fire and burns with such intense heat that reproduction in its path is killed; fires frequently spread from such material into standing timber where untold damage may be done. Where market conditions permit much of the slash can be cut into cordwood and the remaining small branches piled and burned under proper supervision. Otherwise, the slash should all be piled immediately after logging and burned after the first rains in late fall or early winter.

Forest and range fires frequently result in the loss of human life, public and private improvements, timber, game, homes, valuable watershed vegetation, orchards, live stock, forage, and vegetation upon which the bee industry depends.

The fire danger season in California is from May 15th to October 15th.

Forest fires, in the United States, according to the most conservative estimates since any records were available, have caused an average annual loss of seventy human lives and the destruction of merchantable timber to the amount of \$25,000,000.

California does not receive a single dollar from the Federal Government under the Weeks law provision. The reason for this is that the provision demands that every state, to receive money under this law, must first appropriate a forest protection fund from her own treasury.

A few of the lumbermen practice cautious and economic methods of logging; but these men are greatly in the minority.

It was published that less than three ten-thousandths of one per cent (.0003%) of the 4,603,713 acres of merchantable forests of California suffered by fire during the dry season of 1913. These figures are very misleading and incorrect. Taking the total area of merchantable forest in California as 12,786,306 acres, the report of the Federal Forest Service alone shows that 13,861 acres of timberland were burned over; this is slightly more than one tenth of one per cent (.108%) of the total. Adding to the Forest Service figures those of fires outside the national forests and reported by firewardens to the State Forester, the total area of timberland burned over in California during 1913 is 61,812 acres, or approximately one half of one per cent (.48%) of the total area of merchantable forests.

Applying conservative figures, the total money damage to timber alone during 1913 was \$124,059. The value of cordwood destroyed is included in this amount.

The total forest fire damage in California in 1913 amounted to \$511,077.

The total forest fire damage in California in 1914 amounted to \$109,025.75. This figure is necessarily incomplete, since all reports are not received in time to be included.

FOREST LEGISLATION IN CALIFORNIA.

History.

The first legislative recognition of forestry in California was the passage of an act in March, 1885 (page 180, Appendix), establishing a State Board of Forestry. At first the board acted in the capacity of a commission of inquiry with emphasized educational functions. By an amendment police powers were conferred in 1887 (page 180, Appendix), for the purpose of making arrests for any violation of any law applying to forest and brush land within the state or prohibiting the destruction thereof, with an appropriation of \$30,000 for the following two years. Two experimental stations were maintained, and the board published three reports on the forest conditions and the forest trees of the state. Neither bill provides for the maintenance of a forest fire protective system, and nothing was accomplished in that direction. The act was repealed in 1893. Possession and supervision of the forest experimental stations were transferred to the State University and the Board of Forestry was abolished.

No other forestry measure came before the legislature until 1903 (page 181, Appendix), when an interest in the subject was again revived. A bill was passed providing for state cooperation "with the chief of the bureau of forestry of the department of agriculture for the purpose of studying the forest resources of the state and their proper conservation, and especially with a view of formulating a proper state forestry policy, to the extent of fifteen thousand dollars."

This cooperative provision was renewed in 1905 (page 181, Appendix), making an additional appropriation of ten thousand dollars.

The state entered into agreements with the Federal Forest Service, and its agents commenced active field investigations in 1903 and continued through the year of 1904 and a portion of 1905. Field parties covered every portion of the state, and so much of the data as was believed necessary for the drafting of forest legislation "with a view of formulating a proper state forestry policy," was completed in time for presentation to the 1905 legislature. The views of the Federal Forest Service, as to what constituted "a proper state forestry policy," were expressed by the forestry measure (page 181, Appendix) presented to the 1905 session of the legislature. This measure was drafted, approved, and its passage urged by the forest service, then under the direction of Gifford Pinchot.

This measure recognized the necessity for the establishment of a state forest fire patrol system under the direction of a trained forester. It provided for five district firewardens at Salinas, at one thousand dollars each per annum and necessary traveling expenses, not to exceed seventy-five dollars per month. The State Forester was authorized to appoint the firewardens and through them take prompt action to prevent and extinguish forest fires. Certain restrictions were imposed in the use of fire during the dry season, and the forester was authorized to have the counties and railroad companies clear their rights of way of inflammable material. With these and other necessary measures the bill was a strong one against which no logical objection could present itself. The bill was passed and the board of forestry again created; but, not before destructive amendments had eliminated its vital provisions. The bill as passed

(page 185, Appendix) gave the State Forester no greater working force than the voluntary firewardens. No compensation could be made to firewardens and assistants for fighting fires, regardless of the seriousness of the situation, and, with several important measures denied, the board was forced to face a serious and difficult problem with practically no provision for meeting the inevitable requirements for success.

As a result of the unwise elimination of the essential provisions of the forestry bill, our forests and ranges have continued to be devastated.

The attitude of many who controlled the legislature may be interpreted as favorable to forestry and protection just so long as nothing would be affected by its principles. In other words, have a State Board of Forestry to satisfy the public sentiment demanding such a body but see to it that the board is kept powerless to accomplish what public sentiment, when more closely analyzed, desires, namely, effective work. The aim has been to prevent the forestry board from gaining such ground as would enable it to suggest that timber owners adopt precautions similar to those employed on state and federal land and not unlike those compelled in cities.

A bill was introduced at the 1911 session of the legislature (S. B. No. 729) which provided for "a system of firewardens within the state whose duty it shall be to protect the forests of the state by preventing and suppressing forest fires." This measure provoked merely a subtle interest and its passage was denied.

The forestry movement was furthered, however, by the passage of a bill providing for a conservation commission (page 189, Appendix) with ample authority and appropriation to make a thorough investigation of the natural resources of California. The commission was directed to render a report of its findings to the governor and the legislature in 1913.

Legislation, 1913.

Two forestry measures were introduced during the 1913 session of the legislature: Senate Bill No. 934 (page 190, Appendix) and Assembly Bill No. 643 (page 193, Appendix).

Senate Bill No. 934 offers four amendments to the forestry law under which the State Board of Forestry is operating today. The first amendment contains the principle, spirit, and strength of those portions of the original 1905 bill (prepared and approved by the United States Forest Service) that "special interests" had stricken out before its passage was permitted. This amendment provides (1) for dividing the state into patrol districts; (2) for maintaining a fire patrol system during the dry season; (3) for the employment of a firewarden in each district, and patrolmen when necessary; all to devote their entire time to preventing and suppressing forest fires, and fixes their compensation at not more than seventy-five dollars per month; (4) for the purchase of necessary equipment, instruments and field supplies; (5) for the construction of lookout stations and means of communication; (6) for the payment of persons compelled to fight fire at twenty-five cents per hour; (7) for entering into cooperative agreements with persons, firms, etc., for the purposes of fire protection; and (8) for cooperating with the federal government in the prevention and suppression of forest fires.

Amendment Opposed.

The California Forest Protective Association was most active in its opposition to Senate Bill No. 934, and rendered a report, shortly after the close of the 1913 legislature, designated as "Bulletin No. 1." This report states that "This association was formally organized in March, 1912, under the laws of California as a non-profit, cooperative corporation." And its purpose is: "The protection of the forests of the State of California and providing facilities for cooperation to that end by the forest owners, State of California and the Government of the United States." In concluding the report the association announces its intention of issuing other bulletins "at short intervals of time," and then states, as it seems to me, the real purpose of the association: "Forced into being by imminent inimical proposed legislation, it is appropriate that the first formal report of this association to its members should cover the period of time which has seen that danger fought and successfully disposed of through its efforts." Having defeated the forestry measure that provided definitely for the protection of California forests against forest fires, and in a manner and to the extent advocated by all who are fostering the principles of forestry throughout the United States, the report closes with the following sentence: "This association favors just laws that will tend to perpetuate the forests, and to insure their use to the best interests of the owners and the general public." And I assume that the following is in support of "just laws":

Of greater value to the members of this association than the enactment of the bill it recommended would have been, was the defeat in the legislature of Senate Bill No. 934 and Assembly Bill No. 1069, designed, we understand, and very actively supported by the State Forester. These bills were identical and gave the State Forester such powers as would have proven a constant annoyance, menace and expense to owners of timberlands.

Under the radical provisions of these bills, the State Forester, without any control by the State Board of Forestry or any other supervising agency, would have had complete authority over the expenditures of the moneys appropriated for forest protection and also, to a great extent, would have been able to interfere with the management and control of privately owner timberlands. He would have been given authority to divide the state into districts as he saw fit; to employ fire patrolmen according to his judgment; to fix their compensation; to employ such firewardens as he deemed necessary and fix their compensation; to pay their traveling expenses; to remove them at his pleasure; to purchase equipment, instruments, and supplies; to establish lookout stations, telephone, and other systems of communication; to equip supply depots, etc. In addition to the above powers, he could have cleaned up a forest area or extinguished a fire and put a lien on the land for the expense.

Opposition Merely Asserted, Not Substantiated.

The oppositions asserted in the foregoing paragraph may properly be construed as being their argument against the establishment of a state forest protective policy; because each of the "radical provisions" objected to are the very provisions which all advocates of forestry agree upon as being the fundamental principles to be incorporated in any progressive state forestry legislation. This unanimous opinion is best expressed by the report of the forestry committee presented to the Fifth National Conservation Congress on "Established Principles of Framing.

Passing and Enforcing a State Forest Law," which states, in part, that—

The established principles in framing a law naturally fall under three headings: The principles on which a forest law should be based, the principles determining the form of organization, and the principles determining the effectiveness of the law and organization.

The state is interested in all forests, public or private, and should have a voice in the matter of handling even private forest lands, because the forest is a limited natural resource which must be cared for and maintained continuously for the public welfare, and because the individual has but a passing interest in it.

The first thought of a forester is for the protection of existing forests, and under the heading of protection we can properly group the measures which may be taken to insure against direct loss the mature forests and such timber resources as are being provided through natural conditions.

Protection from fire is of chief importance, and second comes protection from attacks of insects and fungi. There are other phases of forestry work, protective in a certain sense, but logically, and for the sake of convenience, they can be grouped under the head of maintenance of timber supply. The first basic principles of a forest law is forest protection.

The second principle is to establish a timber supply on a permanent basis. To accomplish this purpose, work must naturally begin with a classification of the land, determining as closely as possible what lands are agricultural in character and what lands are non-agricultural and should therefore be devoted to the growing of timber. This classification should be carried out by the state irrespective of the ownership of the land classified. Theoretically, this work should precede attempts at reforestation, afforestation, application of silvicultural methods of cutting, attempts to equalize the tax on timber and timberlands, or state ownership of lands used for forestry purposes. However, in practice it has been found expedient to develop forestry work along such of these lines as the public understands and is ready to accept. Nevertheless, non-agricultural lands must be determined, and the classification agreed to by the people, before one can consider forestry as established on a permanent footing in the state.

Reforestation should be carried on by the state not only on its own lands devoted to forestry purposes, but also in cooperation with private owners. The part which the state should play in its cooperation should be commensurate with the interest which the state has in maintaining the timber supply. The same may also be said of afforestation, but in the majority of cases this work will be state cooperation in woodlot and windbreak planting.

The application of silvicultural methods to logging operations is one of the chief factors in establishing and maintaining the greatest timber supply. The proper method of brush disposal approaches in a degree to a silvicultural method, although such disposal may be considered chiefly as a fire protective measure. This has been practically accepted as a regular part of logging throughout the northern half of the United States; and it is but a small step in advance on the part of the state to require the leaving of a certain number of sturdy, thrifty seed trees on every acre of non-agricultural land logged, or, where this method is not practicable, the state might require the timber to be removed in a series of two or three cuttings, so as to insure the renewal of a forest on lands which can be used only for tree growth. Or, for some states the best cutting method might be to require the logger to replace the trees cut, by planting an equal or larger number of desirable species. The state's interest in the forest is paramount to the interests of all others, and if it is to properly guard the public welfare some such means of perpetuating the timber supply must be used.

Under the system of taxation of timber and timberlands which is in practice in most of the states at the present time, the application of silvicultural methods to logging would undoubtedly work somewhat of a hardship on the lumbermen. The tax is not equitable, and no forest law is complete unless it makes some provision for correcting the plan of taxation which is used in most of the states. On account of the long time involved in growing a timber crop on forest land, the tax is really on

the annual increment of the forest, but the amount of the tax is based on the entire stand. The law should provide for taxing the timber crop on the basis of its value when cut, and there should be a tax also, as a matter of expediency, on the forest land itself.

The purchase of non-agricultural land by the state naturally follows as a means of utilizing such forest lands as probably will not be handled by private corporations, by protecting the headwaters of navigable streams, by providing public recreation grounds, and by putting into practice the forestry methods which it advocates.

The form of administrative departments of the several states is based on principles derived from the English or French systems of government, or from our own federal system. For use in state administration these principles are modified in various ways, often to such an extent that their original purpose may be lost. In framing a law, the form of organization should provide for accurate, skillful, economical, and efficient consummation of the principles which are the purposes of the law.

To carry out the basic principles for which forestry stands, the organization must be free from direct responsibility to political parties. More than any other administrative department of the state, the forestry work should be free from interruption and disorganization arising from the change in political and personal administration of the state. While it is, perhaps, necessary that the administration of forestry matters should be responsive to the will of the people, it is very essential that they should not be subject to the whims and ill-advised action which is sometimes taken by a state legislature. No continuous and progressive forest policy can be carried out in a state where such interference may arise, and it would be far better if the organization of the forestry department were almost entirely removed from responsibility to the will of the people, as is the case with our judiciary at the present time.

To further safeguard the continuity of the forest policy, civil service regulations should govern in the employment of practically all grades of officers in the forestry department. The advantages of having civil service requirements are obvious.

The law should give the executive head or forester ample discretionary power. It is important that this power should be in the hands of the forester, because of the practical impossibility of framing into law the detailed forms and methods of administrative procedure. The state legislatures invariably attempt to eliminate discretionary power in the administrative offices by piling up legislative provisions and enactments covering all phases of all lines of work. We all know of cases where this tendency has resulted in seriously handicapping effective administrative work. In the framing of a new law and the organization of a new department, it is very essential that details should be left to the executive, and after he has had time and opportunity to prepare and work out the methods of procedure, they can, if necessary, be readily incorporated as part of the law.

For the same reason that legislatures do not commonly delegate discretionary power to the administrative officers of the state, the tendency is to limit the executive when it comes to delegating such power to subordinate officers. His authority to do this should not be limited, for obvious reasons.

An efficient field organization should be made possible by the law. This may be insured in part by the personnel of the forestry board, by the enactment of civil service requirements, and by the qualifications required in the state forester, upon whose judgment the selection of the right kind of men will rest.

In all administrative work there are controversies arising over the interpretation of certain provisions of the law, or the enforcement of regulations prescribed by the forester in pursuance with his authority under the law to prescribe such regulations. This is distinctly a judicial function, but nevertheless the function in such cases is subordinate to administration, and therefore comes in as one phase of administrative work. The law should provide that decisions by the forester or forestry board on matters which do not obviously come within the jurisdiction of the court should be final. This form of procedure is quite largely followed even now, although no direct

reference to it may be found in the statutes. The administrative officer will consult the office of the attorney general of the state when in doubt, and be guided by his advice.

Having outlined in the law the principles on which forestry work is based, and the form of organization to carry out these principles, its effectiveness will depend, in the first place, upon the funds which are appropriated for the work. Its effectiveness will also depend in a large degree on the efficiency of the force, the proper equipment of the force, and such permanent improvements as telephone lines, trails and canoe routes as it may be possible to provide. There must also be provision for the prompt punishment of violators of the law. Great care should be taken in wording such provisions, in order that action may be quickly taken and penalties duly administered. The field officers of the department should have police power, in order not only that violators of the law may be brought to justice, but also that they may with due authority take steps to prevent the loss or destruction of property in their care or within their jurisdiction.

The remaining three assertions published by the opposition may as well be disposed of now; namely (1) "the State Forester, without any control by the State Board of Forestry or any other supervising agency would have had complete authority over the expenditures of the moneys appropriated for forest protection * * * ;" (2) "the State Forester would have authority to fix the compensation of patrolmen," and (3) " * * * he (State Forester) could have cleaned up a forest area or extinguished a fire and put a lien on the land for the expense."

The State Forester is at all times accountable to the Governor and the State Board of Forestry. Article 18 of chapter 3 of title 1 of part 3 of the Political Code, chapter 349, statutes of 1913 (relating to the State Board of Control) provides: Section 658. * * * "The board may also establish rules and regulations not inconsistent with law for its government. * * * ." One of the regulations of the Board of Control provides that each department shall submit a detailed estimate, by the twentieth of each month, of its proposed expenses for the ensuing month. No expenses may be incurred until such estimates are approved, thereby assuring a wise expenditure of state moneys. Appropriations made for the board of forestry are further scrutinized by a "supervising agency" provided by another section of the same article: Section 663. "Every claim against the state for which an appropriation has been made or for which a state fund is available, must be presented to the board for its scrutiny before being paid. The board may for cause postpone action upon a claim for not exceeding one month." Section 682 of the same article provides further that "The board shall have general powers of supervision over all matters concerning the financial and business policies of the state, and shall, whenever they deem it necessary or at the instance of the Governor, institute or cause the institution of such investigations and proceedings as they may deem proper to conserve the rights and interests of the state."

One naturally assumes from the second assertion that the State Forester is authorized by the provision of Senate Bill No. 934 to fix the amount of compensation for district firewardens and patrolmen for any amount he may choose. The bill provided, however, that "He may appoint a district firewarden for each of said districts so established, and he may also employ within such districts such number of fire patrolmen as, in his judgment, may be required to carry out the provisions of this act, assigning to each of the latter the territory over and within which

they shall have jurisdiction and fix the amount of the compensation for all district firewardens and fire patrolmen for services actually rendered, which shall not exceed the rate of seventy-five dollars per month; the district firewardens and the fire patrolmen may be paid necessary traveling and field expenses." These provisions seem modest, and are in accord with those contained in the forest laws of other states.

The last objection should provoke mirth rather than apprehension. Section 19 (see Appendix) of the present forest law provides that lands covered wholly or in part by inflammable debris which by reason of its location or lack of protection, endangers life or property, constitutes a public nuisance and requires the owner to abate it. Upon his refusal to do so, the law directs that the State Board of Forestry shall do so, and the cost shall become a lien on the property. This section has not been in operation because no appropriation has been made to the board of forestry to enforce it.

ENDORSEMENTS.

With claims and recommendations being made by those who are advocating a strong state forest policy for California, it seems quite appropriate here to quote a few opinions that have been expressed by organizations and individuals entirely neutral to any particular phase of forestry work in California alone. That these expressions bear out the substance of all that we are endeavoring to secure for California is not difficult to see. It is plain that these expressions constitute a complete recognition of the vital need of actual state activity when it comes to forest protection. And it is further evident that any opposition directed toward the substance of the proposed measures for California, as herein endorsed, is directed toward all the following agencies. And the following agencies themselves will consistently admit that this is true.

From the declaration signed by those present at the Convention of Governors held at the White House, in Washington, D. C., in May of 1908:

We urge the continuation and extension of forest policies adapted to secure the husbanding and renewal of our diminishing timber supply, the prevention of soil erosion, the protection of head waters, and the maintenance of the purity and navigability of our streams. We recognize that the private ownership of forest lands entails responsibilities in the interests of the people, and we favor the enactment of laws looking to the protection and replacement of privately owned forests.

Governor Frank R. Gooding of Idaho speaking before the Convention of Governors in 1908:

Idaho has already passed a law for the protection of her forests on state lands. The law provides that, wherever the land is more valuable for forest than for home building, the timber shall be cut under state supervision, looking to the protection of the young trees, and throwing such other safeguards around it as will insure its success as a state forest.

THE DECLARATION OF PRINCIPLES AND POLICY OF THE AMERICAN FORESTRY ASSOCIATION.

It is a voluntary organization for the inculcation and spread of a forest policy on a scale adequate for our economic needs, and any person is eligible for membership.

It is independent, has no official connection with any federal or state department or policy, and is devoted to a public service conducive to national prosperity.

It asserts that forestry means the propagation and care of forests for the production of timber as a crop; protection of watersheds; utilization of non-agricultural soil; use of forests for public recreation.

It declares that forestry is of immense importance to the people; that the census of 1913 shows our forests annually supply over one and a quarter billion dollars' worth of products; employ 735,000 people; pay \$367,000,000 in wages; cover 550,000,000 acres unsuited for agriculture; regulate the distribution of water; prevent erosion of lands; and are essential to the beauty of the country and health of the nation.

It recognizes that forestry is an industry limited by economic conditions; that private owners should be aided and encouraged by investigations, demonstrations, and educational work, since they can not be expected to practice forestry at a financial loss; that federal and state governments should undertake scientific forestry upon national and state forest reserves for the benefit of the public.

It will devote its influence and educational facilities to the development of public thought and knowledge along these practical lines.

It Will Support These Policies.

Federal administration and management of national forests; adequate appropriations for their care and management; federal cooperation with the states, especially in forest fire protection.

State activity by acquirement of forest lands; organization for fire protection; encouragement of forest planting by communal and private owners; non-political departmentally independent forest organization, with liberal appropriations for these purposes.

Forest fire protection by federal, state and fire protective agencies, and its encouragement and extension, individually and by cooperation; without adequate fire protection all other measures for forest crop production will fail.

Forest planting by federal and state governments and long-lived corporations and acquirement of waste lands for this purpose; and also planting by private owners, where profitable, and encouragement of natural regeneration.

Forest taxation reforms removing unjust burdens from owners of growing timber.

Closer utilization in logging and manufacturing without loss to owner; aid to lumbermen in achieving this.

Cutting of mature timber where and as the domestic market demands it, except on areas maintained for park or scenic purposes, and compensation of forest owners for loss suffered through protection of watersheds, or on behalf of any public interest.

Equal protection to the lumber industry and to public interests in legislation affecting private timberland operations, recognizing that lumbering is as legitimate and necessary as the forests themselves.

Classification by experts of lands best suited for farming and those best suited for forestry; and liberal national and state appropriations for this work.

From the Report of the Fifth National Conservation Congress.

Forest protection through voluntary warden service has in every instance proven a failure. The multiplication of duties of state officials, such as the provision that game wardens or fish wardens also act as firewardens, has likewise been far from successful, though often tried out.

To secure the best results members of state boards of forestry as well as state foresters and wardens must be free from political interference.

The so-called "light burning" theory advocated by certain timber owners in California and adjoining states is especially to be condemned. It is not only impractical from a financial standpoint, but causes destruction of young timber and makes for carelessness with fire on the part of the public.

Every timber state has an unquestioned duty to protect the forests. In none of them are appropriations for this purpose adequate.

To be effective, forest protection work and forest legislation must not be confined to present-day needs, but must, in some degree at least, look to the future benefits which will result from the efforts of the present generation.

Where forest laws are adequate and the state maintains machinery for their enforcement, protection is far better than where it is left entirely to land owners.
* * * No small part of good fire protection depends upon rigid enforcement of the law, and though often tried, it has been as often proven that little headway is made where volunteer forces are responsible for carrying out the provisions of the law.

Certainly no one but the state, on lands outside federal jurisdiction, can properly enforce the law, and enforcement can be brought about only by paid deputies. Such matters as slash burning, enforcement of laws governing clearing of rights of way along railroads and wagon roads, regulation of railroads as regards setting of fires, enforcing spark-arrester laws and burning permit laws, have in the aggregate an enormous influence on proper fire protection. They can be carried out only with

state support. A state's interest in forest protection is so vital that it can well afford to incur considerable expense in maintaining adequate forces to prevent fire, and when this is done private owners usually do their share.

Railroads continue to be the greatest single cause of forest fires. * * * It is seldom amiss * * * for states to provide, by law that proper precautions be taken by common carriers to prevent starting of fires.

Protection through patrol is generally recognized as the only means for insuring against serious loss of timber by fire.

California * * * is the only one of the Pacific coast states where little is being done by private owners to protect their property. California, being one of our most important timber states, should properly have adequate forest laws, but such is not the case. Nor have the private timber owners in that state, with few exceptions, taken the necessary steps to safeguard their own property.

Mr. Harry Harper, secretary of Santa Cruz County Cooperative Forest and Home Protective Association, in his report says:

* * * It would seem that the expensive lessons taught by our overproportionate fire loss in past years should result in the universal support of any movement designed to minimize this loss. Especially might it be reasonably expected that we should receive support from the larger timber owners and from the corporations controlling large areas of forest land; but these, without exception, appear to favor a continuance of the independent and purely local protective methods upon which they have, with unfortunate result, relied in the past, and have evinced no desire whatever to cooperate with us in our efforts to inaugurate general and county-wide fire preventive measures.

MORE ENDORSEMENTS OF THE PRINCIPLE OF FOREST PROTECTION.

STATE OF ALABAMA.

DEPARTMENT OF GAME AND FISH.

MONTGOMERY, October 19, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

MY DEAR MR. HOMANS: Responding to your favor, you are advised that I consider the fundamental principles upon which any forestry law is based which has for its object the real conservation of the forests, as follows:

- 1st. The absolute protection of the forests from ravages caused by fire.
- 2d. Maintaining a thorough patrol system for the purpose of extinguishing forest fires; likewise giving authority of members of the forest patrol to citizens to assist in extinguishing forest fires.
- 3d. Requiring railroads to keep their rights of way clear of grass or other inflammable material.
- 4th. Requiring railroad locomotives to use spark arresters.
- 5th. Exempting from taxation for a period of ten or twenty years cut-over lands that the owners will consent to grow during that period forest trees.

For your further information I am sending you, under separate cover, a bulletin issued by this department on the importance of forest conservation, which may be of some service to you.

Very truly yours,

JOHN H. WALLACE, JR.,
Commissioner.

UNIVERSITY OF CALIFORNIA.

FORESTRY

COLLEGE OF AGRICULTURE.

AGRICULTURAL EXPERIMENT STATION.

BERKELEY, November 23, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR MR. HOMANS: In accordance with your telephone request of November 21st, I am glad to make the following statement regarding what I believe to be the first essentials of a strong forest law.

I believe that the first things to be accomplished in the state are:

1. The protection of both publicly and privately owned timberlands against fire must be provided. Some one has remarked that "you might as well plant beets on Broadway as to try to practice forestry before reasonable fire protection is assured," and this is not putting it too strongly. This protection can not be accomplished without liberal funds, any more than adequate fire protection in cities can be given without such funds. It is but reasonable to expect the government to provide, or assist in providing, fire protection for the forest as well as for the city dwelling or factory.

2. A just system of taxation of forest lands must be in force.

3. There should be a strong state forestry organization as a regular and important part of the state government, to look after the interests of the people of the state in all matters relating to forestry.

Please do not hesitate to call on me whenever I can be of any possible help. With best wishes,

Sincerely yours,

WALTER MULFORD.

Professor of Forestry.

Conservation Commission of California. Report of 1912, page 52:

"The state should have a well organized fire patrol under the guidance of a practical firewarden, which is the most effective known manner of preventing and suppressing fires."

COLORADO SCHOOL OF FORESTRY.

COLORADO SPRINGS, COLORADO.

November 8, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR MR. HOMANS: I received your telegram yesterday upon returning to Colorado Springs from a field trip and regret that pressure of field work has prevented me from replying more promptly to your letter of October 22d.

I assure you that I heartily endorse the proposed forest legislation in California and hope that you may succeed in passing a strong forest law at the next legislature. In my opinion, the essentials of such a law are an adequate fire patrol system with regulations for the disposal of slash and the use of fire in clearing land, and for the regulation of the fire risk caused by railroads and engines; equitable taxation of forest land; provision for the acquisition and administration of state forests; and penalties for any fracture of the forest laws.

I shall appreciate it if you will send me a copy of the law or proposed law as soon as it is published in convenient form.

Very sincerely yours,

E. I. TERRY.

Director.

STATE BOARD OF FORESTRY.

INDIANAPOLIS, INDIANA, October 20, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Under separate cover we are sending you a copy of the 1913 report which contains the few forest laws we have in Indiana.

The essential parts in my opinion should be a law that will encourage the owners to take better care of their forests, and a law with a severe penalty against persons setting fires only under the directions of the State Forester, and compelling railroads to keep the right of way well cleared.

To this should be added the patrol system in all the parts of the state where extensive forests are found.

Yours truly,

E. A. GLADDEN,
 Secretary.

KANSAS STATE AGRICULTURAL COLLEGE.

DEPARTMENT OF FORESTRY, OFFICE OF STATE FORESTER.

MANHATTAN, KANSAS, October 19, 1914.

MR. G. M. HOMANS, *State Forester*,
State Board of Forestry, Sacramento, California.

DEAR SIR: In reply to your letter of October 15th: The essential points of a good state forest law should first of all provide for the protection of its present stand of timber against fire and vandalism, and should also embody liberal provisions for the disposal of all merchantable timber on terms that will insure the greatest good to the greatest number. Following this, provision should be made for the restocking of burned over and denuded lands capable of producing merchantable timber. I consider protecting the present stand against fire and theft the state's first duty. This, of course, means providing for adequate patrol and means of fighting fires when they occur.

Yours very truly,

CHAS. A. SCOTT,
 State Forester.

COMMONWEALTH OF KENTUCKY.

OFFICE OF STATE FORESTER.

FRANKFORT, KENTUCKY, October 19, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your letter of October 15th has been received and I am very glad to give you some information which has been derived from my experience and which may be of help to you in connection with the framing up an adequate forest policy and forest law for the state. The forest law, which is enacted for Kentucky and a copy of which I am sending under separate cover, is a very good law in a great many respects. There are some features about it, however, which I think are distinctly detrimental to the initiating of an adequate forest policy in any state.

In the first place, in section 1 of this act, it provides that a state board of forestry shall consist of six members, three of which are ex officio and the balance of whom are appointed by the Governor. I am very decidedly of the opinion that a board of forestry, providing a board is desired, should be composed of all ex officio members and that the State Forester should be ex officio a member of the board. This is one of the most fatal defects in the Kentucky law in my opinion. Also, I do not think it is advisable, if politics are to be kept out of the work, that the governor should be a member of the board. Of course, this depends on who is governor. Where you

would find one governor who is interested in the work and anxious to see it on efficient basis, I expect you would find one half dozen who are of opposite tendency and who have no real interest in a forest policy. In regard to the matter of cooperation with the federal government, as provided in section 31, I think the amount to be expended in such cooperation should be left to the discretion of the state board of forestry and not made a matter of law. With regard to the portion of the law, dealing with the forest fires, I think the Kentucky law is excellently well drawn up, except that I do not think sufficient help or adequate pay is provided for in section 19. This should be decidedly amplified. I am very glad to give you this information and hope it will be of some assistance to you.

Very truly yours,

J. B. BARTON,
State Forester.

STATE OF MAINE.

OFFICE OF LAND AGENT AND FOREST COMMISSIONER.

AUGUSTA, November 6, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: I understand that important forest legislation will come before the California legislature the first of the year.

We have sent you copies of our forest laws.

A system of forest protection has been developed in the Maine forestry district, which embraces the wild lands of our state, that is effective and satisfactory to all parties interested. It has accomplished very good results.

The weak point in our protective system is the protection afforded to the wooded area of the state outside the forestry district, and we intend this year to extend the provisions of the district law to the remaining area of the state.

We also intend to make provisions for the removing of tops and limbs on the territory adjoining the right of way of railroads and carriage roads. We believe this to be a very important matter as owners of these properties at present allow this inflammable material to remain after lumbering, and it is a great menace. I think that we shall place the width to be covered by this act at one hundred feet.

Our railroad patrol act is particularly effective and there is no objection to it by the railroads. In fact, it has saved them much expense in equipping for oil burners. Had it not been for this act the legislature would undoubtedly have passed a provision necessitating the use of oil burners on locomotives running through the forest area.

I can not say too much in regard to the results obtained here in Maine from our effective laws. They are saving our forests from destruction from fire, and have worked out in a manner entirely satisfactory to the landowners, railroads, and the general public. In fact, I believe the results accomplished warrant the inauguration in Maine of insurance on forest property at a reasonable rate. The matter is under discussion here now and the general opinion exists that our effective protective system warrants the inauguration of insurance on forest property.

I sincerely hope that the State of California will adopt effective protective measures and feel confident that after they have been in operation some time the great benefit will be manifest to the people of the state.

Yours very truly,

BLAINE S. VILES,
Land Agent and Forest Commissioner.

MARYLAND STATE BOARD OF FORESTRY.

JOHNS HOPKINS UNIVERSITY, BALTIMORE, MD.

October 23, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: Referring to your letter of October 15th in regard to forest fire laws: Conditions in California are so totally different from those with which I am familiar in the East that I hesitate to pass an opinion, but since you have asked it, I believe the main essentials are:

First—That your forest fire organization should be absolutely free from politics.

Second—That the forest wardens, or others engaged in the work, should be selected for their special fitness for the work.

Third—That adequate appropriation should be made to support the work, providing for heavy expenditures in very dry seasons.

Fourth—That a character of supervision should be provided that will keep the forest wardens up to a high state of efficiency and furnish the means of increasing their effectiveness by the proper interchange of experience.

Our system of paying the wardens for actual service rendered and not placing them on a salary works very satisfactorily here as does also the provision of the law by which the Governor commissions men only upon recommendation of the State Forester, and that an unlimited number can be commissioned. The law should be a broad one, which would enable you to use patrolmen, lookout watchmen and any other agencies that have been found so effective in other states in controlling the fire situation. Ex officio wardens have been found in nearly all cases to be unsatisfactory. The report of the forestry committee of the last Conservation Congress upon this question of the forest law is probably the very best report upon this subject, and I believe in it you will find just what you want. * * *

Very truly yours,

F. W. BESLEY,
 State Forester.

THE COMMONWEALTH OF MASSACHUSETTS.

OFFICE OF THE STATE FORESTER,

6 Beacon Street.

BOSTON, November 6, 1914.

MR. G. M. HOMANS, *State Forester,*
State Board of Forestry, Sacramento, California.

MY DEAR MR. HOMANS: Your telegram of November 5th just received, and I hasten to give you in a general way a statement of what I believe each state should have as an up-to-date forest policy. Of course our statutes speak for themselves, and go into the subject quite in detail.

1. In Massachusetts we offer expert forestry services free to all Massachusetts citizens, through the State Forester and his trained assistants. Blank forms for requesting such assistance are available from the State Forester's office.

2. In addition to this expert advice, the State Forester's office has published for free distribution bulletins on the principal subjects, in order that those who desire to practice forestry may have the necessary information readily at hand. These bulletins are not mere compilations on the subject, but are based on actual practice in the state, and are written under the direction of the State Forester by his men, who are really doing that kind of work every day. Such bulletins are as follows:

"Forest Thinnings,"

"Reforestation and Nursery Work,"

"Forest Fire Control and Management," etc.

3. We have a definite organization for handling forest fires. A state forest fire-warden is appointed by the State Forester, who has immediate control. The state is then divided into four divisions, and a district forest warden placed in charge of

each. This man is supplied with a runabout automobile, and goes from town to town within his jurisdiction, and organizes the local town forest warden's work and gives him suggestions as to the most up-to-date method of perfecting his equipment, the placing of his deputies, etc. Each town has a forest warden, who is appointed by the selectmen of the town subject to the approval of the State Forester.

4. We have a state reforestation fund of \$10,000 for demonstrating forest planting in different sections of the state.

5. We have a state forest fund of \$90,000, given us by the recent legislature, which is to continue for four years and is to be expended in the purchase of relatively cheap lands, at a price not exceeding five dollars an acre, to be turned over to the State Forester for future development into state forests.

Our appropriations for purely forestry work are as follows:

(a) \$20,000 for general forestry, which includes the salaries of assistants, running of office, and general expenses.

(b) \$23,000 for forest fire prevention and control. This includes, in addition to what has already been mentioned, the manning of twenty-six lookout stations distributed throughout the state. This amount is augmented by an appropriation of \$2,500 from the national government.

(c) \$5,000 for reimbursing towns having a valuation of not exceeding \$1,750,000, the state reimbursing 50 per cent of an expenditure not exceeding \$500 for forest fire equipment in these towns.

(d) The salary of the State Forester, \$5,000, is paid independent of the above amounts.

(e) In addition to the above, which is strictly forestry work, the State Forester of Massachusetts has \$200,000 for work in the prevention and control of the gypsy and brown-tail moths. This sum is for a definite purpose, but many of our most successful methods are those along forestry endeavors, and hence even here much constructive forestry is carried on.

I think we have already sent you some literature on these subjects, but I will have more sent under another cover. I trust I have covered the subject as you care to have it. Believe me,

Very sincerely yours,

F. W. RANE.

State Forester.

MICHIGAN AGRICULTURAL COLLEGE.

FORESTRY DEPARTMENT.

EAST LANSING, October 29, 1914.

MR. G. M. HOMANS, *State Forester,*

Sacramento, California.

DEAR MR. HOMANS: In reply to your letter of October 17th, I am afraid I can not give you very much advice regarding advisable legislation for California. About all that I could do would be to repeat the recommendations which were made in the reports of the Fifth National Conservation Congress and which you, undoubtedly, have on hand. I am sorry that I can not give you better assistance in the matter. * * * With best wishes,

Sincerely yours,

A. K. CHITTENDEN.

Professor of Forestry.

OFFICE OF
STATE GAME, FISH AND FORESTRY WARDEN.
LANSING, MICHIGAN.

October 19, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: We are in receipt of your letter of October 15th in which you ask us for our opinion as to the essential principles that should be embodied in a strong forest law. The most important matter to be considered is the appropriation for the assistance of the one who has in charge the duties of the forest fire protection.

This state is new in the work of forest fire protection and could not give you as much information as some of the states in the Middle West. Wisconsin, I understand, has a most remarkable forest fire system, so have some of the states west of us.

We are sending you a copy of the law under which we are working in this state. We need more funds but the system seems to work out very well, as we have it organized at the present time. We need more power to regulate railways and logging and other roads which are not operated by railway companies. We hope to secure some amendments in this connection at the next session of the legislature.

I am sorry we can not give you more information in connection with this work. We are sending you our last report, which may be of some interest to you.

Very truly yours,

WILLIAM R. OATES,
State Game, Fish and Forestry Warden.

MINNESOTA FOREST SERVICE.

OFFICE OF THE FORESTER.

SAINT PAUL.

November 6, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: In reply to your telegram of November 5th: I do not hesitate to endorse state forest protection through adequate patrol properly financed. It is also necessary to control the disposal of logging slash and that along roads and all rights of way. Also, I believe it is important to control to a reasonable extent campers and others who are liable to leave fires unattended in the woods.

Here in Minnesota we lay particular stress upon cooperation with the railway companies in fire prevention. We require them to assume the entire responsibility for fire prevention along the rights of way. This is accomplished by the companies' patrolmen properly equipped, and by the installation and careful up-keep of good spark-arresting and ash-pan devices, and also by maintenance of clean rights of way.

Very truly yours,

DILLON P. TIERNEY,
Acting State Forester.

OFFICE OF STATE FORESTER.

HELENA, MONTANA, November 7, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: * * * Montana is in much the same fix as California in so far as inadequate laws are concerned. However, we are fortunate in the respect that our fire season covers at the outside only four months and that the greater part of our valuable timber is either within or adjacent to National Forests where it is well

protected by the government under our cooperative agreement in which the state furnishes funds to the government for protection and makes possible the operation of the Weeks law.

Montana is rapidly being settled up, which fact eliminates to a great extent prairie fires. This is partly due to the cutting up of the country by roads and partly due to the lack of inflammable material caused by close grazing.

The chief concern of Montana is in her timbered districts, the western one third of the state. The timbered area is traversed by three main railroads, Great Northern, Northern Pacific and Chicago, Milwaukee and St. Paul. The latter road has been built since the creation of national forests in this region and therefore in granting the right of way the forest service people stipulated that oil-burning locomotives be used in hauling trains through the National Forests, thus doing away with railroad fires on this line.

The Great Northern Railway, through the Blackfoot, Flathead and Kootenai forests, has practically cleaned up its right of way one hundred feet on either side of the main line. All old logs were piled and burned, rotten stumps were pulled out, and all brush was cut off and burned.

As to what the Northern Pacific Railway has done about right of way clearing I am not informed at the present time, but they have placed patrolmen on their line as well as putting patrolmen to look after their timbered lands, and have made cooperative agreements with the forest service whereby any fire starting within two hundred feet of their tracks, the entire expense of the fire is borne by the railway company; further, they have made an agreement whereby the government takes charge of fires on their lands adjacent to or inside of National Forests and the proportionate amount of the expense is borne by each according to the acreage threatened.

A short railway operating between Butte and Anaconda in 1910 cleared fire lines on either side of their right of way about a hundred feet back and five feet wide, but soon after this work was completed, that is in 1913, the road was electrified, thus doing away with all danger from fire.

The spark arrester has not been a success in this locality—good spark arresters, no draft; good draft, poor spark arrester. Ash-pan inspection by the railway officials has been carried out to a considerable extent, especially during the past season, and no doubt many fires were prevented.

So far I have not come to the point and told you my ideas as to the main features necessary in a law to hold forest fires down to a minimum; first, penalty for leaving a fire unattended; second, for allowing a fire to get away, whether through carelessness or otherwise; third, penalty for incendiary fires. I do not believe in too heavy penalties, as they make a law inoperative and convictions are too hard to secure, as judges and juries do not like to see a person fined too heavily for an offense which the public seems to think a kind of right, being responsible for the fire.

I am a strong believer in a closed fire season. We have no such law in Montana, but we have hopes of getting one through the coming legislative assembly in January, 1915. The law should provide a closed season to conform to the climatic conditions of the state and burning permits be issued by federal or state wardens, working under the direction of the State Forester. These wardens would be responsible for the result of any burning permit issued by them.

If the railroads do not show a disposition toward clearing up their rights of way with only urging, then a law should be passed requiring certain clearing. I believe that the fire line is the best form of protection, as it is less expensive to the company and specifications can easily be drawn up for the construction and maintenance, where right of way clearing, unless the railroads enter into the spirit of the thing little can be accomplished, even with a well worded law requiring them to clean up.

Slash burning is a matter that requires much study, and recommendations can not be made that will fit all kinds of conditions. I would not like to see a compulsory slash burning law in this state, as I consider it is in some cases a useless waste. A plan that is used on the Blackfoot National Forest, which has proven very successful, is the piling and burning of brush for about two hundred feet back from railroad

lines, wagon roads and the boundaries of the cutting areas, thus giving fire fighters a chance to check any fire which might get into the slash and protecting the slash from sparks from the railroad or fire in any form from the wagon roads.

I believe the state should only take the position of cooperator and not try to assume at this time the entire responsibility for fires throughout the state. The state should take an active part in the organization of timber protective associations. I believe our neighbors over in Idaho have a very good law on this subject, but I am not familiar with the exact features of their law.

Montana has no appropriations for fire protection, but the money in the common school income fund is available for fire fighting when deemed necessary by the State Board of Land Commissioners. This year being an unusually hazardous year, this office was given authority to spend what was necessary; and further, we were given authority to write time checks on a certain bank, which time checks were redeemed from time to time by the State Auditor. In this way we were able to pay off our fire fighters on the ground. This matter should receive attention in the construction of a fire law. This is the way we handled our fires this year. Last spring this office sent each deputy game and fish warden a large number of printed letters, a copy of which is enclosed, with the request to the warden that he secure every person who purchased a license as a volunteer firewarden. This was done and to date we have received 4,980 acknowledgments of appointments. Fires were discovered this summer and reported by wire from all parts of the state by the volunteers and others, and if we had no personal knowledge of a good man in the locality whom we could send at once to take charge of the fire, either the Forester or myself left at once for the fire, and in any case one of us were there to pay off the men and settle up the bills. This plan proved very successful and cost very little except the actual cost of the fire fighting, and I believe if we had good paid firewardens stationed at various points throughout the state our organization would be very efficient. It should not be attempted to patrol the state, but rely upon the public to report all fires to the district headquarters and let the district warden take charge, and in case he had two or more fires at the same time he could hire additional men to help him take charge of these fires. By a publicity campaign with no end to it the public can be encouraged to report all fires and report them quicker than could be expected from any patrol force that we can hope to be allowed by any appropriation that we might get.

I have not attempted to write out a law, but I have given you a brief outline of what is being done and what we hope to do in Montana, with my comment. I am sending you, under separate cover, a copy of the forest land laws for your information. I shall be very glad to receive a copy of your law as you prepare it as soon as it is completed, in order that I may get your ideas before recommendations from this office for a new fire law are prepared.

Hoping that you secure the passage of your bill, I am,

Yours very truly,

D. D. JOHNSON,
Acting State Forester.

STATE OF NEW HAMPSHIRE.

OFFICE OF FORESTRY COMMISSION.

CONCORD, N. H., November 7, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your telegram is at hand this morning calling my attention to your letter of October 15th.

I hope that California will enact legislation for the protection of her forest resources. I should think a system could be worked out in cooperation with the Forest Service and timberland owners' associations. We have such a system here in which the government, the state, the towns, and the timberland owners cooperate in fire protection. The first essential is to see that the department is efficiently manned and for this reason it should be entirely removed from all political control. Then the different branches of the service should be provided with funds necessary to the tasks.

Our work here is divided into four branches: Fire protection, reforesting waste land, acquisition and management of state forests, and educational work among woodlot owners. The state fire work is under the supervision of a local firewarden force, all of which is appointed by the state, the operation of from twenty to thirty mountain lookout stations, and the carrying on of cooperative prevention measures with railroad companies and woodlot owners. We require all lumber operators to clear a strip of slash along railroad lines, and the railroads to patrol during time of drouth. The timberland owners do most of the regular forest patrol, the state supplementing with temporary men during extreme drouth.

I hope the above will be serviceable information. Our biennial report covering the progress of the forestry work for five years will be published next month and copies will be sent to you.

Yours very truly,

E. C. HIRST,
State Forester.

FOREST PARK RESERVATION COMMISSION OF NEW JERSEY.

TRENTON, October 21, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR MR. HOMANS: I am glad to learn by your letter of October 15th, that you are to have an opportunity to revise your forest laws.

To my mind California can do no better than raise the forest fire flag, nail it to the mast and fight under it as long as may be necessary.

You have, it is true, a great task in forestation, but that must follow, it can not precede fire control; if necessary you can afford to put the planting into the background for ten years.

To my mind you will waste your time if you give much attention to cut-over lands other than by way of protection. The time has not come to establish forests in districts already forested if you expect any financial returns. Timber on the Pacific coast will rule too low within the next generation to make any investment in young forests profitable, except of course where there are peculiar needs or particular advantages.

With respect to details I can say little that will be helpful. My experience of California is too limited, and I find it now rather difficult to adjust my later experiences and convictions to conditions that differ so greatly as do those of California from those in New Jersey.

But this much I can say:

1. Work for a fire organization that shall be controlled by a state body, or better still a state official. Let the entire cost of that be paid by the state.
2. Depend upon the people who are most immediately concerned for your local force. Arouse interest by commissioning capable men as firewardens, and if possible let the local wardens represent their communities even at some expense of efficiency.
3. Provide for compulsory service in emergency, but above all don't let those who may be engaged in the fire service acquire a sense of injury. Pay full local rates for service rendered, and give the volunteer as much as the conscript for equal service. We think that our minimum pay law is good as it induces quick work. It might not operate in the same way in your larger territory. We likewise get good results from the annual salary, or retainer, of \$20 and \$10 paid our wardens. It gives us a hold on the men, enables us to *require* reports and bills instead of having to request them.
4. Distribute the local costs in some way that will save the woodland communities. The state should pay a goodly part of the entire expense. We are beginning to think that the supervising organization is enough for the state's share though we still do refund one half the net local charges. If you organize under the township unit.

and I believe that that or its equivalent is the best, you might be able to have the county carry one half the fire fighting bills.

5. Don't on any account trust to volunteers, except of course for fire fighters of the lowest grade, and make your provisions, whatever they are, definite and clear cut. Half what is desirable with a "shall" in front of it is worth infinitely more than all you want preceded by a "may."

6. You will of course provide for proper cooperation with timber owners. My feeling is that in a general way the owner of stumpage should maintain a protective organization exactly as the owner of a building maintains fire insurance. The part of the state and of the local community in each case is to minimize outside risks and to share the cost of maintaining the protective service. Where cut-over lands come in in this scheme is, I confess, a difficult problem. Under the assumption that the public rather than the immediate owner is concerned chiefly in the future crop, it would seem that the greater part of the cost of protecting such land should fall upon the community.

7. Put money in your purse. You know as well as I that it is time wasted to frame forestry laws, or forest fire laws, unless there is an assurance that money to execute them will be provided. "Nothing for nothing" applies as well here as elsewhere. I rather think that if I had the choice I'd take \$50,000 a year and your present laws, bad as they are, rather than \$5,000 a year and the best laws that could be enacted.

Sincerely yours,

ALFRED GASKILL,
State Forester.

THE NEW YORK STATE COLLEGE OF FORESTRY

AT SYRACUSE UNIVERSITY.

SYRACUSE, N. Y.

SYRACUSE, N. Y., November 6, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

MY DEAR MR. HOMANS: Your letter of October 22d to the College of Forestry has been referred to me for reply. We are very glad to hear the news of California and hope that you will be successful in establishing a good strong forest law for California. In accordance with your request that we write you our opinion of the essential principles that should be embodied in a strong forest law, I beg to submit the following:

1. A state-wide forest fire protection system with rangers or patrolmen under a civil service system if possible and well supported by sufficient funds to carry out a good strong protective policy. This is by all means the most important initial step in the solving of any state forest problem.

2. The acquisition and management by the state of cut-over lands, school lands and other tracts acquired in one way or another for demonstration forests, experiment stations and to serve as a source of future timber supply. In the case of California, of course, this is being largely handled by the United States Forest Service, but undoubtedly there are other areas that are now being burned over from year to year which should be protected and managed by the state.

3. The encouragement of forest planting by the maintenance of several forest nurseries where distribution of seedlings at cost to residents of the state for forest planting can be made. If the latter could not be adopted, certainly demonstration forests should be planted in various parts of the state by the state forest department.

4. The modification of present tax laws in regard to timberlands. This will probably come with more difficulty and more slowly than any other provision of the state forest law, but this is believed to be a very important problem of the forest states sometime in the future.

5. A law should be included which shall permit of the enforcement of certain measures of forest protection aside from those outlined above in connection with the

firewarden system. That is, as in Minnesota and New York, there should be some provision whereby the state can force private operators to dispose of their brush or slash in a cheap and effective way.

6. Last, but by all means the most important, is that there should be a strongly supported state forest department of technical foresters which should consist of graduates of recognized forest schools and should be under civil service appointment. Without adequate appropriations to carry on the above measures, a state forest policy no matter how well outlined and planned and well supported by laws can not do much. Louisiana is an excellent example of a state with a splendid set of laws but which can accomplish nothing for the reason that it lacks money.

If there is any further specific information you would like from time to time, please feel free to write us. I have just briefly sketched provisions of a good strong forest law above, and if you would like to have us go more into detail or care to have our opinion as to how matters are working out here in New York State, we would be very glad to have you write us. With best wishes, I am

Very truly yours,

NELSON C. BROWN,
Professor of Forest Utilization.

STATE OF NEW YORK.
CONSERVATION COMMISSION.

ALBANY, October 19, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Yours of October 15th received.

We think that we have in this state a very excellent forest fire law. The statute provides for preventive measures in protecting forests. The Commission has built fifty-two mountain stations and observers are maintained at these points during the fire season. We also have about seventy rangers who are patrolling the territory, extinguishing fires, posting notices, securing cooperation of people, regulating the setting of fires to clear land, etc. We send you under separate cover a copy of Bulletin 10 on forest fires, which will give you full information. Some time ago we sent you copy of our third annual report and believe that you will find in there information of value.

The vital point is that you must necessarily have a provision for the maintenance of a patrol and protective system. If there is any further information you desire, we would be glad to hear from you.

Very truly yours,

CONSERVATION COMMISSION, by ALBERT E. HOYT,
Secretary to Commission.

NEW YORK STATE COLLEGE OF AGRICULTURE
AT CORNELL UNIVERSITY.
DEPARTMENT OF FORESTRY.

ITHACA, N. Y., October 29, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR MR. HOMANS: In reply to your letter of October 22d, it seems to me that the thing primarily needed in California is a better organization of the forest fire service for the lands outside of the National Forests, the direction of which would naturally be a function of the State Forester's office. The problem is, I believe, more a question of proper education than of the wording of the law, for unless public sentiment is behind it, it is difficult to enforce such measures as are apparently necessary. In the matter of education in forest fire control, California can not do better than to take a leaf out of the book of forest fire work that has been done in

the Pacific Northwest. As to the details of organization, a good many valuable suggestions ought to be gleaned from the forest fire laws of New Jersey, Massachusetts, Pennsylvania, and British Columbia. With the example before you of the successful work which has been done by the Forest Service in controlling fires on the National Forests, it is unnecessary for one living at a distance to enlarge on methods of organization, but personally, I believe that much can be done in almost every state in developing an organization of volunteer forest fire fighters somewhat analogous to the system of call-men in the old-fashioned fire department of small cities and towns.

Very truly yours,

RALPH S. HOSMER,
Professor.

NORTH CAROLINA GEOLOGICAL AND ECONOMIC SURVEY.

FORESTRY DIVISION.

CHAPEL HILL, N. C., November 2, 1914.

MR. G. M. HOMANS, *Forester*,
Sacramento, California.

DEAR MR. HOMANS: Your letter of October the 15th has been received and would have been answered sooner but for my absence from the office. Perhaps, the best way I can answer your query in regard to a forest law would be to send you a copy of the law which was introduced into the general assembly of North Carolina two years ago. Many of the strongest features of this law were cut out by the subcommittee appointed to reconstruct the bill, which was then very decidedly defeated. However, we hope to have one presented along somewhat the same lines during the coming session and I trust that it will receive more support.

It has been suggested that possibly we might wish to incorporate in this bill something in regard to forest taxation. I think this unwise, and if the question of forest taxation is brought up, it should be in an entirely separate bill. This is not as important a question in North Carolina as it is in many other states as our assessments and real estate are very low.

Very truly yours,

J. S. HOLMES,
Forester.

UNIVERSITY OF TORONTO.

FACULTY OF FORESTRY.

TORONTO, CANADA, November 6, 1914.

MR. G. M. HOMANS, *State Forester*,
State Board of Forestry, Sacramento, California.

DEAR SIR: * * *

The essential principles that should be embodied in a forestry law for any state, as every sensible man will admit, of whatever party, must be those first of all upon which all government is built, namely, protection of person and property. That to furnish adequate protection of forest property against fire is the first duty of the state toward forest property, is axiomatic. And such protection is not adequately given by mere enactment of law, but only by providing the machinery for carrying the law into effect. So important are the forest resources to the community that it is not sufficient to punish incendiaries, but preventive measures, an organized effort to prevent fires, are a state necessity, using the most approved modern machinery, watch tower, telephones, patrols, etc.

When the state is making a real effort to stop forest fires (which are the disgrace of our nation), then and then only, in my opinion, may the state interfere with such practices on the part of forest owners (lumbermen) as increase the fire danger, and

may, for instance, legislate on brush disposal, forcing the owner to keep his premises without a public nuisance.

The second principle, which I recognize, is that the state may do what the individual can not do or can not do as well as the state, especially if thereby broader interests of the state are served.

If the destruction of forest cover would unfavorably influence the water-stages of a river, the stability of the soil of the denuded area, or cause other damage, the state should exercise its authority to prevent it, according to the old established principle of law: "*Utere tuo ne alterum noceas*"—nobody may be allowed to use his property in such a manner as to injure another.

Lastly, believing as I do that private interest has little incentive to provide for the future and, since forestry is mainly a provision for the future, the state should fulfill *providential* functions under the same principle as stated above, recognizing that the other who is to be protected against the results of mismanagement is the future citizen. In other words, I consider that the state should set aside forest reservations and manage them with a view to the future interests of the commonwealth.

To enact these self-evident principles of forest politics into law and provide the machinery for making it effective seems to me the plain duty of the day for every legislature. That such legislation should be progressive and with due regard to the necessity of gradual change and compensation of private interests, where justified, goes without saying. A sane board of forestry should be given power to inaugurate measures in detail under the legislated principles.

Yours truly,

B. E. FERNOW,
Dean.

OREGON AGRICULTURAL COLLEGE.

CORVALLIS, OREGON.

November 9, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your letter of October 21st has been received. From my experience with the operation of forest fire laws, I am convinced that any system of administration which does not provide for complete control through one central organization is lacking in efficiency. My experience of more than four years as a member of the State Board of Forestry leads me to the conclusion that any system of cooperation with associations of timbermen, or with counties, which does not leave the appointment of patrol men and the administration of all funds collected for fire patrol purposes in the hands of the State Forester, is a mistake.

It is also my firm conviction that public interest demands that all slash from logging operations in situations where there is any likelihood of its proving to be a fire menace, should be burned under the direction and control of the State Forester.

To state in another way some of the things I have indicated above, I believe in a state forestry law, so worded that direct and decisive action is possible under it. Any system which provides for secondary control agencies is bound to result in duplication, and consequently, in inefficiency. What the timberman wants and what the public interest demands, is a dollar's worth of service for every dollar expended on the work.

Very sincerely yours,

GEO. W. PEAVY,
Dean, School of Forestry.

THE TIMBERMAN.

GEORGE M. CORNWALL, Publisher.

PORTLAND, ORE., November 5, 1914.

G. M. HOMANS, Esq., *State Forester*,
Sacramento, California.

MY DEAR MR. HOMANS: I am pleased to acknowledge receipt of your favor of October 17th asking me to point out briefly the essential principles that should be embodied in a forest law for California.

After examining the various laws on the Pacific coast, I am of the opinion that the Oregon law contains the most practical features embodied in any forest fire laws now in existence.

I was talking the other day with Don Cameron, an old experienced timber operator, on the subject, and he coincides very earnestly in the idea that the system of compulsory fire patrol, under the Oregon statute, has in a very great measure solved the question of an effective fire prevention system.

I hope that you may be able to form a very satisfactory and efficient fire law for your state. * * *

Very truly yours,

GEORGE M. CORNWALL,
 Publisher.

OREGON STATE BOARD OF FORESTRY.

SALEM.

October 21, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your letter of October 15th is received. One of the prime essentials of an adequate forest law is, in my opinion, a non-political board of forestry, and one whose members can not be removed at the pleasure of the Governor or any other political state official.

In a great majority of cases the state appropriations for forestry work should be used largely in law enforcement and investigative work, while the timber owners themselves should be expected to furnish most of the funds for patrol and fire fighting work. With this end in view Oregon has encouraged the organization of cooperative fire patrol associations. The compulsory fire patrol law enacted in 1913 further carries out this idea in that under its provisions every timberland owner must furnish patrol for his land or else pay his acreage cost for patrol furnished through the state or associations.

Our present forest laws have given good satisfaction and with a few modifications, which I will outline below, I can perhaps do no better than cite you to these laws as my idea of adequate forest legislation under conditions prevailing in the western states at the present time.

My suggestions for the improvement of our present laws are as follows:

1. More convictions would probably be secured if all violations of the forest fire laws were made justice cases instead of grand jury cases.

2. Section 5, chapter 278, laws of Oregon for 1911, should be changed so as to give the State Forester, or a state firewarden acting under instructions from the State Forester, power (in case of refusals or neglect by any person or persons at fault to take the necessary precautions) to have the work done to the extent he deems requisite to public safety and to recover the cost thereof from the offender by action for debt or to have the cost of the work stand as a lien against the property.

Very truly yours,

F. A. ELLIOTT,
 State Forester.

LEHIGH UNIVERSITY.

SOUTH BETHLEHEM, PENNSYLVANIA.

December 1, 1914.

MR. G. M. HOMANS, *State Forester of California,*
State Board of Forestry, Sacramento, California.

MY DEAR MR. HOMANS: I know that you will be interested in hearing that our Pennsylvania Conservation Association has taken action looking to urging on our legislature at their coming session increased appropriations for fire protection and fire fighting in this state, and I hope that the efforts of the friends of forestry in California in promoting organization for fire protection with liberal appropriations from the state for this purpose will be successful.

The great forest fires that you have in the West resulting in loss of life and enormous damage to property are of course of far greater financial importance than those that we have with our comparatively depleted forest areas in Pennsylvania, but we have the same problem that you have in California, because, while the greater portion of our large timber has been cut, we need the fire protection to promote the growth of new timber, and you of course need it for the protection of growing timber.

Surely there can be no question but that the state ought to protect its forests. The protection that can be afforded by private interests is unorganized, desultory and ineffective, and of course that afforded by the United States government is necessarily limited mainly to the protection of the national forests. There is no doubt but that there is a growing sentiment throughout the country in favor of such protection being afforded.

Sincerely yours,

HENRY S. DRINKER,
President of the American Forestry Association.

PENNSYLVANIA DEPARTMENT OF FORESTRY.

HARRISBURG.

October 20, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: Under separate cover we are sending you a copy of our forest laws. The only one which is not included in this booklet is the law which permits the leasing of camp sites upon state forests.

We believe that the strong point for you to urge is the protection of your forests from fire. This no doubt can best be done by some law which permits the cooperation of your state with the national government, with local protective associations, and any other interest which may be used in keeping fires out of the woods. Undoubtedly the establishment of patrol systems combined with observation towers connected by telephones, is the most satisfactory method known at the present time. The law should be so framed as to permit the development of some such system. It is altogether likely that if you can arouse the interest of the people and have them establish protective associations because of the support and cooperation which they will get from the state and the national government, you will do a great deal towards the prevention of forest fires. At least we are finding it so in this state and we have not gotten very far along with the system even yet.

In connection with forest fires we believe that the state department should be given authority to institute criminal suits for violation of the fire laws rather than leaving such steps to private individuals. If conviction is obtained in the criminal suit then the individuals damaged have a basis for instituting their civil suits. We believe that more can be accomplished with the railroads by getting their systematic

cooperation than by trying to force them into doing things which they think they do not want to do. The preservation of forests, however, is a distinctly selfish proposition from the standpoint of railroad business, and if the officials can be induced to see this point they will fall all over themselves in helping you to push it along.

Just what might be more particularly applicable to your region I do not know.

Yours truly,

ROBERT S. CONKLIN,
Commissioner of Forestry.

THE PENNSYLVANIA STATE COLLEGE.

SCHOOL OF AGRICULTURE AND EXPERIMENT STATION.

DEPARTMENT OF FORESTRY.

STATE COLLEGE, PA., November 7, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: I take this opportunity of writing you to tell you how interested we all are in your efforts to secure more effective legislation for the prevention of forest fires. The forest fire problem in a state with extensive forests is more than a local problem. Attempts to secure results by unorganized local efforts have failed in every locality except where the forests are small in area as in a woodlot region. With extensive forest areas, forest fires can not be controlled except by a well organized and strongly centralized forest fire system with a permanent force for fire patrol. Provision should be made for the removal of the menace of forest fires from the slashings on cut-over lands and from railroads.

Yours very truly,

J. A. FERGUSON,
Professor of Forestry.

STATE OF SOUTH DAKOTA.

DEPARTMENT OF SCHOOL AND PUBLIC LANDS.

DIVISION OF FORESTRY.

CUSTER, November 6, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR MR. HOMANS: Reference, your telegram of the 5th instant; also letter bearing date October 15, 1914. * * *

Relative to what I would consider the essential principles desirable in a strong forest law, the protective features are of prime importance; after this, a close adherence to certain well established principles of forest management; also proper government of the range, both as to protection from fire and overgrazing and as to improved conditions.

Under protection, of special importance are lookout stations, riding patrols and railroad patrols. Our experience has been that foremost of these features in value is the lookout. The other two features are important in the order named. However, what is true of South Dakota may not be entirely applicable to California. The greatest source of forest fires with us is lightning, after that travelers, campers, sawmills, and railroad locomotives, in the order named.

We have an efficient slash-burning law applicable to state owned lands, and hope to extend its operation over privately owned land as well during the coming legislative session.

While we have no law directly applicable to travelers, sawmills, and campers setting fires, we are able to prosecute under "carelessness" and "negligence" statutes.

With our state, having producing forests, we are endeavoring to handle our timber by approved methods of management. Our cutting system allows of an 80 per cent cut of merchantable, the diameter limit being 12 inches. Roughly we leave 10 per

cent above diameter limit for seed, and 10 per cent for stand. Our cutting regulations are very similar to the United States Forest Service regulations. We aim to reseed or replant all of our burns, and use approved methods of protection from the ravages of the beetles.

Our fire plan embraces the protection of our range, and we endeavor not to overstock, but to so distribute the stock as to keep the range evenly grazed. We provide watering places for stock in certain places, to utilize dry areas and to save moving at certain times of the year. Our season is May 1st to November 1st for summer, and November 1st to May 1st for winter. I am contemplating changing the season to May 15th to begin the summer, and to April 15th to end the winter, in order to give the ranges a stronger start before turning on in the spring.

Our fire season is also long in South Dakota—from April 1st to November 15th, usually; the spring and fall being the more dangerous. Beyond, or in addition to our state protection work, we have a cooperative agreement with the Forest Service under section 2 of the Weeks law, and find it very valuable.

We have ample appropriations for our strictly protection and management work in forestry, but none as yet for investigation and publicity work, such as bulletins, etc.

The success of the state work depends very largely upon the volume of interest one is able to create among the people. Without a lively interest there is small hope for adequate and comprehensive forestry laws, or for money to enforce them. While our state work here is in its infancy, yet the people are stirred to a considerable interest, and, while we by no means have a perfected policy or adequate laws, we are led to hope for them.

Our legislature also convenes in January, and I would be pleased to keep you in touch with what we are endeavoring to do, considerably in advance if possible. I would appreciate word from you in this same connection.

By all means and at all times endeavor to secure proper appropriations for protection and management. Features well to be considered in this work, are the "watershed" and the "playground" ideas; these particularly appeal to people of popular conservation ideals, and to conservation and nature-study bodies. The game feature we also emphasize considerably in this state. The income from our forests goes directly to the public schools, thus creating interest that is widely diffused.

Conservation, forestry—are popular ideals, but their strict application is very greatly a matter of education. I wish you every success, both in your fight with organized opposition to the work, and in your endeavor to get proper laws and appropriations.

Sincerely yours,

GEO. W. ROSKIE.
State Forester.

DEPARTMENT OF GAME, FISH AND FORESTRY.

STATE OF TENNESSEE.

NASHVILLE, TENN., October 20, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: We are mailing you under separate cover a copy of the game, fish, and forestry laws of this state. We desire to call your attention to one material defect in our law, and that is, that no provision whatever is made for revenue to support the department; with this exception I think that we have a splendid forestry law.

One feature that is almost absolutely essential is a provision by which the state forester can cooperate with the national foresters.

If there is any way we can serve you when your legislature meets, please advise us, and we will take pleasure in doing so.

Yours very respectfully,

W. D. HOWSER.
State Warden.

STATE OF VERMONT.

BURLINGTON, VERMONT, October 20, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: I have your letter of the 15th, and I am sorry to hear that there is some opposition to the forestry work in California. We find practically no opposition in Vermont except from the standpoint of economy. Of course it is not always easy to get as large appropriations as we need.

I should judge, from what I know of California, that the first thing necessary is to stop forest fires, and that larger appropriations should be available for the maintenance of lookout stations and patrols in cooperation with the government. There should also, in my opinion, be provision for active educational work so as to bring about better feeling throughout the state toward forestry. It seems to me that at least one man should be busy most of the time addressing various organizations on the forestry needs of the state.

Yours very truly,

A. F. HAWES,
State Forester.

STATE OF WEST VIRGINIA.

DEPARTMENT OF FORESTRY, GAME AND FISH.

BELINGTON, October 19, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: I have your letter of the 15th inst., and beg to say that West Virginia has made great progress in forest fire work during the past year, considering the very small appropriation with which we have had to work.

It is rather difficult to give my views in a letter as to the most essential principles to be embodied in a forestry law, as different conditions require different remedies.

We are establishing lookout stations and patrol routes, and are making considerable progress in getting the timber land owners to cooperate with us in this work.

My third biennial report will be printed in the next two or three weeks, at which time I will send you a copy giving my views on this subject in better shape than I can give you in a short letter.

I am sending you copy of our law, copy of posters I am using, and also copy of my letter of general and special instructions to patrolmen and lookout watchmen. Am also sending you copy of last bulletin I issued to the newspapers, which will give you some idea as to what we are doing. I issue a bulletin every week setting out some feature of our work. I am also sending you the last annual of the West Virginia Forest, Game and Fish Protective Association. I believe in using every means possible in preventing fires rather than wait until they start and spend time and money in trying to extinguish them.

Yours very truly,

J. A. VIKESNEY,
Forest, Game and Fish Warden.

UNIVERSITY OF WASHINGTON.

COLLEGE OF FORESTRY.

SEATTLE, October 26, 1914.

MR. G. M. HOMANS, *State Forester,*
Sacramento, California.

DEAR SIR: In reply to your letter of October 21st, I must say that I was surprised to learn that the progressive state of California has not done more to date towards establishing a thorough forest policy with thoroughgoing forest laws.

I should think that a law along the lines of the law in force in the State of Oregon

might serve as a model. Oregon has, on the whole, a very excellent law, although there is still some room for improvement. * * *

If in the mean time we can be of any further service to you, feel free to make your wants known.

Very truly yours,

HUGO WINKENWERDER,
Dean.

STATE OF WASHINGTON.

DEPARTMENT OF FORESTRY.

OFFICE OF STATE FORESTER AND FIREWARDEN.

OLYMPIA, WASH., November 7, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your letter of October 15th came just as I was leaving Olympia, and upon my return yesterday I received your telegram.

In reply to your question as to what, in my opinion, are the essential principles that should be embodied in a strong forest law, will say:

A reasonable appropriation should be made for the forestry department in order that it might carry out the provisions of the law.

Legislation to the effect that owners of logged-off lands should burn over the same when requested so to do by the state forester, or his assistants, and if such owner failed or refused to comply with such request, that the state forester could direct the same to be done at the expense of the state, and such expense charged up against and collected from the owner of such lands; and providing that any one who permitted a fire to escape from his premises should follow the same to any premises to which it might spread, and control or extinguish the same, and upon failure to do so the state forester or his assistants could do so, and the expense thereof be charged against and collected from the owner of the property from which such fire escaped.

Also a law covering the burning of inflammable material along railroad rights of way, and by contractors in the construction of railroads and public highways, telephone, telegraph and electric lines.

Stringent laws should be enacted covering the matter of campers leaving camp fires unextinguished; also a very stringent law providing for the punishment of those who wilfully set fires upon lands other than their own.

Am sending you a copy of our present laws, to which I trust there may be some amendments during the coming session of the legislature.

Trusting that such legislation may be passed as will be of great benefit to your state, with very best wishes, I am,

Very truly yours,

E. W. FERRIS,
State Forester.

STATE BOARD OF FORESTRY.

WISCONSIN.

MADISON, October 19, 1914.

MR. G. M. HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Your letter of the 15th at hand, and enclosed I am sending you a compilation of our laws relating to forest and marsh fires. I think that our law in regard to fire prevention by the railroads is probably stronger than any other state, and has proved very satisfactory, especially the provision that we can order out of service any engine which is not properly equipped.

Our firewarden law leaves much to be wished for. On our state forest reserves we have our own forest rangers and patrolmen, with a pretty complete system of roads.

fire lines, lookout towers, and a telephone system, so that we are in good shape as far as the forest reserve is concerned.

The idea of the legislature in making the town chairmen town fire wardens and road supervisors deputy town firewardens, was to place the responsibility and expense for fighting fires directly upon the local community, so that they would be very careful that settlers do not set fires. The trouble is, as you know, so many town officers, as well as settlers, do not appreciate the damage that is done by forest fires, especially when they only burn cut-over lands.

I asked the legislature to pass a law providing for an annual tax of 2 cents per acre on all wild and unimproved lands, the money to be used solely for a statewide forest fire patrol, under a carefully organized county system. I believe that this is the proper system, but we found it impossible to secure the passage of such a law, on account of the short-sighted opposition of the landowners themselves.

If they ever get to the point where they really want to stop fires, they won't object to a tax of 2 cents per acre per annum. If you can not secure the passage of such law, the next best plan, I think, is to provide that in cases of emergency, you, as State Forester, can appoint additional firewardens in any county of the state, and that in such cases one half of the expense should be borne by the state, and one half by the county, though of course you will have to limit the amount which any one county can expend in any year.

In the compilation of the laws which I am sending you, you will note that we have such a provision under section 1494-48a, which you will find on page 5, and that each county's share is limited to \$5,000 per year. I am asking the coming legislature to amend the law so that the state will make the payment in the first instance, as we find that woodsmen will not willingly fight fires unless they are paid promptly.

Yours truly,

E. M. GRIFFITH,
State Forester.

SENATE BILL No. 943 IS NO INNOVATION.

Recognition of the need and purpose of forest protection is made by some twenty states. This recognition finds expression in legislative measures passed, and, in many cases, well enforced. A clear conception of laws adopted by these states will be convincing to those who maintain a doubt as to whether the State of California should make adequate provision for the protection and perpetuation of her forests. There are no grounds whatever for such a doubt; this state, with a forest wealth third in abundance, already owes a debt to her future citizens by virtue of having permitted the destruction of vast areas of her woodlands; and the debt is annually increasing as a monumental disgrace to the state. Can we not take a lesson from the sincere efforts being made by other states? Attempts to secure laws similar to the following have been made in California but derogatory pressure has invariably been brought to bear and the good features forced to succumb to selfishness.

The following extracts exemplify the manner in which the efficiency of certain features is recognized by several states as indispensable to a forest protection policy:

Fire Patrois.

Oregon—Section 1, Act Feb. 26, 1913, H. B. 371 (Sess. Laws, Chap. 247): Every owner of timberland in the State of Oregon shall furnish or provide a sufficient fire patrol therefor, during the season of the year when there is danger of forest fires, which patrol shall meet with the approval of the State Board of Forestry.

Section 2, Act Feb. 26, 1913, H. B. 371 (Sess. Laws, Chap. 247): In case any owner or owners shall fail or neglect to provide such fire patrol, then the State Forester, under direction from the State Board of Forestry, shall provide the same at a cost not to exceed five (5) cents per acre per annum. Any amounts so paid or contracted to be paid by the State Forester, shall be a lien upon the property, and shall be reported by the State Forester to the county court of the county in which such lands are situated, and shall by such court be levied and collected with the next taxes on such lands in the same manner as taxes are collected. Said county court shall instruct the proper officer to extend the amounts on the assessment roll in a separate column, and the procedure provided by law for the collection of taxes and delinquent taxes shall be applicable thereto, and upon collection thereof, the county court shall repay the same to the State Forester to be applied to the expenses incurred in carrying out the provisions of this act.

NOTE—The State Forester of Oregon writes as follows: "Our compulsory fire patrol law has the hearty support of practically all progressive timberland owners in the state. These owners have in the past voluntarily organized associations, and since the patrol law has resulted in making all timberland owners contribute toward the cost of the work, rates of assessment have in general been somewhat decreased."

Minnesota—Section 3792: As soon as practicable after this act shall take effect, the State Forester may, with the approval of the State Forestry Board, create and establish patrol districts, including all lands of both state and private ownership, upon which there is a probability of forest and brush fires starting, and establish rangers over the said districts. (Laws 1911, Chap. 125, sec. 10.)

Washington—Section 5277-17: Every one operating a stationary engine, for the logging of timber, or the clearing of land of tree stumps or other wood material, shall during the closed season:

(a) Maintain a watchman at the point where the said donkey engine, or other portable or stationary engine may be located, said watchman to be on duty for at least two hours following every time when the said donkey engine, or other portable stationary engine shall cease operations.

(b) Cut down all snags, stubs and dead trees over twenty-five feet in height within a radius of fifty (50) feet from each donkey engine, or other portable or stationary engine. (Laws 1911, Chap. 125, Sec. 17.)

Section 5277-18. Every one operating a logging locomotive during the closed season, shall: Have a man whose duty it shall be to follow each logging locomotive,

except a locomotive using oil for fuel, for the purpose of acting as fire patrol, the said man to begin the said patrol at approximately thirty (30) minutes after the starting of the logging locomotive which it is his duty to follow.

Any one who shall violate any of the provisions contained in section 5277-16, 5277-17, or 5277-18, shall be punished by a fine of not to exceed one hundred dollars (\$100.00) or by imprisonment in the county jail for not less than thirty (30) days. (Laws 1911, Chap. 125, Sec. 18.)

Disposal of Slash and Debris—Watershed Protection.

Minnesota—Section 3797: Where and whenever in the judgment of the State Forester or district ranger there is or may be danger of starting and spreading of fires from slashings and debris from the cutting of timber of any kind and for any purpose, the State Forester or district ranger shall order the individual, firm or corporation, by whom the said timber has or is being cut, to dispose of the slashings and debris as he may direct.* Where conditions do not permit the burning of the slashings and debris over the entire area so covered, the State Forester may require the person, firm or corporation by whom the timber was cut, to dispose of such slashings and debris in such a way as to establish a safe fire line around the area requiring such protection, the said fire line to be of a width and of a character satisfactory to the State Forester. * * * (Laws 1911, Chap. 125, Sec. 15, amended Laws 1913, Chap. 159, Sec. 4.)

Washington—Section 5277-16: Every one clearing right of way for railroad, wagon road, or other road, shall pile and burn on such right of way all refuse timber, slashings, choppings and brush cut thereon, as rapidly as the clearing or cutting progresses, and the weather conditions permit, or at such other times as the forester, or any of his assistants, or any warden may direct, and before doing so, shall obtain a permit.

During the closed season such burning shall not be required to be done, while the forester, any of his assistants, or any warden in authority shall refuse to issue a permit for such burning. * * * (Laws 1911, Chap. 125, Sec. 16.)

Oregon—Section 11, Act Feb. 24, 1911 (Sess. Laws, Chap. 278): All persons, firms or corporations engaged in logging, or permitting logging upon their lands, in this state, shall each year, burn their annual slashings, by which is meant the tops and inflammable refuse left after lumbering, that may carry fire or cause it to spread, at such time and in such manner and with such provision of help as will confine the fire to their own lands, and if such burning is done between June 1st and October 1st, shall first cut down all dead trees or snags over twenty-five (25) feet high. Builders of trails, roads, or railroads in this state shall immediately destroy or remove all inflammable material resulting from constructing or clearing for such improvements unless prevented under the provisions of section 8 of this act. * * *

North Carolina—Section 1, Chap. 56, Laws 1913. That any person, firm or corporation owning lands or the standing timber on lands within four hundred feet of any watershed held or owned by any city or town, for the purpose of furnishing a city or town water supply, upon cutting or removing the timber, or permitting same cut or removed, from lands so within said four hundred feet of said watershed, or any part thereof, shall, within three months after cutting, or earlier upon written notice by said city or town, remove or cause to be burned under proper supervision, all tree tops, boughs, lops and other portions of timber not desired to be taken for commercial or other purposes, within four hundred feet of the boundary line of such part of said watershed as is held or owned by such town or city, so as to leave such space of four hundred feet immediately adjoining the boundary lines of such watershed so held or owned, free and clear of all such tree tops, lops, boughs and other inflammable material caused by or left from cutting such standing timber, so as to prevent the spread of fire from such cut-over area and the consequent damage to such watershed.

*See also section 5300 (p. 12) which requires, in regard to *all* lands within the state, that notice shall be given the State Forester in advance of logging operations.

Timber Districts Assessed for Protection.

Maine—Section 2, Chap. 193, Laws 1909: An annual tax is hereby assessed upon all the property in said district, including rights in public lots, to be used for the protection thereof. Said tax shall be due and payable at the date of the assessment of the state tax, in the years when the legislature is in session, and for other years it shall be due and payable in one year after the date of such assessment. * * *

Brush Burning.

Oregon—Section 7, Act Feb. 24, 1911 (Sess. Laws, Chap. 278): During the period between June 1st and October 1st, which is hereby designated the closed season, it shall be unlawful for any person or persons to set on fire, or cause to be set on fire any slashing, chopping, woodland or brush land, either his or their own or the property of another, without written or printed permission from a firewarden and compliance with the terms thereof which shall prescribe the conditions upon which the permit is given and which are necessary to be observed in setting such fire and to prevent it from spreading so that life or property of another may be endangered thereby. This restriction shall not apply to the burning of log piles, stumps or brush heaps, in small quantities, under adequate precautions and personal control, and in accordance with any regulations which may be adopted by the State Board of Forestry for the purpose of insuring public safety; but if any such burning without permission shall result in the escape of fire and injury to the property of another, this shall be held prima facie evidence that such burning was not safe and was a violation of this section. * * * Whenever, or wherever, during an open season for the hunting of any kind of game in this state, it shall appear to the governor upon the showing of the State Forester that by reason of extreme drought the use of firearms or fire by hunters is liable to cause forest fires, he may, by proclamation, suspend the open season and make it a closed season for the shooting of wild birds and animals of any kind for such time as he may designate, and during the time so designated all provisions of law relating to closed seasons for game shall be in force.

Washington—Section 5277-9: No one shall burn any forest material until all dry snags, stubs and dead trees over twenty-five (25) feet in height, within the area to be burned, shall have been cut down, and until such other work shall have been done in and around the slashing or chopping, to prevent the spread of fire therefrom, as shall be required to be done by the forester, or any warden or ranger.

When any person shall have obtained permission from the forester, or warden or ranger, to burn any slashings made for the purpose of clearing land, the warden may, at his discretion, furnish him with a man to supervise and control the burning, who shall represent and act for such warden, and shall have all the power and authority of a warden while engaged in such service, including the right to revoke such permit, if in his opinion the burning authorized would endanger any valuable timber or other property. Such man shall serve only until such time as the party burning may be able to keep the fire under control himself.

The forester and wardens are hereby authorized and empowered to employ a sufficient number of men to extinguish or prevent the spreading of any fires that may be in danger of destroying any valuable timber or other property in this state. The forester, or any warden by special authority of the forester may provide needed tools and supplies, and transportation when necessary for men so employed.

Every man so employed, and also the representative of the warden supervising the burning, shall be entitled to compensation of twenty-five cents per hour for each hour's actual service; and the warden shall issue a certificate to each man so employed showing the number of hours worked by him and the amounts due to him, upon which, after approval by the forester, the man shall be entitled to receive payment from the state in the manner provided for in section 5277-3.

Any person refusing to render assistance when called upon by any warden, shall be guilty of a misdemeanor, and shall be punished by a fine of not less than ten dollars (\$10.00) nor more than one hundred dollars (\$100.00). (Laws 1911, Chap. 125, Sec. 9.)

Fire Fighting.

Oregon—Section 45: Whenever fire is discovered in or approaching woodlots, forests, or wild lands, whether the same be owned by individuals, corporations or by the commonwealth, it shall be the duty of the firewarden, immediately, to take such measures as are necessary for the extinguishment of the fire. He shall have authority to employ such other persons as, in his judgment, may be necessary to render assistance in extinguishing fire; and whenever it shall not otherwise be possible for him to secure a sufficient number of persons to assist in extinguishing fire, he is hereby given the power and authority to compel the attendance of, and the rendering of assistance by, persons, in the extinguishing of fire under the penalties prescribed in this act. The district firewarden, while engaged in performing the duties imposed by this act, shall receive as compensation twenty-five (25) cents per hour, and his actual, necessary expenses incurred; and the persons so employed, or compelled to assist the warden, in the extinguishment of fire, shall receive as compensation for their services fifteen (15) cents per hour. (May 13, 1909, Sec. 5, Sess. Laws, p. 781.)

Minnesota—Section 3799: The wages and expenses of men summoned or employed to fight forest fires actually burning, shall be fixed and paid for by the State Forester and the labor reckoned and paid for by the hours of labor performed, which shall not exceed the rate of 25 cents per hour employed; provided no pay shall be given for fighting fire within one mile of the residence of such person unless employed by the State Forester or his assistants. * * * (Laws 1911, Chap. 125, Sec. 17.)

General Forest Protection. District Firewardens.

Washington—Section 5277-16. * * * No one slashing brush or timber for the purpose of clearing land, or cutting or logging timber, shall fell, or permit to be felled, trees, in such a manner that the tops or branches shall fall into green timber not owned by the one felling or permitting the felling of such trees, without first obtaining permission of the owner of said green timber. (Laws 1911, Chap. 125, Sec. 16.)

Oregon—Section 43: As soon after the approval of this act as may be convenient, the commissioner of forestry shall appoint in each borough and township in this commonwealth, if in his judgment necessity exists for such appointment, a suitable and competent person, who shall be known as the district firewarden of the particular borough or township wherein he shall be appointed. The persons appointed district firewardens shall be expressly chosen to carry out the provisions of this act, by reason of their physical fitness and their good reputation for sobriety, honesty, and ability to perform the duties herein demanded and required. (May 13, 1909, Sec. 3, Sess. Laws, p. 781.)

Section 5, Act Feb. 24, 1911 (Sess. Laws, Chap. 278): Any and all inadequately protected forest or cut-over land adjoining, lying near, or intermingled with other forest land and covered wholly or in part by inflammable debris or otherwise likely to further the spread of fire, which by reason of such location or condition or lack of protection endangers life or property, is hereby declared to be a public nuisance and whenever the State Forester shall learn thereof he shall notify the owners or persons in control or possession of said land, requesting them to take proper steps for its protection and advising them of means and methods to that end.

Maine—Section 8, Chap. 193, Laws 1909: The said commissioner shall appoint in and for each of said districts so established, a chief forest firewarden, and he shall also appoint within such districts such number of deputy forest firewardens as in his judgment may be required to carry out the provisions of this act, assigning to each of the latter the territory over and within which he shall have jurisdiction. All chief and deputy forest firewardens, so appointed, shall hold office during the pleasure of said commissioner, be sworn to the faithful discharge of their duties by any officer authorized to administer oaths, and a certificate thereof shall be returned to the office of such commissioner.

Forest Protection Fund.

Maine—Chapter 193, Laws 1909: Whereas, the forests situated mainly in the plantations and unorganized townships are one of the chief sources of wealth of the state, and the protection of such forests from destruction by fire is of the greatest importance; to this end it is a paramount duty of this legislature to have funds provided without delay for such protection. Delay in the providing of such funds would expose such forests to danger of destruction by fires, preventable by adequate precautions. In the judgment of the legislature, the facts expressed in the above preamble constitute an emergency, and the measure hereinafter set forth is immediately necessary for the preservation of the public safety. * * *

California has passed the following law which enables the counties to assist in the protection of forests, and all rural districts:

Sec. 4041 (Pol. Code), as amended by Chap. 329, Laws 1913. The boards of supervisors, in their respective counties shall have jurisdiction and power, under such limitations and restrictions as are prescribed by law: * * *

40. * * * To appropriate a sum not exceeding two cents per one hundred dollars of the assessed valuation of their county in any one year, in addition to any sum which may be chargeable to the county for the repayment of money expended by the state for protection against fire in such county, for the purpose of protecting forest, brush and grass lands therein, against fire or other injury, and of aiding the state and federal authorities in forestry work.

Assembly Bill No. 643.

This bill (see Appendix) is reactionary in principles and in opposition to the creation of an efficient forest protective system in California. Its most ardent supporters were those who consistently proclaim that forest fires do little or no damage in this state and advocate the so called "light burning system," a practice condemned by all desirous of protecting the forests from further wanton destruction. They represent special interests exploiting the waning timber supply in a manner detrimental to present and future public welfare. Without a bountiful supply of wood products what shall we do? Are we not cutting annually four times more than our forests produce? And have we not failed to regulate in any manner the use or abuse of our privately owned forests? And who is responsible for the defeat of each legislative measure seeking merely to protect our people and our forests, and our live stock and improvements from needless destruction by forest fires; and all for a sum far less than is the annual toll claimed by uncontrolled fires. These obstructionists promulgate suggestions, advise the public in general and seek endorsements of the unsuspecting relative to "just laws that will tend to perpetuate the forests"—with emphasis on the word "tend." But introduce a forestry measure providing that the state *shall maintain firewardens who shall prevent and suppress forest fires and then what happens?* Why, such a measure is declared "*radical*" and that it would prove "*a constant annoyance, menace and expense to owners of timber lands.*"

In urging the passage of Assembly Bill No. 643 the opposition makes no claim that this measure will accomplish better forest protection than could be had under the provisions of Senate Bill No. 943; nor did they have the audacity to assert either publicly or in published reports that Senate Bill No. 943 did not provide definitely for a system of forest

protection similar in its purpose to those in successful operation in more than twenty states. Those in opposition to a needed state forest policy recognize that the people of California are desirous that her forests shall be protected and, because of this fact, directed their attack against such a policy by supporting a substitute bill, the provisions of which are so drafted as to preclude the establishment of a state fire protective system. Because of the intentional loose, vague and indefinite wording no money could be expended for protection had the bill become a law.

STATE BOARD OF CONTROL.

SACRAMENTO, CALIFORNIA.

November 12, 1914.

MR. G. MORRIS HOMANS, *State Forester*,
Sacramento, California.

DEAR SIR: Relative to the matter of the appropriation of fifty thousand dollars for fire protection that was carried in the general appropriation bill by the last legislature, we wish to say that such item was vetoed by the Governor, as is shown in chapter 680, statutes of 1913, because "There is no proper or adequate method for the administration of this particular item and therefore it should not be inserted in the general appropriation bill."

The matter was discussed with this board at the time that the bill was up for consideration before the Governor, and it was the consensus of opinion that neither the present law nor the proposed law known as Assembly Bill 643, which was finally pocketed by the Governor, was in such form that any effective or proper method of administration of a fire patrol system could be carried out by the state; that if the money was appropriated it could not be used to accomplish any definite result along that line.

Very truly yours,

STATE BOARD OF CONTROL.

By C. L. SEAVEY, *member.*

Furthermore the proposed measure provided for a political board of three members, with no safeguard as to qualifications, interest in forestry, or meetings of the board, which "shall supervise all matters of forest policy and management over which the state has jurisdiction." No definite provision is made for the prevention and suppression of forest fires by the state; for maintaining a state patrol system during the dry season; for the employment of firewardens during the dry season; for the salary and expenses of firewardens; for the construction of lookout stations; or for the purchase of equipment and supplies necessary for the suppression of forest fire. Such a system is impracticable and the Conservation Commission of California is of the same opinion and states, on page 52, report of 1912, that: "Among other systems advocated is that of volunteer fire associations, but from the information at hand we are of the opinion that this plan works well only in theory."

STATE FOREST ORGANIZATION, WITH SPECIAL REFERENCE TO FIRE PROTECTION.*

Rapid Progress of Forestry in the States.

The progress of forestry in the various states has been remarkable. A decade ago but few states gave the subject any serious attention at all. Today no less than twenty-five have active forest departments, the majority of which employ professional state foresters, and twenty have efficient fire protective systems. Five states have attempted to solve the forest taxation problem by enacting legislation which permits forest land to be classified separately and the bulk of the tax placed on the yield—that is, on the timber when cut—while two others have taken steps to provide such legislation. Fourteen have established state forests, with an aggregate area of more than 3,400,000 acres. In 1912, ten states maintained forest tree nurseries that produced nearly 10,000,000 small trees, about half of which were distributed to private owners at cost. Considerable assistance is given private owners through field demonstrations of the proper methods of managing forests and reforesting cut-over and waste lands. Sixty-three forest experiment stations have been established, practically all in the past few years. These activities are given a powerful stimulus by education in forestry conducted by the state forest department and by regularly established institutions of learning, through popular lectures, publications, correspondence, and technical training, supplemented by actual demonstrations in the field. Unquestionably the most intensive work in forestry in this country today is being done by the states.

The importance of these activities to the forest movement in the whole country is very great. Establishment of forest departments means the systematic introduction of forest work in the states. Public attention is being focussed upon forestry. Protection against fire is saving the forest and, together with more equitable taxation, is encouraging the private practice of forestry. Distribution of planting stock is aiding in the renewal of the forest. Public forests will furnish the nucleus of a state timber supply, will serve as demonstrations of the practical application of forest methods, and will bring revenue to the states. In practically every state which has adopted a comprehensive forest policy a strong public sentiment for forestry has started and is constantly increasing.

Protective System.

The chief objects of a protective system are to prevent fire, to discover promptly and locate accurately fires which may start, and to reach them quickly with an adequate force of men. These objects are attained through educating the public to the danger of forest fires, efficient administration of forest fire laws, and cooperation with all protective agencies.

The members of the organization charged with the work go out among the people, warning them of the danger of setting fires and endeavoring to secure their good will, at the same time apprehending wilful and negligent offenders against the law. Practically all members have police powers. It is possible for the organization so to educate the public in the needs and methods of fire prevention that the situation can be handled successfully without the aid of many of the laws dealing with

*Report of Fifth National Conservation Commission.

the setting of fire. At all events, experience has demonstrated that unless an active, efficient organization exists, laws will not be vigorously enforced.

The better organized systems are under the state forester, as ex officio state firewarden, or a similar officer. They consist in the main of district firewardens, lookout watchmen, patrolmen or rangers, foremen of fire crews, and helpers summoned to fight fire. The district wardens, watchmen, and patrolmen constitute the preventive force; the foremen and helpers, the fire-fighting force. This division of the organization into preventive and fighting forces is entirely arbitrary, for often their activities overlap. Some states have the complete organization; some lack the preventive force; and others have no chief firewarden, the system being organized by the individual county or township.

The district firewardens are the chief aids of the state warden, and each is given charge of the protective work in one of a number of fire districts into which the state is divided.

Lookout watchmen are stationed on high points from which fires can readily be discovered. The important lookouts are, as a rule, equipped with an observation cabin or tower, telephone, field glasses, map of the surrounding country, plane table, and alidade. The watchman lives close by, and is constantly at his post during clear days in dangerous seasons, and upon discovering a fire notifies the proper persons. The importance of the lookout station is being appreciated more and more, for the efficient watchman has no equal as a quick discoverer of fires. Some states, by establishing a few additional lookouts, have been enabled to largely reduce the number of patrolmen, thereby increasing the effectiveness of the protection and at the same time decreasing its cost. The lookout station is the primary control of the fire problem, while the patrolling of the lower country forms the secondary control.

Patrolmen are assigned to dangerous areas, such as recently cut-over lands and railroad lines, and often to hunting camps or trails used by fishermen and tourists. Each man has charge of an area of from about 15,000 to 100,000 acres. His duty is to warn persons against setting or leaving fires; to extinguish small fires (each patrolman carries some handy implement, as a collapsible canvas pail); to organize in advance the work of assembling fire-fighting crews on short notice; and to aid wherever possible in the efficient administration of the forest fire laws. He is generally given the work of supervising the disposal of lumbering slash, inspecting spark-arresters and other devices for preventing the escape of fire from engines, inspecting the clearing of inflammable material from railroad rights of way, and similar duties. As a rule, patrolmen are special employees, although in some states the work is handled by the county or township firewardens.

The foremen are engaged chiefly in organizing the fire-fighting work. Each has a crew of helpers, preferably arranged for in advance, and composed of reliable persons who will respond to a summons promptly. Small local forces are mobilized on short notice, and a larger force is available to follow when needed. As a rule, the duties of foremen are assigned to county or township firewardens, who are generally residents and perhaps tax payers of their respective counties or townships on which a portion at least of the cost of fighting fire usually falls. Very naturally, therefore, they are concerned with handling the work in a practical and careful manner. In some states the duties of foreman and patrolman are vested in one officer. Through the foremen and patrolmen provision is made for reaching fires quickly.

FIRE PROTECTIVE SYSTEMS IN THE DIFFERENT STATES.*

Systems Paid Wholly or in Part by the State.

Maine (in the "forestry district").—Chief: Forest commissioner; responsible to governor. (Commissioner authorized to divide the "forestry district" (total area about 9,500,000 acres), including most of the "wild lands," or unorganized towns, of the state into subdistricts. Over twenty such districts so far established, each supervised by a chief forest firewarden with a force of deputy wardens. Deputies given lookout and patrol duties and organization of fire-fighting work. All wardens are appointed by forest commissioner and paid by state when actually employed. State pays all expenses of protection, though fire-fighting expenses have in some cases been paid by timberland owners. Game and fish wardens are ex officio firewardens.

System an exceedingly elastic one; forest commissioner can arrange his sub-districts or mass protective force at vantage points whenever necessary. Many timberland owners and their employees hold appointments as chief or deputy wardens, their services usually being voluntary.

Forty lookout stations built, mostly permanently and equipped with telephone. Boxes of fire-fighting tools placed throughout "forestry district."

State funds for fire protection, raised from tax on lands in "forestry district," aggregate annually about \$70,000, available until expended.

Federal employees authorized by Weeks law stationed at lookouts on the Androscoggin, Kennebec, Penobscot, Union, Machias, Narraguagus, and St. Croix watersheds. Allotment of Federal funds during fire season of 1913, \$8,000. Additional allotment of \$2,000 made for protecting watersheds outside of "forestry district," but not available because state failed to establish, and appropriate funds for, protective system on such watersheds.

Kennebec Valley Protective Association, composed of timberland owners, formed for purpose of supplementing when necessary state's funds available for fighting fire on their holdings.

New Hampshire.—Chief: State forester; under direction of forestry commission. State divided by law into four fire districts, each under district chief with force of lookout watchmen, patrolmen, and town and deputy forest fire wardens. All appointed by the state forester, the wardens upon recommendation of selectmen, mayors, or other citizens. District chiefs, lookout watchmen, and patrolmen paid by the state when actually employed. State and town share equally in pay of wardens, all fire-fighting expenses, and all protective work undertaken by town and approved by state forester. Town pays bills and afterwards collects one half from state, except that in unincorporated towns state pays bills and collects from town.

Section foremen or other railroad employees appointed by state forester deputy forest firewardens.

Twenty-five lookout stations established, chiefly in northern half of state, practically all permanent and equipped with telephone. Most originally constructed and equipped by New Hampshire Timberland

*Report Fifth National Conservation Commission.

Owners' Protective Association, and subsequently purchased by state. Tool supply boxes distributed at vantage points by state and private owners.

Last annual appropriation for fire protection, \$19,900.

Federal (Weeks law) lookout watchmen and patrolmen employed on the watersheds of the Connecticut, Androscoggin, Saco, and Merrimac rivers. Allotment of Federal funds for purpose during fire season of 1913, \$8,000.

Organization reinforced by employees of New Hampshire Timberland Owners' Protective Association.

Vermont.—Chief: State forester; responsible to state board of agriculture and forestry. Under him are lookout watchmen appointed by state; a firewarden for each organized town, appointed by selectmen with his approval; a firewarden for each unorganized town appointed by state forester; and district firewardens, also appointed by him, in both organized and unorganized towns where there is special danger of forest fires and the town warden can not successfully protect the whole town. Duties and privileges of all wardens the same.

Fire-fighting and patrol expenses incurred by the wardens of organized towns paid by town in an amount not to exceed five per cent of town's tax list a year; excess of this amount, if approved by state forester, paid by the state from its general fund. All other expenses of force paid by state. Lookout watchmen stationed on private lands authorized to be paid by state, provided owners establish lookout station and equip it with telephone. (Although this provision might prevent the state from adopting remedial lookout measures, it is based on the principle of encouraging the private owner actively to cooperate with the state in the protection of his property.) Two lookout stations of this kind established; state pays the watchmen. County fish and game wardens required to aid in fire prevention and take charge of extinguishing fires until a firewarden arrives; for which they are paid the same as firewardens.

Funds available for fire protection from last annual appropriation for forestry, about \$2,000.

Federal (Weeks law) patrolmen employed on watersheds of Otter Creek and Hudson and Connecticut rivers. Allotment of Federal funds for purpose during fire season of 1913, \$1,500.

Massachusetts.—Chief: State firewarden under direction of state forester.

Law provides for not to exceed fifteen deputies or aids to state warden, four of whom have been appointed and assigned each to one of four divisions of the state as district forest warden. Under each district warden is force of observers, or lookout watchmen, all appointed and paid by state. In addition an individual town protective system, paid by town and including a town forest warden, whose appointment must be approved by state forester, and who himself appoints deputy wardens. (Although the town wardens are not by law under the direction of the state warden, so far as their duties relate to fire protection, they are

through cooperation practically so in many cases.) Fish and game deputies required to report fires to state warden and to cooperate with him in general.

Lookout system of twenty stations established, with very extensive telephone connection.

Last annual appropriation for fire protection, \$25,000, includes a special appropriation of \$5,000 for reimbursing towns having valuation of \$1,500,000 or less one half the expense of fire-fighting equipment, provided not to exceed \$250 is expended in any one town.

Federal (Weeks law) lookout watchmen employed on watersheds of the Hudson, Housatonic, Connecticut, Thames, Blackstone, and Nashua rivers. Allotment of Federal funds during fire season of 1913, \$3,000.

Rhode Island.—Chief: Commissioner of forestry; responsible to the general assembly. Town and district forest wardens who act under his instructions, appointed by town council. Districts can only be established in towns having 4,000 acres or more of woodland. Wardens liable for patrol duty, subject to approval of council, as well as for fire-fighting. Town and state share equally salaries and expenses of wardens and helpers summoned.

Lookout watchmen, paid jointly by towns and state, appointed by town wardens to serve not to exceed 300 hours a year, provided lookout station has been established by two or more adjoining towns whose woodland aggregates at least 8,000 acres, or by private owners whose woodland in two or more adjoining towns aggregates 4,000 acres. Station must be connected with local telephone system. Not more than two such stations in a county.

State's annual share of expenses can not exceed \$300 in any one town, but town may pay for such additional service for protection as council may authorize.

Last annual appropriation for fire protection, \$1,500.

Connecticut.—Chief: State forester; responsible to board of control, Connecticut agricultural experiment station. Under him are lookout watchmen, patrolmen, and town and district firewardens. Lookout watchmen and patrolmen appointed and paid by state. A firewarden for each town is appointed by selectmen subject to approval of state forester. This warden establishes districts in his town as required by state forester and appoints a district warden over each. Firewardens and helpers summoned are paid one half by state (from its general fund), one quarter by county, and one quarter by town.

Last annual appropriation for fire protection, \$2,500.

Federal (Weeks law) patrolmen employed on watersheds of the Housatonic, Connecticut, and Thomas rivers. Allotment of Federal funds during fire season of 1913, \$1,500.

New York (in Adirondack and Catskill mountain regions).—Chief: Superintendent of forests; under direction of conservation commission. Commission is authorized to divide Adirondack and Catskill mountain regions, including about 7,200,000 acres, into such number of fire districts as may seem necessary. Five districts created, each in charge of district forest ranger, under whom are rangers, and state and special (private) firewardens.

Both classes of rangers appointed and paid by state. district rangers receiving annual salary. State firewardens, corresponding to the town or county wardens in some of other systems, are selected men employed

by other members of force as foremen of fire-fighting crews; they and fire-fighters paid half by state and half by town. Special firewardens designated by the state on request from private owners and paid by latter; have all rights and powers of forest rangers; employed chiefly on lookout or patrol work. Game protectors are required to fight fires and may summon help.

In addition, force of railroad fire inspectors, with authority, under superintendent of forests, over whole state. For this work state is divided into two districts, each in charge of chief inspector with assistant inspectors. Their duties are to inspect railroads and locomotives, as directed by superintendent of forests. Also have powers of game protectors and receive annual salary and expenses.

Forty lookout stations, equipped with telephone, established in Adirondack and Catskill mountains.

Last annual appropriation for fire protection, \$75,000.

Federal (Weeks law) lookout watchmen employed on watersheds of St. Lawrence, Hudson, and Delaware rivers: Federal allotment for fire season of 1913, \$5,000. Additional allotment of \$3,000 made for protecting watersheds outside of Adirondack and Catskill mountain regions. Not available because state failed to establish and appropriate funds for a protective system on such watersheds.

New Jersey.—Chief: State firewarden; responsible through state forester to forest park reservation commission.

Law provides for not to exceed six division firewardens (four appointed and assigned each to one of four fire divisions into which the state has been distributed). Under division wardens are township and district firewardens. Division firewardens appointed and paid by state, each giving his whole time to service and receiving annual salary. Township firewardens appointed one by each town, subject to approval of and removal by forest commission. Each warden divides his town into districts, when and as required to do so by state firewarden, and appoints a district warden for each. He also has power to designate a deputy warden to act in his absence or disability. Forest commission may establish special fire districts including parts of several townships and appoint a firewarden over such district. Township and district firewardens receive nominal yearly fees in lieu of allowance for making reports, postage, posting fire notices, and issuing permits, and also compensation for fire fighting and special services actually rendered. Wardens' salaries and all expenses incurred by wardens and their helpers paid by township, and one half afterwards recovered from state; patrol expenses paid by state alone, provided patrol was directed by state firewarden. In case of serious fire state firewarden or a division warden may summon firewardens and helpers from surrounding townships, of whom those residing in townships not threatened are paid by state.

Under state's constitution no township can be compelled to maintain fire service against its will, that is, make an appropriation for such service. This difficulty met by authorizing a division firewarden to serve as township warden, who may require any one to fight fire at half pay (the state's share).

Last annual appropriation for fire protection, \$15,000.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Hackensack, Passaic, Delaware, and Raritan rivers.

Allotment of Federal funds for purpose during fire season of 1913, \$2,000.

Pennsylvania.—Chief: Commissioner of forestry; responsible to state department of forestry.

Fire protective force on state forest reservations includes foresters and rangers paid by state and under immediate supervision of Mont Alto Forest Academy. Outside of reservations force includes district firewardens, appointed by commissioner to have charge each over borough or township, and assistant firewardens appointed by district wardens. All wardens liable for patrol duty as required by commissioner, but only during April and May and from September 15th to November 15th. Salaries and expenses of wardens and helpers paid four fifths by state and one fifth by county. Law expressly prohibits payment of any compensation to private owner of his employees for extinguishing fire on his lands.

Department authorized to cooperate with local timber owners' associations and to expend from its general forest fire appropriation an amount equal to that expended by each association for the employment of patrolmen during the danger seasons.

Last annual appropriation for fire protection: Within state forest reservations, \$117,500; outside of reservations (general firewarden system) \$25,000—\$142,500.

Maryland.—Chief: State forester; responsible to state board of forestry. Under him are lookout watchmen, patrolmen, and forest wardens.

Lookout watchmen and patrolmen appointed and paid by state. Forest wardens appointed by state to serve in the different counties, number for each county not to exceed one for every 15,000 acres of woodland. Wardens constitute fire-fighting force, paid one half by state and one half by county, as also are helpers summoned, except that, as in Pennsylvania, a private owner or his employees can not receive pay for extinguishing fire on his lands. Each warden may receive a nominal fee of \$20 a year from state in lieu of allowances for postage, making reports, and posting notices, if approved by board of forestry.

Funds available for fire protection from last annual appropriation for forestry, \$4,000.

Federal (Weeks law) patrolmen employed on watersheds of Youghiogheny and Potomac rivers. Allotment of Federal funds during fire season of 1913, \$2,000.

West Virginia.—Chief: Forest, game, and fish warden; responsible to governor.

Under him are two chief deputy wardens, lookout watchmen, patrolmen, and county deputy wardens, in addition to force of ex officio wardens including sheriffs, deputy sheriffs, constables, and chiefs of police. Fire-fighting expenses borne entirely by counties, except that county can recover from individual or corporation causing fire the amount expended in extinguishing it.

Funds available for fire protection from last annual appropriation for forest, game, and fish protection, \$5,000.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Potomac, Monongahela, Little Kanawha, and Great Kan-

awha rivers. Allotment of Federal funds during fire season, 1913, \$5,000.

Kentucky.—Chief: State forester; responsible to state board of forestry. Under him are forest wardens appointed and paid by state, whom he may assign to any kind of protective work and on such areas in state as he may select. Fire-fighting expenses paid by state unless counties appropriate funds for purpose. Both state and county have recourse under law for debt against landowners on whose account expenses for fighting fires are incurred.

Funds available for fire protection from last annual appropriation for forestry, \$4,000.

Federal (Weeks law) patrolmen employed on watersheds of Licking, Big Sandy, Kentucky, and Cumberland rivers. Allotment of Federal funds for the purpose during fire season of 1913, \$4,000.

Tennessee.—Chief: State warden of game, fish, and forestry responsible to governor. Under him are special wardens for state at large; one for each county; and deputy wardens. Special and county wardens appointed by state; deputies by county wardens. Wardens may be assigned to such work in fire protection as chief warden considers necessary. All salaries and expenses paid by department of game, fish and forestry.

No appropriation made for this department, but funds available from fines, forfeitures, and prosecutions. About \$1,000 expended some years for fire protection.

Louisiana.—Chief: State forester; responsible to state conservation commission.

No specific officers, such as patrolmen and firewardens, provided for, but state forester can employ and organize such force of protective officers as may in his judgment seem necessary. All salaries and expenses paid by state from conservation fund collected from annual license tax on value of cut of timber. Persons convicted of wilfully or negligently setting fire liable at discretion of court to have cost of extinguishing it assessed as a part of penalty.

Michigan (north of township 20 north).—Chief: State game, fish and forest warden; responsible to governor.

Portion of state lying north of Arenac County divided into ten fire districts, limit allowed by law, each in charge of deputy game, fish, and forest warden. Under these are township supervisors as ex officio firewardens of their respective towns, township firewardens appointed by state warden for each surveyed township in which no supervisor resides (or which has no supervisor), and temporary firewardens appointed also by state warden in localities which in his judgment are inadequately protected. All members of force liable for patrol duty at direction of state warden, and may be massed by him at any special point.

Deputy game, fish, and forest wardens paid annual salaries by state. All firewardens and helpers paid two thirds by township and one third by state, except that no firewarden is paid for more than fifteen days and no helper for more than five days' service a year.

Last annual appropriation for fire protection, \$10,000. In addition,

one third of township's expenditures for fighting fires is reimbursed out of state's general fund.

State force supplemented by that of Northern Michigan Protective Association of Timberland Owners.

Michigan (on the state forests).—Chief: State forester; responsible to public domain commission. Under him is force of lookout watchmen and patrolmen, paid by state from general appropriation for commission.

Wisconsin.—Chief: State forester; responsible to state board of forestry. Under him a head ranger, assistant rangers, lookout watchmen, chairman of town boards as ex officio town firewardens, highway superintendents as ex officio assistant town firewardens, and temporary (county) firewardens.

Rangers and lookout watchmen appointed and paid by state; town and assistant firewardens and helpers they summon paid by town; temporary (county) wardens, appointed by state in emergencies, and helpers they summon, paid one half by state (from its general fund) and one half by county. Firewarden system applies to entire state, and state forester has authority to mass wardens at any special point. Complete force, including rangers and lookout watchmen, organized only in forest reserve region, including about 1,250,000 acres in northern part of state, of which state's holdings approximate 400,000 acres.

Present annual expenditure for fire protection, which comes chiefly out of revenue from forest reserve. about \$35,000.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Wisconsin and Chippewa rivers. Allotment of Federal funds during fire season of 1913, \$5,000.

Minnesota.—Chief: State forester; responsible to state board of forestry. He is authorized to divide into patrol districts all state and private lands on which forest fires are likely to start, and to appoint a ranger for each. Twenty such districts established. Under each district ranger is force of lookout watchmen and patrolmen, all state appointees and paid by state when actually employed. Some rangers receive annual salaries where there is enough work, particularly slash disposal, to require their continuous services. Expenses for construction of improvements, for fire-fighting, and other protective measures also paid by state, though cost of extinguishing fires is usually paid by owners of land.

State forester may also appoint supervisors, constables, and other town officers firewardens, and towns are authorized to levy annual tax of not more than 5 mills for "fire fund." Twenty-six towns have levied such tax.

Large number of lookout stations, chiefly steel towers from 35 to 60 feet high, established on knolls and hills. None equipped with telephone, but some within practicable reach of one. Telephone facilities over large part of fire zone exceedingly poor. A lookout point largely used is town watertank tower, often as high as 120 feet.

Last annual appropriation for fire protection, \$75,000.

Federal (Weeks law) patrolmen employed on watersheds of Red River of the North, and Mississippi, Rainey, and St. Louis rivers. Federal allotment during 1913, \$10,000.

South Dakota.—Chief: Forest supervisor; responsible to commissioner of school and public lands. Forest supervisor authorized to

employ such assistance as may be necessary to protect state forests. Last annual appropriation for fire protection, \$4,500.

Federal (Weeks law) patrolmen employed on watersheds of Missouri River. Federal allotment, 1913, \$300.

Montana.—Chief: State forester; responsible to state board of land commissioners. Under him are patrolmen employed on state lands and a general fire-fighting force of sheriffs, under-sheriffs, deputy sheriffs, game wardens, and deputy game wardens as ex officio firewardens, and such citizens and National Forest officers as he may appoint as volunteer firewardens. Patrolmen paid by state, and the ex officio wardens by their respective counties when actually employed. Fire-fighting expenses paid by state and may be incurred by any member of force except volunteer wardens, provided that no warden's expenses can exceed \$50 without authority from board of land commissioners.

State, as timberland owner, is member of the Northern Montana Forestry Association, and pays its pro rata share of cost of protecting its own lands. Through cooperative agreement with Federal Government, it protects jointly with Forest Service its land within and adjoining National Forests.

No regular appropriation made for fire protection, but expenses of work paid from land grant income funds in amount of about \$4,000 annually.

Federal (Weeks law) patrolmen employed on watershed of Columbia River. Federal allotment during fire season of 1913, \$3,500.

Idaho.—State board of land commissioners has authority to divide state into such number of fire districts as may in their judgment seem necessary and to appoint, upon application and recommendation of private owners, a firewarden for each district. He in turn appoints as deputy firewardens persons also recommended by owners for lookout patrol, or similar duties. Owners pay all costs of protection and fire-fighting, according to acreage of their holdings, and state as an owner pays its pro rata share.

Each district warden required to cooperate with warden of adjoining district and assume direction over latter in his absence, and to submit an annual report to board of land commissioners.

Although this system apparently lacks a supervising head, one is practically supplied in the North Idaho Forestry Association, composed of four timberland owners' protective associations, which handles all the work after a clearing-house method. The system has certain advantages, chief among which are (1) method of appointment of wardens eliminates political influence, and (2) organization is directly under control of owners, the safety of whose property depends upon the organization's efficiency.

Through cooperative agreement with Federal Government, state protects jointly with Forest Service its land within and adjoining National Forests.

Last annual appropriation for fire protection, \$18,000.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Snake, Pend O'Reille, and Salmon rivers. Federal allotment during 1913, \$7,000.

Washington.—Chief: State forester and firewarden; responsible to state board of forest commissioners. Under him are county wardens,

one or more to a county having timber which requires protection; forest rangers; and ex officio rangers, including state land cruisers and game wardens approved by state forester, and National forest rangers recommended by their supervisors.

All wardens and forest rangers appointed by forester. Wardens may be employed for full fire season, if necessary, and on any kind of fire protection work. Forest rangers, who include timber cruisers and citizens advantageously located, employed only for fighting fires, and serve practically as foremen of fire crews; they can not incur any liability on behalf of state. In times of emergency forester can mass force at will, and authority of a warden may extend to adjacent counties or to any part of state. All salaries and expenses, including those of helpers summoned, paid two thirds by the state and one third by the county.

This protective system, as actually organized, attends chiefly to fighting fires, while the Washington Forest Fire Association, an organization of timberland owners, handles most of the patrol work.

Last annual appropriation for fire protection, \$37,500.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Columbia, Chehalis, Cowlitz, Snohomish, Duwamish, Wilapa, Puyallup, Skagit, Stillaguamish, Nooksak, Hoh, Soleduck, and Grays. Allotment of Federal funds during 1913, \$10,000.

Oregon.—Chief: State forester; responsible to state board of forestry.

With the advice of timberland owners or counties desiring to co-operate in fire protection he designates suitable areas as fire districts and appoints a supervising firewarden over each. Twenty-five districts, each an entire county, established. Under supervising wardens are state and county patrolmen, and private and voluntary firewardens. In addition, is force of ex officio firewardens, including county judges and certain state and county officials, required to accept appointment upon request of the state forester, and also National forest officers appointed upon recommendation of supervisors.

All members of organization appointed by state. Salaries and expenses of supervising wardens, state patrolmen, and fire fighters paid two thirds by state and one third by county; county patrolmen by their respective counties; and private fire wardens by owners employing them. Voluntary firewardens receive no remuneration; their duties comprise chiefly issuing brush burning permits, posting fire notices, distributing copies of fire law, and submitting reports on forest fires. Intention is to use the state's fund for preventive measures only and not for meeting fire-fighting expenses, except in extreme emergencies. When fires start, wardens and patrolmen are ordered to see that private owners get an adequate force on the ground as soon as practicable to extinguish them. Although law does not provide for summoning help to fight fires, timberland owners are generally willing to authorize supervising wardens to hire necessary help in case fire starts upon or threatens their holdings.

Private firewardens, although under control of their employers, are, through cooperation with supervising warden, practically subject to his direction. Most of employers of these wardens are members of various county cooperative patrol associations in the state; thus, different lines

of protective work conducted by the state, county, and the private owner are closely interwoven, and further strengthened through co-operation with National Forest officers.

Considerable improvement work has been done in building trails and telephone lines, and fourteen lookout stations with telephone connection have been established.

Funds available for fire protection from last annual appropriation for forestry, \$25,000.

Federal (Weeks law) lookout watchmen and patrolmen employed on watersheds of Columbia, Willamette, Nehalem, Wilson, Siletz, Umpqua, Coos, Rogue, and Klamath rivers. Allotment of Federal funds for purpose during fire season of 1913, \$10,000.

Sixteen private patrol associations have been organized, representing nineteen counties, with a central organization, the Oregon Forest Fire Association. All are members of the Western Forestry and Conservation Association.

Systems Paid by the Township, the County, or Private Owners.*

Delaware.—Chief: State forester; responsible to state board of forestry. Under him are forest wardens, one or more to a county, appointed upon his recommendation by the governor. They and helpers summoned are paid by the county.

North Carolina.—Chief: Forester of the state geological and economic survey. His force may include state forest wardens appointed by governor upon request of owners of so-called state forests, and paid by such owners.

Alabama.—Chief: State game and fish commissioner as secretary of state commission of forestry. Under him are county game and fish wardens as ex officio forest wardens, and sheriffs, deputy sheriffs, constables, marshals, justices of the peace, and other peace officers as ex officio deputy forest wardens. In addition, the governor may, on recommendation of commission of forestry, appoint as deputy forest wardens any persons who may desire to serve without compensation.

Counties pay all expenses, and each is authorized to appropriate not to exceed \$250 a year as salary of its forest warden.

Colorado.—Chief: State forester; responsible to state board of forestry. Sheriffs, under-sheriffs, deputies, and National Forest officers are ex officio firewardens. Sheriffs required to report occurrence of fire to state forester as soon as practicable, and assist in extinguishing it. Game and forest wardens, state land appraisers, and all peace officers have police powers in enforcement of forest fire laws. Counties pay all expenses.

Agreement between the state and the Forest Service provides for co-operation between county firewardens and National Forest officers with a view of securing prompt notification and efficient handling of fires on all forest lands within state. Expenses incurred paid by counties or Forest Service.

California.—Chief: State forester; responsible to state board of forestry. He appoints public spirited citizens as volunteer firewardens, who may receive compensation from counties or private owners; and

*Report Fifth National Conservation Commission.

also as volunteer firewardens, National Forest officers. He is authorized to divide state into fire districts, upon request of county boards of supervisors, counties paying cost of maintaining any district firewardens. In 1913, twenty-two counties expended for fire protection work about \$11,000.

Justices of peace, constables, or road overseers authorized to order out persons liable to poll tax to help extinguish fires.

Persons or corporations causing fires by violations of law liable to state or county in action for debt to full amount of all expenses incurred by state or county in fighting fires.

While state makes no general appropriation for fire protection, a special fund of \$5,000 has been appropriated for cutting fire lanes and fire trails on Angeles National Forest in San Bernardino Mountains. State is authorized to cooperate with Forest Service in this work, and its expenditures can not be in excess of Federal expenditures.

Systems Organized and Paid by the Individual Town or County.*

Maine (outside of "forestry district").—Selectmen of towns are ex officio forest wardens. No town is liable for fire-fighting expenses in an amount to exceed annually two per cent of its tax valuation. Selectmen required to report fires to state forest commissioner on blanks supplied by him.

New York (outside of Adirondack and Catskill Mountain regions).—Town supervisors are ex officio superintendents of fires. They may establish patrols to prevent fires. Money expended by town in fighting fires may be sued for by town and recovered from person causing the fire.

South Carolina.—Members of township boards of assessors call out persons subject to road duty to fight fires, and the time of service is deducted from the time which they are required by law to work on public roads.

Ohio.—Trustees of townships call out persons liable to work on highways to fight fire, and allow them to apply to their poll or road tax the same amount per day allowed for work on the highways.

Indiana.—Township road supervisors call out helpers, who are paid by township.

Michigan (outside of fire districts).—Justices of the peace, township supervisors, and commissioners of highways required to proceed to a fire and order out inhabitants liable to work on highways. Townships pay cost.

Utah.—Sheriffs required to extinguish fires on public domain.

*Report Fifth National Conservation Commission.

CONCLUSIONS AND RECOMMENDATIONS.

From a comprehensive viewpoint of the forestry situation in California the following conclusions are apparent:

(1) That the people of the state do recognize and appreciate the wisdom and necessity of the prevention and suppression of forest fires. This recognition has repeatedly found expression in attempts made to provide unselfishly for state prevention and suppression of forest fires.

(2) That legislative appropriations have been made and money expended in determining how such protection can be best afforded.

(3) That the result of the expenditure thus made was the preparation of a bill providing for a strong state protective system.

(4) That the vital principles of this bill have, so far, succumbed to selfish interests in control of most of the privately owned timberland in California.

(5) That these interests still stand ready to falsely attack worthy measures directed toward public good. And that unsuspecting individuals have unknowingly been misinformed and, upon the strength of their misinformation, have given support to an organized opposition to the very principles which such individuals, undoubtedly at heart, wish to promote.

(6) That persons have perished in forest fires in California.

(7) That the annual loss occasioned by forest fires is enormous.

(8) That most forest fires are preventable, if not in origin, at least in extent.

(9) That it costs far more to let fires get beyond control than it would to put them out.

(10) That a state forest protective system is no innovation.

(11) That under the present law the State Board of Forestry has no appropriation with which to establish a forest protection system, and even with an appropriation, the present laws would not permit its proper expenditure toward an adequate protective policy; and.

(12) That the State of California must provide for an effective protective system, properly financed, if she is to be consistent with good government in protecting her people, her forests, her industries, her ranges and watersheds from further needless destruction by forest fires.

I believe the foregoing analysis in this report contains sufficient proof of the situation to rationally and logically obviate any objection to constructive forest legislation. Your State Forester urges the passage of a forest law, that will permit to be put into effective operation:

(1) The maintenance of a state paid fire patrol system;

(2) The division of the state into fire patrol districts which can do effective work;

(3) The payment of persons called upon to fight fires, payment to be made for the time actually spent in rendering such service;

(4) The purchase of equipment and supplies necessary for the prevention and suppression of forest fires;

(5) The construction of lookout stations and systems of communication;

(6) The entering into agreements with the Federal government, corporations, companies, firms, associations, counties and individuals for

the purpose of preventing and suppressing forest fires and other purposes in harmony with the fundamental principles of forestry;

(7) The compulsory clearing, by the railroad companies, of inflammable debris on their rights of way;

(8) The compulsory disposal of felled trees, shrubs, and brush, by the counties, along highways when constructed and over which the respective counties may have jurisdiction;

(9) The compulsory disposal of a part or all of the slash resulting from logging operations and especially on areas deemed to harbor a fire menace;

(10) The compulsory protection of public resorts from destruction by forest fires;

(11) The maintenance and operation of a state forest nursery;

(12) The acquisition, either by purchase or by delinquent tax provisions or by both, of state forest reserves; and the promotion of highway planting.

FEDERAL VERSUS STATE CONTROL OF FORESTS.

State control of the national forests has been frequently urged during the past three years. It has been supported by members of congress, a portion of the press, and at gatherings throughout the West. Debate on a legislative measure proposing such a transfer developed surprising strength in its favor. It would seem as though the question of whether or not the federal government or the state will ultimately own and administer the forests has been definitely submitted to the people for discussion and a decision. With the controverted doctrine of state's rights as an inducement it is manifest that those promoting this modification of control will welcome an immediate transfer of the remaining public resources to the states, trusting that the decoy will secure the support of unprincipled legislation to further a sinister purpose directed not toward a genuine state control but toward an absolute abolishment of any form of governmental supervision.

National forests have been proclaimed in twenty states. The gross area is approximately 187,000,000 acres supporting a stand of 600,000,000,000 feet of timber and having a value of \$2,000,000,000. These areas are of value chiefly for the production of timber and the protection of water resources. Much of the area is rugged and remote from transportation; consequently, the ultimate revenue will be derived from the water thus conserved and regulated by natural storage. These forests protect the headwaters of every important stream in the western two thirds of the United States. Much of their organization, development, and management is still in the first stage of progression. A definite, stable and far-sighted policy has been formulated to the end that the forests shall contribute to the many all that private ownership has afforded to the few.

It is repeatedly charged that the forests retard the development of the west and that the natural resources are rendered inaccessible to the public; however, this is not true. The first national expression of a sane conservation policy was evidenced when congress conferred upon the president, by the act of 1891, the power to establish forest reserves. Since their transfer to the United States Department of Agriculture a broad, comprehensive, useful policy has been devised and made operative. Land and timber grabbing have been stopped and every public land law has been enforced within the forests. The results accomplished during the formative stage were so overwhelming in demonstrating that natural resources could be conserved for the use of all the people that a similar policy has, by popular consent, been extended to resources other than forests and their by-products.

Over-grazed ranges have been restored to their normal carrying capacity and range warfare is an incident of the past. Cattle and sheep are allotted their respective territories over which they range under an adequate permit system. Large herds are reduced proportionately, as necessity demands, to make room for the new settler and the smaller owner. Systematic experiments are conducted to the end that better and more range may be available. Organized workers are busy exterminating poisonous plants and predatory animals detrimental to the live stock industry.

Prospecting and mining are not only permitted but encouraged in spite of the many assertions to the contrary. The mining laws obtain

within a national forest in the same way and to the same extent as without. One may no longer secure valuable timber and water properties under the guise of a mining claim because the federal officers see to it that the mining laws are complied with, much to the sorrow of citizens in our own state. No restrictions are imposed upon the prospector in his endeavor to discover valuable deposits. The timber and forage on his own claim is reserved for his use and if more is needed it can be had for the asking. New claims may be initiated according to his pleasure and no conditions are imposed in making final proof other than those set forth in the mining laws regarding the unappropriated public domain.

The forest homestead act of June 11, 1906, providing for the settlement on lands within the national forests chiefly valuable for agriculture, was initiated and its passage urged by the Forest Service. Claims for settlement were first examined upon the receipt of an application but in 1909 a more elaborate plan was undertaken. In 1912 a corps of soil experts from the Bureau of Soils, working under a special appropriation of \$25,000 (reduced in conference from \$50,000) began a systematic classification of all agricultural lands within the forests. This one detail of stock taking will require much time and money, but the effort is directed toward building up the West, assuring a proper use of a portion of the nation's property. On June 30, 1912, 1,250,000 acres of agricultural land had been listed for settlement and provided homes for 12,000 actual settlers. This is a concrete result obtained under federal administration and is conservation. On the other hand the United States Forester's report for 1912 shows that 705,000 acres in the Olympic forest in Washington were eliminated in 1900 and 1901 on the ground that the land was chiefly valuable for agriculture and settlement of the country was being retarded. These claims were made by members of congress and private interests. Ten years from the date of elimination it was shown that 523,720 acres had passed to timber speculators because of its value for timber and 178,000 acres were held by two individuals and three companies. One owner held 81,630 acres; only 600 acres of the entire timbered area were under cultivation. This condition is typical of federal abandonment of administrative control.

Forest management is applied to each sale area and working plans are in course of preparation for each forest. Accurate cruises, rate of growth and annual yield studies are secured for each logging unit. The annual or periodic cut is computed from these data determining the sustained yield, an amount that can be harvested for all time to come. Thus far 32,000,000 acres have been covered by detailed methods. In the unimproved and under-stocked virgin forests the annual yield is approximately one per cent of the capital stock. Boundary lines in many forests were hastily drawn of necessity to prevent further land grabbing by persons most skilled and experienced in the operation. The work of final elimination and addition is now well organized and gradually, forest by forest, permanent boundaries are being established. Such an undertaking is most burdensome in a rough country marked with fraudulent surveys. Much work of a similar nature must be done before all of the forests are complete in the essential details. A primary system of trails, telephone lines and lookout stations has been planned looking toward

better fire protection and administration. For the fiscal year 1912 an appropriation of \$500,000 was available for permanent improvements. The total construction under this allotment amounts to 13,435 miles of trail, 11,182 miles of telephone lines and 265 lookout stations.

The transfer of ownership is further urged on the ground that Federal control occasions a loss of local taxes. However, there is no present indication which leads us to believe that such a so-called loss would be eliminated by state supervision. Forest properties, with the exception of two or three eastern states, are still assessed under the general property tax, a system long ago abandoned by every other nation. Inaccurate valuation and general confusion obtain in the administration of the present system. Lands under the control of the Federal government remain untaxed. Transferring the control of public lands to the several states would not directly result in a revenue from taxation and could yield such an income indirectly in no other way than by becoming private property. Much of the valuable forest land is inaccessible and the value upon which to base a tax would involve a difficult problem. Under the present Federal ownership the states will eventually receive from sales of timber within their boundaries an amount in excess of any that would probably be received from taxes. Fully 5,600 timber sales are made annually on the national forests most of which are in relatively small tracts and generally for local consumption. Ten per cent of the gross receipts from these forests is expended in building roads and trails necessary to the best development of the region. Those who permit themselves to believe that a loss is occasioned the state by virtue of the land paying no taxes will do well to consider road building, other improvements and protective work a very material self-imposed tax. In California this 10 per cent amounted in 1912 to \$24,821.13; aside from this amount 25 per cent of the gross receipts is given to the states in the form of county road and school funds. This in our state amounted in 1912 to \$62,052.82. The total amount received by the forested states from the forests in 1912 was \$713,877.59. When it becomes possible to cut from the public forests an amount equivalent to their total annual growth, which is about six billion feet, the gross returns at the present stumpage rates will be \$15,000,000. Under the present apportionment \$5,275,000 would be given directly to the states. In order to provide for this, and working toward a maximum utilization of natural production, it is necessary to employ methods of protection and management far too expensive for the states to practice. The forested states are today enjoying a greater profit from their public timbered areas than they could possibly realize by endeavoring to exercise a method of control nearly as efficient as the present supervision of the Federal government. And there is reason to believe that the state would be deficient in management and protection if, at this time, she assumed the responsibility of entire direction.

In California the value of the timber under Federal supervision is \$228,000,000; the value of timber privately owned is \$500,000,000. The latter represents generally large and valuable tracts frequently held for speculation. Lumbermen are practicing logging; but economic forest management receives little or no attention. The annual cut of forest products exceeds the annual yield and future crops are left largely to chance. Undoubtedly such a practice is equivalent to wanton destruc-

tion. However, there are no state regulations governing the cutting on private lands.

California, with other states, has failed to retain possession of her public lands and has neglected to initiate a conservative policy looking toward the perpetuation of her own resources. No definite tax reforms have been urged; we are still to develop an adequate and efficient protective system; and the state maintains no forest experimental stations.

The acquisition of state forests by purchase and delinquent taxation has not been seriously urged by a representative number and, as yet, there is an unawakened public appreciation of the need of a broad-minded, stable and definite state forest policy. Forestry has had a pervading effect in practically every state; however, it is safe to analyze carefully the motive from which expressions emanate. Political interests have undoubtedly succeeded in gaining control by resorting to ingenious declarations not prompted by noble and unselfish impulse. Furthermore, we have reached the stage when pleasing utterances of a powerful few should not purchase command but must give way to true and fundamental expressions of common welfare.

In California the first public expression of the need of a definite forest policy was the passage of an act in March, 1885, establishing a state board of forestry. At first the board acted in the capacity of a commission of inquiry with emphasized educational functions. By an amendment police powers were conferred in 1887 for the purpose of making arrests for any violation of any law applying to forest and brush land within the state or prohibiting the destruction thereof with an appropriation of \$30,000 for the following two years. Two experimental stations were maintained, and the board published three valuable reports on the forest conditions and the forest trees of the state. Little could be done in efficient protective work and, suffering at the hands of reckless politicians, the act was repealed in 1893. Possession and supervision of the experimental stations passed over to the State University and the board of forestry was abolished. In 1905 another act revived the State Board of Forestry, making provision for its appointment, the appointment of a state forester, and designating the authorities of both. Since that time the board has accomplished effective results considering the fact that the work has been carried on in the face of absurdly inadequate appropriation and legislation.

The primary purpose of control is protection and conservative utilization. This can not be accomplished without a clearly defined and well organized forest policy. The Federal government has developed at great expense, and against many adverse conditions, a system far more efficient than the individual states could expect to equal. There is no ground for maintaining that the states with their numerous partisan whims and political changes could develop and execute a plan of forest and public land supervision when the attainment of such control has been a struggle under national endeavor. No transfer should be proposed until it can be shown that the act will result in an increase in efficiency, and undoubtedly this can not now be shown. When states shall have accomplished capable and adequate governing control over what they have, and it can be shown that the administration of the work can be free from political influences, it will be consistent to assume that they will then be truly desirous of undertaking entire supervision, and such a desire will find ready expression in wholesome and unanimous support of a stable and progressive forest policy.

CUT-OVER LAND STUDY.*

During the summer of 1912 a beginning was made in the work of investigating the timber holdings in California, both timbered and cut-over areas, of every lumber company owning 5,000 acres or more. It is generally known that the lumber manufacturers in California leave their cut-over areas in a condition which renders a second crop doubtful by virtue of the great fire hazard allowed to exist. There are a few exceptions to this general statement. Furthermore, the study did not include the redwood operations; so nothing in this chapter shall be construed to apply to manufacturers of California redwood. Unfortunately, however, there is little cause to believe that a similar study made in the redwood belt would not show equally unfavorable features.

The data secured in 1912 was published in the Fourth Biennial Report of the State Forester. During the summer of 1913 the work was completed and the data compiled. Descriptions of lumber companies not published in the 1912 report are found herein, and the following summary includes every company visited during the summers of 1912 and 1913.

Summary.

The holdings of twenty lumber companies were examined, full attention being given in each case, to the following:

1. The general aspect of the locality, giving name of company and location of holdings.
2. Forest type—showing dominant merchantable species and other species growing in association.
3. Fire—an outline of the fire situation in the past and the present conditions with regard to forest fires.
4. Grazing—whether the areas were suitable for grazing and, if so, the possible effect of stock on forest reproduction.
5. Reproduction—a careful survey of the quality and quantity of natural reproduction and the agencies affecting the same.
6. Forest and ground cover—the low forest vegetation, such as small subordinate trees and shrubs, and the condition of the surface soil with regard to its being a suitable seed bed for the germination of forest tree seeds.
7. Logging—an outline of methods employed, species cut and transportation facilities.
8. Waste in logging; and
9. Second growth.

The twenty holdings represent a total of 929,407 acres, of which 442,258 acres are cut over and 487,149 acres are yet to be logged.

The study includes practically every lumber company now operating in California, exclusive of the redwoods, and owning a total of 5,000 acres or more.

Four companies maintain a system of patrol, but in no case is the system adequate.

Two companies maintain lookout stations.

Two companies burn their slash each year.

*The illustrations appearing under this caption are presented to represent typical conditions, and they do not pertain to the individual company under whose name they respectively appear.

Five companies dispose of much of their slash by other means than burning—it is made into cordwood.

Eleven companies respond promptly to all fire calls in their holdings.

Thirteen companies, owning 256,840 acres of cut-over land, have a portion or all of the land in such condition that the slash and debris thereon constitute a positive fire menace.

Nine companies do practically nothing to protect their holdings from fire.

BOCA MILL AND LUMBER COMPANY.

In General.

The timber holdings owned by the Boca Mill and Lumber Company are located in townships 18 and 19 north, ranges 16 and 17 east, Mt. Diablo meridian, Nevada County. Their holdings comprise an area of 16,120 acres. The Union Ice Company, which is composed of practically the same personnel as the Boca Mill and Lumber Company, also owns 2,720 acres in this locality. Both of these holdings were logged 20 or 25 years ago, so the area can be classed as second growth rather than virgin timber. Since only the best grades were cut in the first operations, a great amount of marketable timber remains. The company is not interested in its timber holdings from an operation point of view. They merely contract or lease small and suitable areas for logging. No attention is being paid to whether or not the area is being too closely cut or not; no diameter cutting limit is specified in the contracts; and, in general, nothing is being done along forestry lines. The entire tract is left to take care of itself.

At present, the suitable localities are being cut for wood only. No logging has been done since the Porter-Breuner company ceased operations in 1909. The elevation ranges from 5,500 to 6,000 feet above sea level. For the most part, the slopes are gentle.



When our forests are gone one of our greatest industries, the manufacture of lumber, will be a thing of the past. To prevent such a catastrophe, we must look well toward the protection and proper use of our remaining forest resources.

Type.

The pure yellow pine type prevails throughout the holdings. Next in prominence is the white fir (*Abies concolor*) which occurs in association with the yellow pine along the ravines and flats. The stand was and is, open and park-like, and the trees are short with considerable taper. The virgin stand averaged about 12,000 to 16,000 board feet per acre.

Fire.

No serious fires have occurred in this locality. Slash was not disposed of and was left in the customary haphazard way. At present nothing remains of this slash. That which was located near Boca has been removed for fuel, and the rest has, for the most part, decayed. In the wood cutting operation the slash is left as fallen. The company should insist on piling and burning this slash and so protect the young growth.

The Boca Mill and Lumber Company does not maintain a fire protective system. The Boca and Loyaltan Railroad goes through a portion of this company's holdings. The company could easily and very cheaply patrol this area. There are plenty of roads and the country is very accessible.

Forest Cover.

The forest cover found on the holdings of this company comprise the following species: Sagebrush, manzanita, greasewood, deer brush, gooseberry, mountain mahogany, buckthorn, cottonwood, willow and squaw carpet.

This area is extremely dry, generally speaking, and sagebrush is found in great quantities over the entire holdings.

Ground Cover.

The ground cover proper on the hills and slopes is very thin throughout and consists of a very thin layer of needles, duff, grasses and squaw carpet. Nearly all of the area is covered with rocks, so the ground cover, such as it is, is found in patches.

Second Growth and Reproduction.

The species comprising the second growth represent in detail the original stand, namely, yellow pine and white fir. It would be safe to assume that 40 per cent of the area cut by wood contractors is cut too close. Generally speaking, the reproduction is good.

Logging.

With the exception of small contractors, this company's holdings have not been logged for 20 or 25 years. The old Boca Mill Company logged under a selection system, removing only the largest and best trees. A good pole stand with considerable second growth, therefore, remains. A second cutting has been made during the last seven years by small contractors. In 1909 the Porter-Breuner Company completed a small cut. All merchantable species and sizes are now being removed by the contractors.

Conclusions.

The Boca Mill and Lumber Company is not practicing forestry on its holdings. The cuttings were and are made without regard to the future yield. No cutting diameter limit has been established and anything merchantable is taken. The diameter limit, such as it is, on the recent wood cuttings, is too small to leave a sufficient number of seed trees. The second crop is left, largely to chance.

The present and more recent cuttings have left the debris scattered about in a dangerous condition. A fire would destroy whatever chances the area had of reproducing itself and for that reason, all slash should be piled away from the reproduction and burned each year in the proper season.

In logging, the timber is being closely utilized. Stumps are fairly low, and tops are taken to as small a diameter as possible. After lumbering the slash is cut into wood. In the wood cutting operations, even smaller stumps and tops are left in the woods, so close utilization exists throughout.

CALIFORNIA DOOR COMPANY.

In General.

The California Door Company owns 24,931 acres of forest land in southern El Dorado County. Of this, approximately 4,000 acres have already been cut over. The entire tract is located on the watershed of the Cosumnes River at an elevation of from 4,000 to 5,000 feet. The slopes vary from gentle to moderately steep.

The sawmill, which cuts about 60,000 board feet per day, is located at Caldor, thirty miles southeast of Placerville. The company maintains a lumber yard at Diamond Springs, the western terminus of the Diamond and Caldor Railroad, and the door factory is located in Oakland.

Type.

The sugar pine-yellow pine type, prevails throughout most of this region. White fir and incense cedar are found entering into the type at all elevations. Jeffrey pine enters into the mixture at the higher elevations, and scattered Douglas firs were noted along the streams at the lower altitudes. The stand as a whole is very scattered. In some areas, it is exceptionally dense, and of excellent quality. In these areas, the timber will average over 35,000 board feet per acre. But on most of the slopes and summits the trees, although of good quality, are scattered, often opening out into rather large areas of dense chaparral or bear clover. Chaparral is found in abundance throughout the virgin stand, even in the areas where the tree growth is most dense.

Fire.

The California Door Company has adopted a most admirable system of protection. The tract owned by this company is surrounded by national forest land, and the company has cooperated with the forest service in a mutual effort to keep out fire.

Three lookout stations are located on high peaks on or near this tract. The forest service selects and hires the lookouts, and the lumber company pays the salary of one of them. These stations command an

excellent view of the entire holdings, and are connected by telephone with the offices at Caldor. Whenever a fire starts the company is immediately notified, and a force of men is sent at once to extinguish it. If the fire assumes serious proportions, the entire camp is sent out. All the donkey engines and locomotives are equipped with spark-arresters. The donkey engines and logging locomotives burn wood, but the locomotives on the railroad between Caldor and Diamond Springs burn oil. During logging operations the dead snags, especially those near the engines, are cut down to reduce the fire danger to a minimum.

As a result of this excellent system, there have been no serious fires since its adoption, in 1911. In 1910 one fire destroyed over \$40,000 worth of virgin timber. Undoubtedly, one of the reasons why the company is so careful now, is a desire to avoid a repetition of such fires as this. The entire area has been swept by fire in earlier days. Nearly every standing tree bears a fire scar at the butt. These early fires were probably the cause of the present stand being scattering and in patches.

In spite of all precautions a few small fires occur on the cut-over land every summer. These are set by sparks from the donkey engines; but are always extinguished before doing any great damage. It seems impossible to prevent all the sparks from escaping, and in the dry seasons, small sparks are almost certain to start fire. As the company does not burn its slash, the debris from logging increases the possibility of fires starting from these sparks. Owing to the scattered nature of most of the stand, the menace from the slash is not so great as in many other localities; but, nevertheless, it should be piled and burned each year. As long as the present protective system is maintained, the second growth is in no great danger from the slashings. But after the entire tract has been logged, and the company ceases operations in this locality, the menace will still be present, at least in part, and there will be no logging crew to turn out for fires. Then a fire on the cut-over land might easily do a vast amount of damage. For this reason, it is advisable to pile and burn all slashings.

Forest Cover.

The forest cover found on the holdings of this company comprises the following species: Cherry, manzanita, buckthorn, oak, bear clover, lilac, gooseberry, rose, birchbrush, and lupin. Cherry, manzanita and buckthorn were found to some extent throughout most of the tract. In some parts of the cut-over land, and in openings in the virgin stand, they are making a very dense growth, and are apparently retarding reproduction to quite an extent. Oak was found making a scattered growth throughout both the virgin stand and the cut-over areas. Bear clover has taken possession of a large area of the cut-over land. It is also found in openings in the virgin timber. Reproduction was often found coming up through the patches of bear clover.

Ground Cover.

The ground cover is fairly good in both the virgin and the cut-over areas. A large part of the ground cover is destroyed by logging operations. However, owing to the fact that there has been practically no fire since logging, sufficient ground cover has been left to make a fairly good seed bed.

Logging.

Sugar and yellow pine form practically the entire cut made by this company. White fir and cedar are cut only when in the way, or for use as chute poles or ties for the logging railroad. An approximate minimum diameter limit of eighteen inches has been established for all species cut. The company does not believe that it pays to cut the smaller trees for their purposes, and they figure on the possibilities of a second crop. With this system numerous vigorous seed trees, especially of white fir and cedar, are left to reseed the area. Owing to the scattered nature of the virgin stand, it might be desirable to leave a few more seed trees of yellow and sugar pine, particularly of the latter species. A great deal of damage, however, is done to the young growth during logging operations. Very little attention is paid to the reproduction, and many trees are felled in and skidded over thick clumps of young seedlings, destroying a large percentage of them.

The logging is done entirely with donkey engines. The logs are hauled in 32 foot lengths down dry chutes to the landings. From here they are hauled to the pond at Caldor over the company's narrow gauge railroad. Before entering the mill, the logs are bucked into 16 foot lengths. The rough lumber is hauled over the Diamond and Caldor Railroad, a narrow gauge, to the yards at Diamond Springs. The door factory is located in Oakland.

In spite of the damage done to young growth during logging operations, the numerous seed trees left insure a future crop that should equal in quantity the present stand. However, owing to the fact that white fir and incense cedar are seldom cut, these inferior species will probably form a comparatively large per cent of the future stand.

Waste in Logging.

The chief wastes in logging noted were in unused tops and chute poles. The tops are used down to a diameter of from 12 to 18 inches, but in many cases another good sixteen foot log could be taken out. The chute poles, after logging is finished, are left in the woods to rot. Many of them could be utilized for railroad ties or firewood.

The waste was considerably greater on the old cut-over land. Tops were not used to as small diameters and many long sections of merchantable size were left as waste in the woods.

Second Growth.

The species comprising most of the second growth are yellow pine, sugar pine, white fir and incense cedar. Quite a bit of chaparral has come up in the old cuttings, and in patches it is dense enough to keep out practically all reproduction. In other areas, the reproduction is exceptionally dense, of which a large per cent is yellow pine. The second crop, like the virgin timber, will undoubtedly be scattered and in patches.

On the oldest cuttings, made in 1905, the slashings are still somewhat of a menace to the second growth. But they are decaying rapidly, and if fire is kept out for a few years more, this menace will cease to exist. There have been no fires of any consequence on this area since logging, and, as a result, the reproduction is exceptionally good. Numerous seed trees were left on the area cut in 1908. Like the original stand,

the second growth here occurs chiefly in patches. Bear clover has taken absolute possession of some areas. There have been no fires on this area since logging; consequently the ground cover is in good shape to act as a seed bed. If fire is kept out, a scattered stand, that will probably equal the original crop, should eventually mature.

Like the older cuttings, numerous seed trees of fir and cedar were left on the recently cut-over land. Yellow and sugar pine were cut down to an approximate diameter limit of 18 inches, and seed trees of these species are decidedly in the minority. But this diameter limit leaves a sufficient number of standing trees to supply the area with quantities of seed. As is nearly always the case where logging is done with donkey engines, over 50 per cent of the young growth in the virgin stand was destroyed.

Conclusions.

The California Door Company is not practicing conservative forestry, and the annual cut is made without regard to the yield. An approximate diameter limit of 18 inches has been established for sugar and yellow pine. Fir and cedar are not removed except when in the way, or when needed for ties or log chutes. This practice offers some assurance for natural reproduction, but inferior species are apt to form the major part of the future stand.

A good fire protective system has been established. The company works in cooperation with the Forest Service. Lookout stations, commanding a good view of the entire tract, have been built and connected by telephone, with the company offices at Caldor. Woods foremen and train crews are instructed to respond promptly to fire calls, and every fire is extinguished as soon as possible after its discovery.

No disposal is made of the slash. It should be piled away from the reproduction and burned every fall after the first rains.

CROWN-COLUMBIA PAPER COMPANY.

In General.

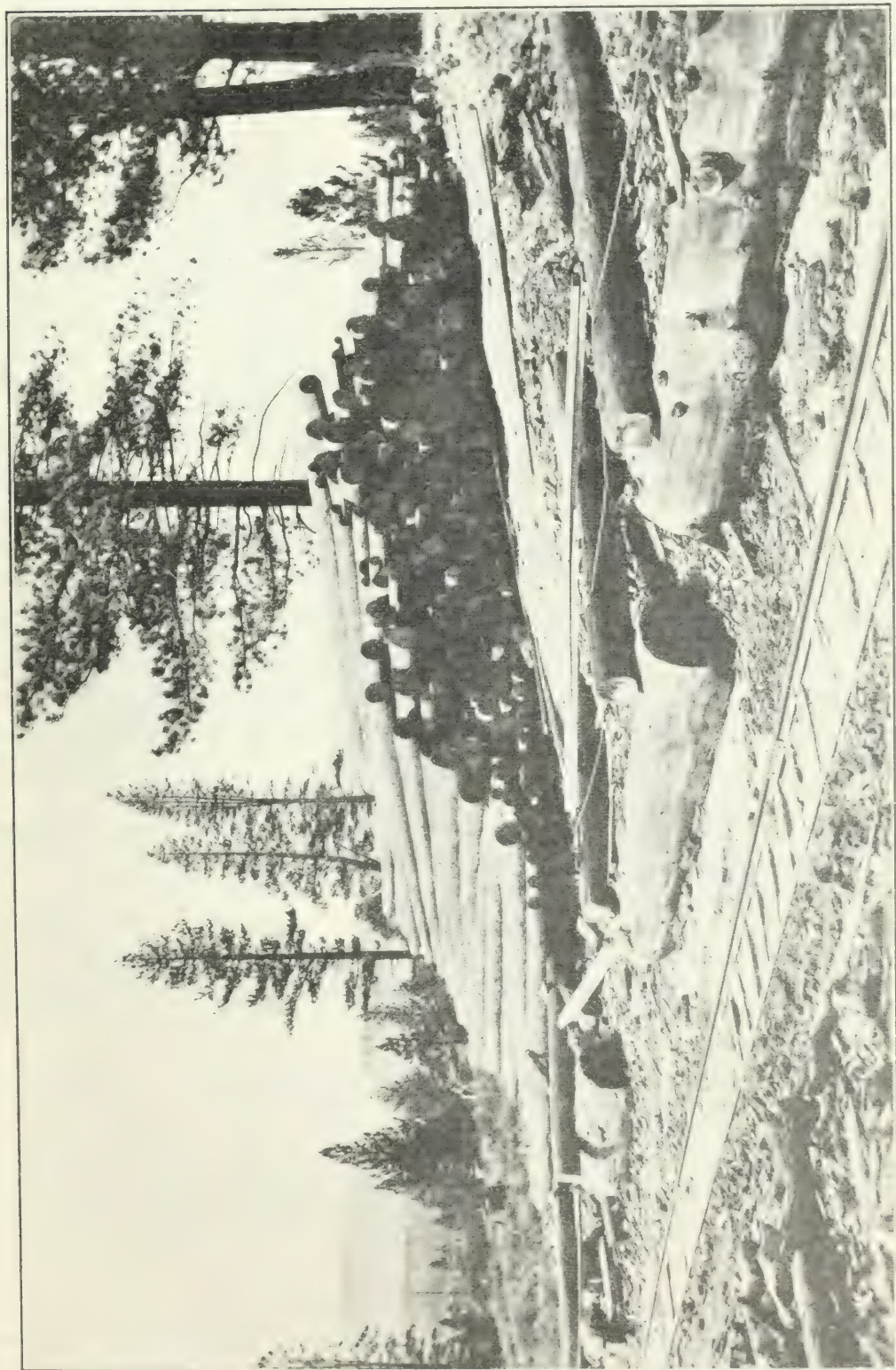
The Crown-Columbia Paper Company, successor to the Floriston Pulp and Paper Company, owns approximately 32,380 acres of timberland. Practically the entire area has been cut over, but since only the white fir and red fir have been removed, the acreage may still be regarded as timberland. With but few exceptions this tract has a good stand of Jeffrey pine. Of the 32,380 acres, 20,200 acres are in Placer County, California, and 12,180 acres in the state of Nevada. In addition, the company has contracted to cut the fir from 2,120 acres belonging to the Truckee Lumber Company in Placer County. A paper mill is located at Floriston.

The elevation of the company's holdings ranges from 5,319 to 9,000 feet. The entire tract is very mountainous and rough, cut by steep walled and narrow canyons. This company's operations are exceedingly interesting; only the white and red fir, usually considered of no value by lumbermen, are cut.

Type.

(Duffy's Camp.) The white fir, Jeffrey pine, red fir type, prevails throughout the region. The following species are also found in scattered groups: California juniper, lodge pole pine, western white pine and white bark pine.

The stand as a whole is very thick, and the trees are short with considerable taper. The stand will average from 18,000 to 30,000



Power line and telephone poles afford a market for young trees. Such a market will enable many timber land owners to grow timber on comparatively short rotations. When all trees are being cut and the land is to be cleared, this demand affords opportunity for complete utilization.

board feet per acre. The Jeffrey pine above will average 7,000 to 10,000 feet per acre.

(Brown's Camp.) The type of forest in this region consists of red fir and white fir. Little or no juniper is found. Lodgepole pine is found in considerable quantities and is of good quality. Some of the best is used for fuel. Silver-bark pine and western white pine also grow in this locality.

Fire.

But one serious fire has occurred in this region. One or two small ones have been set through carelessness in the vicinity of Duffy's Camp but they were extinguished before any damage was done. The company had its largest fire in 1912, when approximately 40 acres burned. This fire was started through the carelessness of one of the employees. As a result, a good stand of lodgepole pine, white fir, silver-bark pine, white pine, and all growth was destroyed. Nothing except charred stumps remains and greasewood is rapidly taking possession of the area.

The company maintains a fairly good fire protective system on all its holdings, particularly where the camps are located. Many hundreds of cords of wood are scattered throughout its present operations, and this material warrants special protection. To avoid fire, one mounted patrolman is maintained at each camp. It is his duty to patrol the area each day and to have fire fighting tools cached in suitable and conspicuous localities. At Duffy's camp, the company cooperates with the United States Forest Service in fire prevention and protection by paying a portion of the ranger's salary. He acts as patrolman at this camp. The Duffy camp area is too large for one man to cover in a thorough manner and one more man should be added.

The debris, consisting of unlopped tops and branches, is dry and constitutes a fire menace. Strong winds are frequent in this region and fire started on such an occasion would prove very disastrous.

There is not, however, much danger from fire, since no locomotives or logging donkeys are used. Debris does not occur in such vast quantities as in the cases of logging and lumbering operations, but the type of forest is such in this region that white fir constitutes nearly 50 per cent of the stand, and considerable slash is left.

The wood supply at Duffy's camp is about exhausted and the camp will soon move to Soda Springs station. Hence, this region will be left in an unprotected state.

The same condition exists at Brown's camp near Spruce. A mounted patrolman is also maintained here and his duties are similar to those of the patrolman at Duffy's Camp.

Forest Cover.

(Duffy's Camp.) The forest cover found in the Duffy Camp region, comprise the following species: manzanita, mountain mahogany, greasewood, buckthorn, sagebrush, willow, deer brush, wild rose, cherry, gooseberry, cottonwood, alder, and squaw carpet. Manzanita, mahogany, and greasewood were the most noticeable, and were found in all openings, usually on slopes not occupied by merchantable forest.

Ground Cover.

The ground cover is fairly good over the entire area. It consists mostly of a layer of needles and good humus, and serves as a very good germination bed. The soil is of a dark sandy loam in the choice localities and a yellowish decomposed granite in the poorer situations. Squaw carpet, wild oats, timothy and meadow or spear grass grow abundantly. Because of this good growth many sheep are grazed on the area.

Grazing.

Many sheep belonging to Mr. Wheeler of Reno, are grazed in the vicinity of Duffy's camp every season. Sheep alone are permitted and they do little damage to forest growth. The company follows more or less the United States Forest Service policy. The sheep men favor the policy of not overstocking the area, since by not doing so they possess long term leases. Consequently, the same sheepmen occupy the region each season.

The damage from sheep usually consists in trampling, rather than eating the young growth. No damage to speak of from this cause was noticed.

Cutting.

Only the white and red fir are being cut. This is due to the fact that only these species are of use in the manufacture of paper. As a result, a very good stand of Jeffrey and lodgepole pine is left. Lodgepole pine is cut in small quantities and used for fuel.

All trees are cut to a diameter of 12 inches and each tree is cut to a 4 or 6 inch top diameter. The usual operation consists in felling the trees, bucking them into 4 foot lengths, splitting these lengths and then leaving the wood on the ground to season for 6 or 8 months.

All wood is cut during the winter months, beginning with October. This system of winter cutting accounts for the tall stumps which may be seen over the cutting area. In many cases the stumps are six feet in height. This seems to be the universal practice and is done for the reason that wood must be seasoned and dried before being used. Many cords of wood are thus left in the woods in the form of stumps. It seems feasible that the company should cut its stumps shorter, say to a two foot height at least, but in the winter the snow prevents this.

Hauling.

The company does its own cutting but contracts its hauling. The price which contractors receive is in the neighborhood of \$2 per cord.

In the summer, or as soon as the weather will permit, the wood when thoroughly seasoned and dried is packed on mules, or by horse teams and wagons to the flume, in which it is transported to the paper mill at Floriston.

The system of handling wood near the Soda Springs stations is somewhat different. The wood is hauled 2 or 3 miles by five and six horse teams and a 3-ton auto truck to Spruce. Here it is transferred to wood cars on the Southern Pacific railroad and shipped to Floriston. The company thus has two sources of wood supply, Duffy's Camp near Floriston, and Brown's Camp near Spruce, and Soda Springs station. These camps supply enough wood during the season to keep the mill running winter and summer.

Waste.

In general, the chief waste is in the high stump. This condition is found at both the contractors' camps, but principally at Brown's Camp, near Spruce. The average height of stumps on the area is about 4.3 feet. This should be lowered to at least 2 feet. It could be accomplished if the wood were cut in the summer months instead of the winter.

The accompanying table represents one quarter acre of the 1912 cuttings; 38 trees were cut from this plot. If the stumps had been cut to a height of 2 feet, the volume saved on this one quarter acre would have been as follows. This table shows also the species comprising the stand:

Stump	Species	Diameter at top (inches)	Total height (feet)	Height above 2 foot	Volume saved, cubic feet
1	Red fir -----	7	4.0	2.0	.53
2	Red fir -----	31	3.7	1.7	8.91
3	Red fir -----	24	5.0	3.0	9.8
4	Lodgepole pine -----	19	5.0	3.0	5.91
5	Red fir -----	12	5.5	3.5	2.75
6	Red fir -----	18	4.6	2.6	4.6
7	Red fir -----	20	3.8	1.8	3.92
8	Red fir -----	18	4.0	2.0	3.53
9	White fir -----	21	4.3	2.3	5.53
10	Red fir -----	34	3.6	1.6	10.08
11	Red fir -----	24	3.0	1.0	3.142
12	Red fir -----	17	3.0	1.0	1.576
13	Red fir -----	16	3.5	1.5	2.09
14	Red fir -----	26	3.3	1.3	4.8
15	White fir -----	17	2.5	.5	.788
16	White fir -----	15	5.1	3.1	3.86
17	White pine -----	21	5.5	3.5	8.44
18	Red fir -----	12	4.8	2.8	2.19
19	Lodgepole -----	18	4.3	2.3	4.07
20	Red fir -----	13	4.7	2.7	2.48
21	Red fir -----	12	5.1	3.1	2.43
22	Red fir -----	14	3.7	1.7	1.82
23	Red fir -----	13	4.2	2.2	2.03
24	White pine -----	12	4.8	2.8	2.19
25	Red fir -----	14	5.7	3.7	3.95
26	White pine -----	11	4.2	2.2	2.35
27	Red fir -----	11	4.1	2.1	2.21
28	Lodgepole -----	8	5.0	3.0	1.01
29	Red fir -----	10	4.5	2.5	1.36
30	Red fir -----	13	5.2	3.2	2.95
31	Red fir -----	21	4.8	2.8	8.79
32	Red fir -----	28	4.5	2.5	10.7
33	White fir -----	32	5.0	3.0	16.75
34	White fir -----	12	4.5	2.5	1.96
35	White fir -----	14	4.1	2.1	2.21
36	Red fir -----	18	4.0	2.0	3.53
37	Red fir -----	30	3.5	1.5	7.36
38	Red fir -----	24	3.0	1.0	3.14

Thus 165.75 cubic feet or 1.29 cords of wood would have been saved on $\frac{1}{4}$ acre, by cutting to this lower height of 2 feet. So on one acre, the total unnecessary waste from high stumps is 663 cubic feet or 5.16 cords. No other waste was noticed. The tops are being taken to a small diameter so there is no unnecessary waste in unused tops.

Disposal of Slash.

No disposition is made of the slash. On the entire holdings it constitutes a serious menace to reproduction and standing timber. This debris is very dry and when fire comes in it will destroy all. The question of slash disposal should be an important factor in the company's operations. Much standing timber remains and should be protected from fire. If the slash branches were piled with a little more care and then burned after the first rains, the serious fire danger would be removed.

Reproduction and Second Growth.

Only the fir is removed, so reproduction is practically left in its original condition. The trees are merely felled and cut into wood so no reproduction is damaged by dragging logs. All species of reproduction may be found in abundance. The white fir and red fir, which are being removed, are reproducing themselves well. In fact, white fir reproduction is very thick and should be thinned out in many localities.

The next crop will be similar in every respect to the original stand. The area, however, must be protected from fire after cutting operations cease; otherwise there can be little assurance of a second crop.

Conclusions.

The Crown-Columbia Paper Company in following its present cutting policy is practicing forestry to a certain degree, because a cutting diameter has been established sufficient enough to not deplete the area of seed trees. Considerable timber remains and it is the intention of the company to cut this at some future time. The company is very careful with fire and a fairly good fire protection system is in force. Mounted patrolmen ride continually during the dry season. Patrolmen should be maintained on the tract after operations cease as well as at present, for much good merchantable timber remains.

The company is not practicing forestry when it allows its debris to remain in the forest after cutting. All debris should be piled and burned.

The stumps are cut too high, and it seems feasible and practicable for the company to so manage its operations as to cut its wood during the summer months when there is no deep snow.

DANAHER LUMBER COMPANY.

In General.

The Danaher Lumber Company, formerly the El Dorado Lumber Company, owns 17,034 acres of forest land in northern El Dorado County. Of this, approximately 8,000 acres have already been cut over. The planing mill and box factory are located at Camino, and the rough lumber is hauled in from the sawmill at Pino Grande, a distance of twenty miles, by a narrow gauge railroad. The entire tract is located on the drainage basin of the American River. For the most part the slopes are gentle, the elevation ranging from 4,000 to 5,000 feet. The soil consists mostly of a deep, rich granite loam.

Type.

The yellow pine-sugar pine type prevails throughout most of the holdings, but Douglas fir, white fir and incense cedar are present in sufficient quantities to form a large per cent of the total stand. The stand as a whole is rather dense, and the trees attain a large diameter and height. Chaparral is abundant throughout the entire stand, and in some sections, the above mentioned type is broken by patches of pure chaparral. In other places the stand gives way to patches of bear clover, so dense in its growth that tree reproduction is materially reduced.

Fire.

The Danaher Lumber Company cooperates with the United States Forest Service in protecting this tract from fire. Three lookout stations have been erected on the peaks surrounding the holdings. The forest service selects and hires the men, but the lumber company pays a part of their salary. In addition to this, the company keeps one track walker whose duty it is to patrol the logging railroad. No serious fires have occurred in recent years in the virgin timber. But numerous fires do occur every year on the cut-over land. The reason for this is that the donkey engines are not equipped with spark-arresters. Usually these fires are extinguished before they are able to do much damage. Approximately forty acres of recently cut-over land burned over in 1913, and hardly a tree has been left alive on the portion swept by fire. Much of the old cut-over land has been burned over several times since logging.

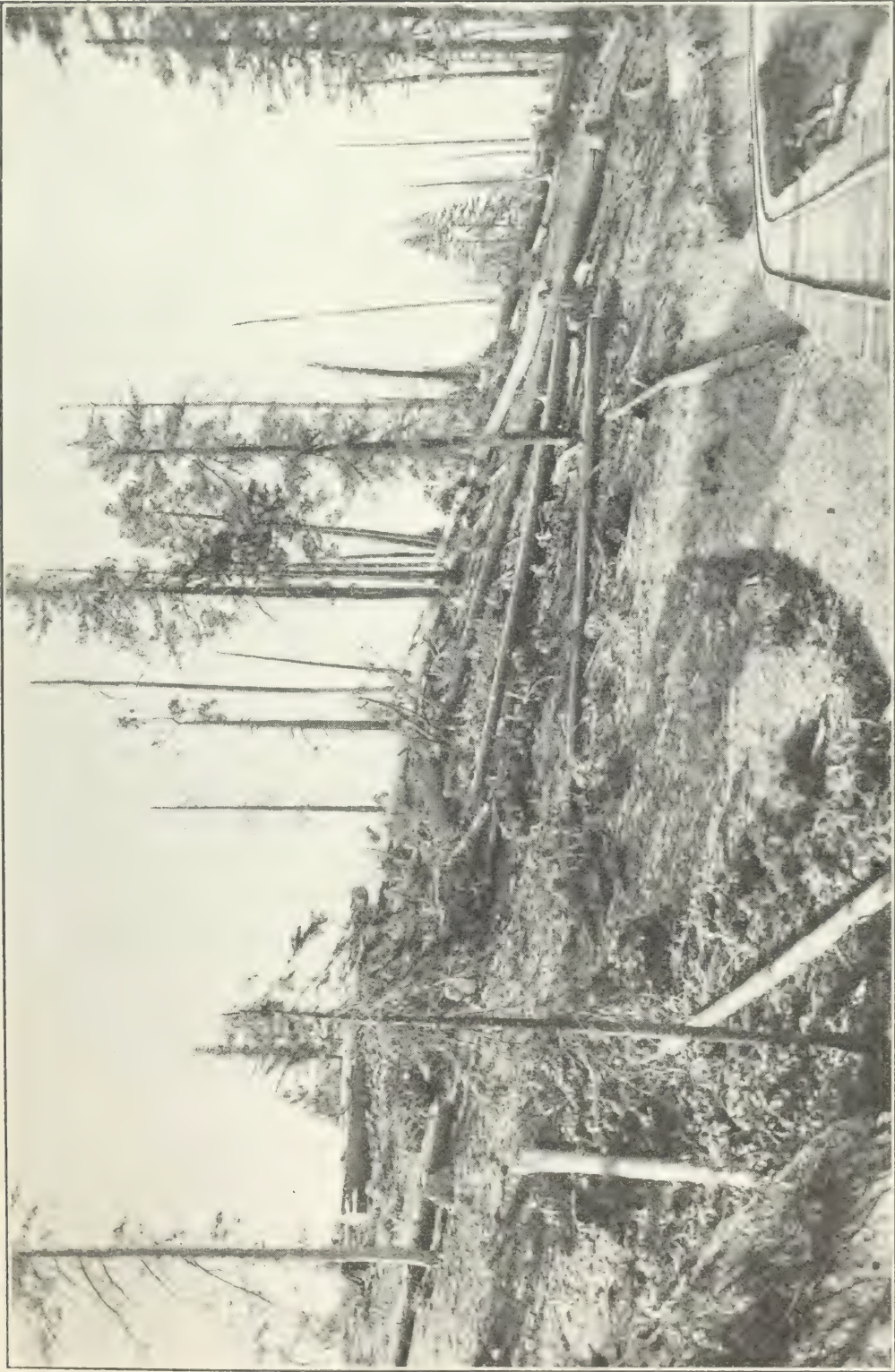
The locomotives, although equipped with spark-arresters, have been the cause of numerous small fires along the right of way. The track walker and the train crew are always on the lookout for fires and generally manage to extinguish them before they do any great damage. Such a blaze destroyed one of the railroad bridges on the night of August 14, 1913, and forced the entire plant to shut down for several days, until a new trestle could be built.

Forest Cover.

The forest cover on the tract consists of the following species: Buckthorn, manzanita, lilac, bear clover, dogwood, oak, chinquapin, rose, gooseberry, alder, azalea and hazelnut. Buckthorn, chinquapin and manzanita form a dense growth in the old cut-over land and in many openings in the virgin forest. They are also found to some extent throughout most of the virgin timber. Bear clover has taken possession of much of the cut-over land. Oak is found scattered throughout both the cut-over land and the virgin timber. The alders, azaleas, and hazelnuts usually abound in the wet situations near the streams, where they often make a very dense growth. Chaparral has, to some extent, taken possession of all of the cut-over land. In many localities, it undoubtedly retards reproduction.

Ground Cover.

The ground cover is fairly good throughout the virgin stand and on most of the cut-over areas. A large part of the ground cover found in the virgin timber is destroyed during logging operations; but, except in the burned areas, enough remains to form a fair seed bed. In places where fire has run, the ground cover has been entirely destroyed.



The waste permitted during some logging operations is enormous, wrong and unnecessary. Had the owner invested capital for producing the material such waste would be an economic impossibility. If the forests belong to the people—upon what grounds shall we sanction these wasteful methods?

Logging.

Yellow pine, sugar pine, Douglas fir, white fir, and incense cedar form the greater part of the cut made by this company. Logs are skidded to the landings by donkey engines. From the landings, they are taken to the sawmill at Pino Grande by means of a narrow gauge railroad. From the sawmill, which cuts from 125,000 to 150,000 board feet per day, the rough lumber is hauled to the planing mill and box factory at Camino over the company's narrow gauge railroad.

An approximate diameter limit of 16 inches has been established in the case of yellow and sugar pine; however, utilization of all the species is rather complete. Not enough sugar and yellow pine seed trees are being left to reseed the land properly. Little attention is paid to the young growth during logging operations, with the result that a large per cent of it is destroyed. Trees are felled in, and skidded through thick clumps of reproduction, often killing nearly the entire thicket. And a large per cent of the remaining growth on the recently cut-over land has been killed by fire. If a profitable second crop is to be secured from this tract, particularly from the areas now being logged, more care must be used to prevent needless destruction to young growth, and to eliminate fire.

Waste in Logging.

The waste in logging on the old cut-over land was enormous. Only the best logs were taken, and long sections of merchantable size were left to rot in the woods. Stumps were cut high; some measured to a height of over eight feet.

In the recently cut-over land the chief waste is in the broken timber and in the unused merchantable tops. Many of the trees are so badly smashed in felling that from one to three good logs are rendered unfit for use. Many of the trees in this locality are short and crooked in the tops, and consequently, the waste is not nearly as great as appears in the tables below. But a 12 to 16 foot log of merchantable size could be secured from nearly every unbroken top.

The following table shows the measurements taken on two average sample plots:

WASTE IN LOGGING.

Section 5, T. 12 N., R. 12 E.

Plot No. 1; 1/16 acre.

Stumps			Unused tops		Unused merchantable section		Trees left, 6 inches and over in diameter		Remarks
Species	Diameter outside bark (inches)	Height (feet)	Total length of top (feet)	Diameter outside bark at butt (inches)	Length to 6 inch diameter (feet)	Diameter outside bark at butt (inches)	Species	Diameter breast high (inches)	
Yellow pine	32.0	2.6	66.5	23.0	56.0	23.0			Top crooked. Could not be utilized. Forked at 13 inch diameter. Very limby. Forks in 16 feet. One log could be taken. Has brushy top at 10 inch diameter.
Yellow pine	59.1	3.1	55.0	28.8	48.0	28.8			
Yellow pine	31.2	2.6	31.7	16.0	16.3	16.0			
Yellow pine	50.0	2.7	35.8	24.0	29.6	24.0			

Plot No. 2; 1/16 acre.

Douglas Fir	37.2	2.6	Broken	24.0	48.0	24.0	Cedar	15.0	Alive and healthy.
Cedar	39.6	2.8	48.7	16.0	37.0	16.0	Douglas fir	24.0	Crooked at butt, top dead.
Yellow pine	36.0	2.2	46.4	18.0	28.0	18.0	Yellow pine	14.0	Dead stub.
			Broken						

Disposal of Slash.

No disposal has been made of the slashings on any of the cut-over lands. Tops have been left on the ground with branches unlopped, constituting the usual fire menace. In the recently cut-over land, except in those areas where fire has already swept through destroying all living growth, the condition is bad. In the areas which have been cut for more than ten years, the slash is decaying and the danger from fire decreasing. But on all areas that have been logged during the last ten years the slashings, combined with the thick chaparral that has come in since logging, remains as a serious obstruction to second growth.

Conclusions.

The Donaher Lumber Company makes no pretense of practicing conservative forestry. Their annual cut is made without regard to the annual or periodic increment. Reproduction is given little consideration, and apparently, no effort is being made to secure a future crop.

The diameter limit established removes practically all of the merchantable timber and not enough seed trees are left to naturally restock the logged areas. Unnecessary damage is done to trees left standing and to young growth.

Tops, lops and other debris left after logging are not piled or burned. Slash left in this manner constitutes a menace to second growth.

A system of fire protection is recognized, but it should be supplemented by the adoption of effective spark-arresters on the stacks of all logging locomotives and donkey engines.

During the time spent in studying this area a number of sample plots were carefully laid out and data secured for each one. The data obtained gives complete evidence of the amount of waste permitted both in past years and at the present and also the effect of careless logging upon reproduction.

THE DIAMOND MATCH COMPANY.

The holdings of the Diamond Match Company are situated in Butte, Tehama, Shasta, and Plumas counties. The tract comprises an area of about 160,000 acres, of which, approximately 115,000 acres have been logged.

The exact acreage of cut-over land was not obtainable, since a large area was cut over by the Sierra Lumber Company. The latter sold its holdings to the Diamond Match Company, after having cut most of the best trees, and the purchasing company followed with a second cutting. The elevation of this tract ranges from 3,500 to 5,000 feet above sea level.

The company maintains one sawmill, which is located at Stirling City; 12, 14 and 16 foot logs are taken, and these are hauled from the camps to the mill by the company's railroad. The logging camps are located 10 to 30 miles east of Stirling City. Approximately 40 miles of narrow gauge railroad is maintained in the woods to haul the logs from the various camps to the Transfer. Six locomotives do this work. At the Transfer, which is located eight or ten miles from Stirling City, the logs are transferred to a standard gauge railroad. The logs are then hauled directly to the mill. As soon as cut, the lumber is placed on cars and hauled to Barber, a distance of 30 miles, via Butte County Railroad. The Diamond Match Company's plant is located here. The lumber is piled and seasoned at Barber, and a portion of the best grades

of sugar pine selected and used in the manufacture of matches. The remaining sugar pine, other species and small stock are used in the manufacture of box shook and sash and door material or used as dimension lumber.

The mill at Stirling City runs eleven months in the year and cuts, on an average, 202,000 board feet per day. (Cut in 1912.) The mill has a maximum output capacity of 300,000 board feet per day.

Logging on the holdings of the Diamond Match Company is very difficult and expensive, since the country is very rough and cut by deep valleys and narrow broken ridges. There is very little level or easily logged land.

Type.

The pure sugar pine-yellow pine type prevails throughout the holdings. Incense cedar (*Libocedrus decurrens*) and a great amount of white fir (*Abies concolor*), is found in association. Very little Douglas fir, commonly termed red fir, is found in the region now being cut. However, good stands of young Douglas fir are to be found in this locality.

Because of the rough character of the country, the stand, taken as a whole, is scattered. A great portion of the area is of a granite composition and in such situations the timber is of a poorer quality than that growing on the lower slopes and in the ravines. Unless, in the estimation of the company, it will bring \$15 or \$18 per thousand board feet, the timber found on the granite formation is left. The timber is usually short, scrubby, limby, and well scattered.

During the logging season of 1913 several 8 and 11 log trees, varying in diameter from 70 to 102 inches, and scaling 20,000 to 33,000 board feet, were taken out. The stand will average 14 to 20 thousand per acre.

Fire.

No serious fires have occurred in this locality since 1910, when 2,100 acres of the Diamond Match Company's holdings burned. This was a very severe fire, and not only threatened, but set fire to Stirling City and the company's mill. The town and the mill barely escaped, and several million feet of logs were destroyed. The area burned was cut-over land composed of very thick second growth yellow pine and sugar pine. The burned area is absolutely bare. In the future, however, the various brushes will come in. They are now 1 to 3 feet in height and very vigorous. On a sample plot the forest growth, as determined by count, was as follows:

Species	Number
Sugar pine, 1 to 5 inches in diameter-----	10
Yellow pine, 1 to 4 inches in diameter-----	20
Douglas fir, 1 to 3 inches in diameter-----	5
White fir, 1 to 3 inches in diameter-----	6
Cedar, 1 to 4 inches in diameter-----	20

All growth is scattered and practically no timber remains. Such growth as sweet birch, dog wood, squaw carpet, ferns, scrub oak and an occasional manzanita and buckthorn, are slowly taking possession of the area. The soil is of a reddish, sandy nature. The only place where forest growth is presenting a favorable appearance is along the Butte County Railroad. Here may be seen many yellow and sugar pines, ranging in height from 1 to 6 feet. On moist and protected situations, yellow pine, sugar pine and white fir seedlings are grad-

nally coming in. Aside from these few examples, the burned area is an absolute waste.

Other fires which occurred on the company's holdings were small and did no damage to speak of. Undoubtedly fires swept the timbered area years ago, as nearly all of the mature trees are more or less fire scarred.

One of the chief reasons for lack of bad fires during recent years is that all donkey engines have been equipped with efficient spark-arresters. Another reason for the absence of serious fires is that the company is very careful. All fires are extinguished, as soon as discovered, by the donkey engine crews, and if necessary, by the whole woods and mill crews. This system is fairly satisfactory for the present, as men are always scattered throughout the woods and may be called upon in case of fire. The company does not pile or burn its slash, and the cut-over region is constantly in danger from fire.

The company gives fairly good fire protection to its timbered lands, but no systematic fire protective system is employed over the entire tract. The company has, in the past, built some fire lines, and at one time a lookout station was maintained on Bald Mountain. The United States Forest Service now has possession of this lookout. Both the main offices at Barber and Stirling City are connected by telephone to the various camps, the Transfer, Ramsey Bar and other railroad order points, so in case of fire help can be promptly obtained. In addition to the telephone system, two track walkers are employed. One follows each logging train, and the other watches bridges to detect fires which may be set by locomotives. Each track walker or patrolman has a speeder and can cover considerable territory. In several instances, small fires have been put out by them. Fire extinguishers and barrels of water have been placed on every bridge.

All logging engines burn oil, and the donkey engines are equipped with spark-arresters. Shovels and axes are always kept near the donkeys, and if a fire is set, it is promptly extinguished. The camp foremen are constantly riding between camps and going over the ground, so all fires discovered are reported and fought promptly.

The timber holdings in Tehama County near Lyonsville are protected from fires by a patrol system. This patrol consists of six men, and it is their duty to patrol this entire tract each day. One man, the chief patrolman, goes over the tract once a week and has general charge of the work, while the other men patrol specified districts. There is a lookout on one of the mountains in the locality.

The company is protecting its timbered lands in a very efficient manner. A governed system of fire protection has been established by the company for its mills and factories. These are equipped with the automatic sprinkling system and the burner and smokestacks have thick screens which serve as spark-arresters. Fire hydrants are stationed throughout the grounds and a complete fire alarm system has been arranged.

The Diamond Match Company does not burn its slash and the logged lands are not patrolled other than along the railroad. Furthermore, the company will finish logging in their present locality in two or three years. Therefore, it is to be feared that during a dry season a fire may run through this slash, destroying most of the forest reproduction. In many cases this means that brush will gain possession and retard natural reforestation. By careful piling and burning of slash, the Diamond Match Company can well expect a second crop.

Forest Cover.

Dense stands of chaparral have taken possession of most of the old cut-over lands. In the vicinity of Doon, however, chaparral has not gained much headway, since the region was not heavily cut. Consequently, a good second growth of yellow pine and sugar pine is present. A good stand of white fir remains on the unburned areas since this species was not cut to any great extent.

The species forming the forest cover on the old cut-over lands are: manzanita, buckthorn, scrub oak, snow brush, and deer brush. Other species, such as dogwood, alder, aspen, willow, and witch-hazel are found throughout the recently cut-over lands. The entire recently cut-over area is abundantly stocked with white fir.

The ground cover in the virgin forest is good. It is kept fairly moist, decomposes well and makes an ideal germination bed. In the open granite formation the ground cover is very poor and in every camp visited this fact was very noticeable. On the cut-over lands, ground cover, naturally, is scarce. The ground cover observed on such localities consisted of squaw carpet and ferns, and a thin coating of needles and duff. Particularly was this true of the high and dry places. The ground cover was much better preserved on the moist situations.

Second Growth.

Several quarter acre sample plots were taken on representative cut-over land in the vicinity of Doon and Stirling, to show the actual amount of reproduction coming in. The number of trees over one inch in diameter were counted and tallied by species. The figures obtained show that enough second growth is present on most of this tract to produce a good future crop if fire is kept out. A study was also made to determine the rate of growth of the trees found on each sample plot. In each plot, the average tree was determined and felled and a complete stem analysis made for each foot section down to a point 2 inches in diameter. These figures serve as an indication of the length of time that must elapse before the area will again be ready to cut. Sample plot No. 1; 9-year cutting—yellow pine is coming in very thickly; white Douglas fir and cedar are doing very well. The area is badly in need of protection from fire.

Species	Number
Sugar pine, 4 inches in diameter, 14 feet in height.....	2
Yellow pine, 1 to 12 inches in diameter, 5 to 28 feet high.....	33
Douglas fir, 1 to 6 inches in diameter, 5 to 14 feet high.....	11
Cedar, 1 to 8 inches in diameter, 5 to 18 feet high.....	42

Logging.

Considerable damage is done to reproduction by the logging operations. The ground system of skidding is used and as a result, the ground is torn up by logs when being pulled and the damage to young growth is apparent.

A diameter limit of 16 inches on the stump has been established for all species and all stumps are cut to an average height of 2.6 feet. The "buckers" have been ordered to cut all logs down to a 16-inch top. Even with this diameter limit, insufficient seed trees are left to reseed the area. There are not enough trees per acre in the original stand to permit a lower diameter limit and as may usually be seen on the high granite slopes, the area is left practically bare.



These chutes are frequently made of sound and merchantable logs, used but a short time and then allowed to remain in the woods as waste.

Whenever sugar pine and yellow pine grow in pure or nearly pure stands, the area is absolutely cleaned. Such situations usually are being replaced by young growth of the same species.

Chiefly sugar pine and yellow pine are being cut for the market. Fir is taken only for a specified order or when it has to be removed on the railroad right of way. White fir and cedar will, undoubtedly, be the predominating species in the next stand if the company continues to discriminate against them.

Waste in Logging.

The chief waste noted on this tract was that of unused big sugar pine and yellow pine logs. Only the best is taken by this company, and many hundreds of fairly good grade logs are left in the woods. The majority of the larger trees on the tract are overmature. As a result, trees are decayed and punky in the center. When falling, these trees smash into many pieces making them useless. The fallers are very careful, but many sound looking trees are worthless when cut.

Disposal of Slash.

No disposition is made of the slash. On the recently cut-over lands it constitutes a serious menace to reproduction; and when fire comes in, as it most invariably does, it destroys all the young growth and much of the merchantable timber. If the branches were lopped from the tops and the debris piled and burned in the fall, ample protection would be afforded to reproduction. The slash constitutes a decided fire menace and existing conditions constantly threaten reproduction and the remaining timber.

As in other power logging operations, considerable second growth and reproduction is injured by falling and yarding timber. In the latter case logs are jerked and rolled through the heavy reproduction and second growth.

Grazing.

The Diamond Match Company leases its cut-over lands for sheep and cattle grazing purposes to the Miller & Lux Company. No particular policy has been adopted to prevent overgrazing and the sheep graze from one place to another, depending upon the quantity and quality of feed. The sheep, grazing over newly cut-over land, eat and trample down a great deal of reproduction.

Conclusions.

The Diamond Match Company is not practicing conservative forestry, and the annual cut is made without regard to yield. No rotation of crops has been established and the future yield is being given no consideration.

A diameter limit of 16 to 18 inches has been established for the species being marketed. Some provision for natural reproduction has thus been made, but this alone will not produce a fully stocked stand of the desirable species. Too few seed trees are left.

White fir is not being logged close enough, so this species will form a large percentage of the next crop.

There is a large waste in the form of merchantable tops and logs. Much of this stock could be used in the manufacture of boxes and

sashes and doors. Many fairly good logs are left to rot in the woods. Logs that will not bring \$15 per thousand are not considered of any value.

Tops, lops, and other refuse left after logging are not piled or burned. Slash left in this manner invites fire, which once started, may destroy the entire holdings. A fire in this region would be expensive and hard to suppress.

It seems that it would be practical and economically possible for this company to pile its brush at the time of logging and to burn it carefully in the fall.

Some precautions are taken against fire in the woods, and prompt action is taken to extinguish fires that do start. The locomotives burn oil and all donkey engines are equipped with efficient spark-arresters.

FRESNO FLUME AND LUMBER COMPANY.

In General.

The Fresno Flume and Lumber Company owns 48,943 acres of forest land in northern Fresno County. Of this, over 32,000 acres have already been cut over. The box factory and planing mill are located at Clovis, while the sawmill is situated at Shaver Lake, at the north end of the company's holdings, the rough lumber being sent by flume from Shaver to Clovis, a distance of 46 miles.

The elevation of the tract ranges from 5,200 feet at Shaver to over 6,500 feet at the south end of the area. For the most part, the land is hilly, with varying slopes; there are numerous small, level meadows at the base of the hills. On the tops and slopes of many of the mountains are large outcroppings of granite; but the light granite soil, characteristic of the greater part of the tract, is able to support a good forest growth. The numerous small meadows are well adapted for agricultural purposes, while the slopes are suitable only for forest growth. The whole area is situated on the south slope of the San Joaquin River watershed, which supplies the San Joaquin and Sacramento valleys with a large part of the water used for irrigation. The canyon of the river proper is steep walled, but the tributary streams drain large rolling areas in Fresno and Madera counties.

Type.

The old cut-over land near Shaver Lake and up to an elevation of nearly 6,000 feet was originally the sugar pine—yellow pine type. White fir and incense cedar entered into this type in varying proportions, over some areas white fir predominating. In the wet places around the shores of the lake this type gives way to a fairly dense stand of lodgepole pine, mixed with scattered yellow pine and white fir. In places the type is broken by grassy meadows, or by large outcroppings of granite rock.

The remaining uncut timber of this area lies at an elevation above 6,000 feet and is the sugar pine type, mixed with scattered yellow pine, white fir and incense cedar. The stand as a whole is rather open but the individual trees, particularly the sugar pines and white firs, attain great height and diameter. The stand averages approximately 30,000 board feet per acre.

Fire.

There have been no bad fires on this tract in recent years. A few small fires have occurred nearly every year for the past five or six years but have been extinguished before occasioning much damage. In 1908, a fire in T. 9 S., R. 24 E., burned over 320 acres of the old cut-over land. This was the largest burn on the tract in the last ten years, and completely destroyed the reproduction. Nearly the entire cut-over area is in a dangerous condition. The slash has been left on the ground, and, with the unused logs, dead stubs, and chaparral, constitutes a very serious menace to reproduction. On the land which has been cut over for twenty years, the conditions are not so hazardous, for the slash is gradually decaying and forming humus. If fire is kept out for a few years more, the old cut-over area will be in good condition, and the danger from slash will be reduced to a minimum. But, under the present conditions, a fire on any of the rest of the cut-over area, would destroy all reproduction in its path. Sparks from the donkey engines have been the cause of several recent fires.

Very little is being done by the company to protect their holdings from fire. The engines and locomotives are equipped with spark-arresters, but this alone is insufficient to eliminate the danger. One of the chief reasons that no serious fires have occurred in recent years, is that the tract is surrounded by national forest land. The lookout station on Mount Baldy commands a good view of this entire tract, and the company is immediately notified when a fire breaks out. However, with the slash in its present shape, fire is exceedingly difficult to combat. The improved property around the sawmill is well protected. Fire hydrants are located at convenient intervals, and an automatic sprinkling system has been installed in the mill.

Grazing.

Twenty-seven thousand acres of the cut-over land are leased to the sheep men each year, for a sum ranging from \$1,600 to \$3,000. The numerous grassy meadows and frequent streams make the area well suited for grazing. The feed is usually plentiful. In addition to this, nearly two hundred campers spend a portion of the summer on the meadows near Shaver Lake. Many of these campers bring horses with them and let them graze on the meadows or in the nearby cut-over land. So far as could be determined, no damage has been occasioned by grazing.

Forest Cover.

The forest cover found on this area comprises the following species: buckthorn, manzanita, lilac, alder, quaking aspen, wild rose, gooseberry, ceanothus, chinquapin, willows, azalea, and scrub oak. The buckthorn, manzanita, and scrub oak are scattered throughout the entire tract. Scrub oak grows in mixture with the virgin timber, while the manzanita and buckthorn occur most frequently in the open areas on dry situations, frequently making a dense growth. The rose, gooseberry, ceanothus, and chinquapin seem to prefer the drier situations, while the

alders, aspens, willows, azaleas, and elderberries prefer the cool, moist locations near the streams. Except in the few small areas where the forest cover is exceptionally dense, reproduction is not appreciably retarded. The ground cover is thin over most of the area. The soil is a decomposed granite with only a thin layer of humus.

Logging.

Sugar pine, yellow pine and white fir form most of the cut made by this company. Sugar and yellow pine are being taken down to a diameter limit of about 12 or 14 inches, while only the large white fir is cut. Consequently, most of the seed trees left standing are white fir or cedar. Logging is done with donkey engines and dry chutes. From the landing, the logs are hauled to Shaver Lake by the logging trains, towed across the lake to the sawmill by a tugboat, and the rough lumber is flumed to the planing mill and box factory at Clovis. The sawmill runs in two shifts, and cuts about 230,000 board feet every twenty-four hours. Many of the smaller trees are broken by careless felling of the large ones, while others are smashed by careless skidding of logs. But, in spite of the damage done to the reproduction during logging, enough healthy trees are left standing to eventually produce a fair stand of timber, if the area is protected from fire. The older cut-over lands are already covered with a vigorous growth of yellow pine, sugar pine, white fir and cedar. These lands, however, were logged with ox teams and only the pick of sugar and yellow pine was cut.

The next crop on the cut-over land will be chiefly yellow pine and white fir, with scattered sugar pines and cedars. More seed trees of yellow and sugar pine should be left to insure reproduction of these more valuable species.

Waste in Logging.

The waste in logging under the old ox-team system was enormous. But one or two logs were taken out of the best and largest trees, and the rest was left to rot on the ground. Another great waste was occasioned by using good logs for the construction of chutes which soon were abandoned.

On the more recently cut-over land, the waste has been greatly lessened. Tops are being utilized down to a diameter of approximately twelve inches, and many of the broken pieces are cut up into fuel for the donkey engines.

Sample plots of $\frac{1}{16}$ -acre were taken on areas as nearly as possible representative of average conditions. The diameter and height of each stump were measured and tabulated by species. Unused tops were calipered at the butt, and their total lengths were measured in addition to the merchantable length to a point six inches in diameter. The following table shows the result of such measurements for each plot:

WASTE IN LOGGING.

Fresno Flume and Lumber Company.

Plot No. 1; 1/16 acre.

Species	Stumps		Unused tops		Unused merchantable section		Trees 6 inches and over in diameter left standing		Condition
	Diameter outside bark (inches)	Height (feet)	Total length of top (feet)	D. O. B. at butt end (inches)	Length to 6 inch diameter (feet)	D. O. B. at butt end (inches)	Species	Diameter breast high (inches)	
Sugar pine	31.0	2.5	Broken off	14.3	30.6	14.3			
White fir	56.0	2.8	Rotted off	32.0	47.0	32.0			
White fir	12.0	2.8	Dead and broken						

Plot No. 2; 1/16 acre.

White fir	20.0	2.9	34.0	12.0	22.0	12.0	Cedar	10.0	Injured during logging.
White fir	21.0	2.4	Smashed	9.5	10.2	9.5	White fir	6.0	Top broken off during logging.
White fir	25.0	3.4	28.6	12.0	16.6	12.0			

Plot No. 3; 1/16 acre.

Cedar	31.0	2.8	39.1	16.1	30.6	16.0	Sugar pine	14.0	Injured during logging.
Yellow pine	25.0	2.3	40.0	17.1	24.7	15.0			
Yellow pine	24.0	2.8	Broken off by storms		8.6	17.0			

Disposal of Slash.

No disposal has been made of the slashings on any of the cut-over land. Tops have been left on the ground with branches unlopped, constituting a decided fire menace; at the present time reproduction is seriously threatened.

The company has cut some timber on national forest land, and in these areas, the slash has been carefully piled and burned, thus leaving the area in good condition for the development of a future forest crop.

Recently Cut-over Land.

The reproduction on the recently cut-over land is poor. Too few seed trees of the valuable species have been left to properly reseed the barren areas. Over 50 per cent of all young growth in the virgin stand is destroyed during logging operations.

Conclusions.

The Fresno Flume and Lumber Company is not practising conservative forestry. No working plan for forest management has been prepared and the annual cut is made without regard to the future supply. The annual increment has not been ascertained, and the company does not know that a possible rotation would not be profitable. So few seed trees have been left that a great many years must elapse before the areas now being logged will have produced sufficient timber to afford a profitable second crop. More seed trees of the valuable species, namely, sugar and yellow pine, should be left on the areas now being logged. The slash has never been disposed of, but has been left on the ground to form a constant menace to reproduction. Donkey engines have, in recent years, been the cause of numerous fires on the cut-over land.

MADERA SUGAR PINE COMPANY.

In General.

The Madera Sugar Pine Company owns 21,616 acres of forest land in Madera and Mariposa counties. Of this amount, approximately 10,000 acres have been cut over. A box factory and planing mill are located at Madera, to which place the rough lumber is flumed from the mill at Sugar Pine, a distance of nearly sixty miles. The elevation ranges from about 4,500 feet at the camps to nearly 6,000 feet at the summit of the ridges. The greater part of the area is located on the watershed of the Merced River. The Chowchilla ridge forms the dividing line between the watersheds of the San Joaquin and the Merced rivers, and the mill at Sugar Pine and a part of the old cut-over land lie on the San Joaquin side. But by far the greater portion of the tract is drained by streams tributary to the South Fork of the Merced River.

Type.

The sugar pine type prevails throughout most of the uncut area. Yellow pine, incense cedar and white fir, enter into the type in varying quantities. In limited areas the type becomes sugar pine-yellow pine, with the cedar and fir also abundant. A few lodgepole pines are found along the streams.

The stand as a whole is dense, and the trees grow to a great height and diameter. It was found, by cruising a number of sample acres, that the stand averaged approximately twenty-eight trees over twelve inches in diameter per acre. Some trees were found measuring six feet in diameter.

The forest often opens out into small meadows, particularly on the gentle slopes near the streams, and occasionally the type gives way to small, dense areas of bear clover. Sugar pine attains a large size on this tract; the deep, rich soil being well adapted for its needs. It was never found in pure stands, but occurred on all slopes and a variety of soils, in mixture with yellow pine, white fir, and incense cedar. Nor does yellow pine grow in pure stands on this tract; it also occurs in mixture with the other species. White fir was found growing on all slopes, and at all elevations on the tract; the same was true of incense cedar.

Fire.

Nearly the entire tract has, at some time, been burned over. A large number of mature trees have been badly burned at the butt, and nearly every tree bears some sort of fire scar. But there have been no bad fires in the virgin timber in recent years. In the cut-over land, however, fires have occurred nearly every year. In 1910, one fire in the cut-over land, burned over 320 acres, destroying all reproduction and a portion of one of the logging camps. A part of the land cut over this year has already been burned over. Probably 50 per cent of the entire area cut over within the last five years has been burned.

Wherever these fires have occurred, nearly every standing tree has been killed. These fires in the cut-over land have been caused chiefly by sparks from the locomotives and donkey engines; although the company endeavors to be careful.

Very little has been done to protect the cut-over land from fire. No fire patrol is maintained, and the slash has been left and constitutes a serious fire menace. However, it is not the policy of the company to neglect its fires.

In 1913 the company adopted the policy of burning the slash along the railroad right of way; this is a step in the right direction. The slash should be piled and burned throughout the entire recently cut-over area in such a way as to do the least possible damage to reproduction.

Forest Cover.

The forest cover found on the holdings of this company comprises the following species: manzanita, buckthorn, oak, bear clover, wild lilac, azalea, alders, poplar, willow, ceanothus, wild rose, and chinquapin. Except in a few sections where the forest cover is exceptionally thick, reproduction is not greatly retarded. Abundant reproduction was noted in the old cut-over land.

Ground Cover.

The ground cover is good in the virgin timber, where it is composed chiefly of a good layer of needles, ferns, grasses, and thimbleberries. The humus is especially thick in the small flats along Big Creek. On the cut-over land the ground cover is poor, rendered so by logging operations and fires.

Logging.

Sugar pine and white fir form most of the cut made by this company. Owing to the steep character of the country, all the logging is done with donkey engines. Most of the logs are hauled to the landing by means of dry chutes, but a "sky line" is used to get the logs out of the canyon.

The mill at Sugar Pine is equipped with two band saws, and cuts from 250,000 to 300,000 board feet every twenty-four hours, working day and night shifts. From the mill, the rough lumber is flumed 54 miles to the planing mill and box factory at Madera.

No consideration is given to reproduction during logging operations. Trees are felled wherever most convenient, often in dense clumps of young growth, completely destroying the latter when the logs are skidded out. Many trees are also killed, peeled, or badly broken by the cables. The destruction is most complete in the areas logged by the skylines. Every tree of any size has to be cut down in order to make an unobstructed path for the logs. Sugar and yellow pine are cut down to a diameter of about 14 inches. Practically all white fir and cedar from which a log can be taken is cut. More seed trees, particularly of sugar and yellow pine, should be left to reseed the area. By exercising a little care during logging, and leaving a few more seed trees, the area would be in good shape to produce a future crop, if protected also from fire.

Waste in Logging.

The company is pursuing a policy of fairly close utilization. Trees are cut down to a diameter of about 14 inches and tops are taken to a diameter of 8 to 10 inches. Stumps are cut to a height of from 2 to 2½ feet. The poor trees, the trees on the burned areas, and the slabs at the mill are cut into firewood for the locomotives and donkey engines.

In general, the chief waste is in broken timber and unused chute poles. Many trees have been felled down hill, smashing the tops so that they can not be used.

Sample plots of $\frac{1}{16}$ -acre were chosen on areas representative of average conditions. The diameter and height of each stump were measured and tabulated by species. Unused tops were calipered at the butt and then total lengths were measured, in addition to the possible merchantable length, to a point six inches in diameter.

The following table shows the measurements for each plot:

WASTE IN LOGGING.

Sample Plot No. 1; 1/16 acre. Near Camp 1.

Stumps			Unused tops		Unused merchantable section		Trees 6 inches and over in diameter left standing		Remarks
Species	Diameter outside of top bark (inches)	Height (feet)	Total length of top (feet)	Diameter outside butt end (inches)	Length to 6 inch diameter (feet)	Diameter outside bark at butt end (inches)	Species	Diameter breast high (inches)	
Yellow pine	30.0	2.6	Badly broken	18.0	Badly broken	18.0	Yellow pine	10.8	Fair -- Slightly peeled by falling tree.
Sugar pine	28.8	2.4	19.7 Broken off	8.6	11.0	8.6			
Yellow pine	30.0	2.9	37.0	13.2	21.1	13.2	Yellow pine	13.1	Good -- Alive and healthy.
Yellow pine	26.0	2.2					Cedar	14.0	Poor -- Badly burned at butt end.
Yellow pine	30.0	2.8	38.4	12.0	23.4	12.0			
Sugar pine	20.2	2.5	21.3	9.5	9.0	9.5			Broken off at 3 inch diameter.
Yellow pine	20.0	2.3	Broken off at 5" diam.	9.6	16.5	9.6			

Sample Plot No. 2; 1/16 acre.

Sugar pine	26.0	1.7	31.5	9.6	14.0	9.6	Cedar	38.0	Good.	Top broken off about 30 feet from ground.
Yellow pine	36.0	2.3	22.6	9.0	7.6	9.0	Yellow pine	18.0	Poor --	Forked 20 feet above ground.
Yellow pine	24.0	2.0	Broken off at 6" diam.	9.6	11.8	9.6	Yellow pine	13.2	Poor --	

Sample Plot No. 3; 1/16 acre.

Yellow pine	19.2	2.1	24.0 Broken	9.0	16.0	9.0	Yellow pine	15.6	Good --	Alive and healthy.
Sugar pine	21.6	2.2	15.0	6.0		6.0				
Sugar pine	25.2	2.0	40.1	13.1	35.1	13.1				Top buried under large log.
Sugar pine	20.4	2.1		12.0	25.0	12.0				Top and unused sections badly broken by felling down hill.
Yellow pine	22.8	2.1	43.7	13.2	29.0	13.2				
White fir	31.0	2.3	Broken off Dead	15.6	30.2	15.6				

Disposal of Slash.

No disposal of slashings has been made by this company. Tops have been left on the ground with branches unlopped, forming a constant chance for the occurrence of destructive fires. In the old cut-over land, the slash is decaying fairly rapidly, and if fire is kept out, will form a good layer of humus in a few years. Most of the recently cut-over land has been burned over, and the slash destroyed.

In 1913 the company adopted the policy of burning, at favorable times, the slash along the railroad right of way. This plan safeguards the rest of the cut-over land to quite an extent, as by far the largest per cent of the fires are started by sparks from the locomotives and engines. But all the slash should be carefully piled away from the reproduction and burned after the first rains in the fall.

Second Growth.

The species comprising the second growth on this tract are sugar pine, yellow pine, white fir and incense cedar. On the area cut about 1903 the reproduction is very good. This is partly due to the fact that a large number of healthy sugar and yellow pines were left as seed trees, and also to the fact that there have been no fires since logging. The ground cover is good, consisting of a thick layer of needles, herbaceous plants, and decaying slash. Bear clover is coming in thick in small areas, but reproduction does not appear to be greatly retarded by it. Numerous seedlings of all the species were noted coming up under the bear clover. The following sample plot of $\frac{1}{16}$ -acre was taken in an average location, and may be regarded as typical of the ten year old cut-over land:

REPRODUCTION ON AREA CUT IN 1903. 1/16 acre.

Trees over 6 feet high				Under 6 feet in height				
No.	Species	Diameter breast high (inches)	Height (feet)	Height (feet)	Sugar pine	Yellow pine	White fir	Cedar
1	Cedar	1.5	7.0	1		1		3
2	Yellow pine	4.0	13.0	2				1
3	Yellow pine	3.0	13.0	3				4
4	Yellow pine	6.0	17.0	4				2
5	Yellow pine	2.5	8.0	5		1		4
6	Cedar	2.5	9.0	6				5
7	Cedar	1.0	7.0					
8	Sugar pine	4.0	12.0					
9	Sugar pine	1.3	8.0					
10	Cedar	1.0	7.0					

It may be seen from this table that if fire is kept out, a good stand of timber will eventually cover the area.

In examining the land cut over five years ago (1908), it was found that fire had burned over most of the area, killing all the seedlings and about 90 per cent of the seed trees. An average of about three dead standing trees per acre shows that the area would probably have produced a fair future stand of timber had fire not prevented. Ferns,

bear clover, manzanita, rose and buckthorn are slowly taking possession of the land. Two sample acres taken in the path of the fire showed five dead white firs, ranging from 8 to 20 inches in diameter, and an absolute lack of living reproduction. A third sample acre, taken where the fire had not reached, showed: 1 cedar, 14 inches in diameter; 1 cedar, 26 inches in diameter; 1 white fir, 18 inches in diameter; 1 white fir, 22 inches in diameter; and 1 cedar seedling, 3 feet high. Both cedars had been badly scorched, but not killed by the fire.

Conclusions.

The Madera Sugar Pine Company is not practising conservative forestry. Logging is carried on without regard to the future or to the effect it has on present reproduction. Practically every tree of merchantable size on the area is felled and utilized. Fairly close utilization is being practised. More care could be used in felling, to prevent the tops from smashing, and the chute poles could be utilized as ties or firewood. No disposal has been made of the slashings. For this reason the heat from the fires that have occurred in the cut-over land was so intense that practically all reproduction has been destroyed. The remaining slash should be carefully piled away from the reproduction and burned after the first rains. More care should be exercised to protect the cut-over land from fire. The locomotives and engines are equipped with screens to prevent sparks from escaping, but the wire meshing is evidently too coarse.



Small pine trees killed by fire. This quite frequently happens when reproduction takes place on or adjacent to areas similar to—



this. Here the tops and limbs have been allowed to remain after logging and will be a constant menace to young trees in the future. As insurance against destruction of the future timber crop such material should be piled and burned or disposed of in some way.

MONO LAKE LUMBER COMPANY.**In General.**

The Mono Lake Lumber Company owns 11,560 acres of forest land in Mono County. Originally the tract comprised approximately 23,000 acres, but much of the cut-over land has been turned back for taxes. The lumber cut by this company has always been sold in the local markets. No railroads or flumes have been built to enable them to reach the outside markets. Operations were commenced as early as 1875, when the mining camps at Aurora and Bodie were most active. At that time, the logs were hauled to Mono Lake by bull teams and rafted across and hauled over the mountains to the mines. About 1880 a narrow gauge railroad was built between Bodie and Mono Mills, where the sawmill was then built. Since the company has had to depend entirely upon local consumption in disposing of their lumber, the operations have necessarily been irregular. In the early days when the mining camps were in full swing, the mill ran night and day to supply the demand. But, in late years, most of the mines have ceased operating, and the logging season is often very short. Sometimes the mill is run only a month or six weeks during the entire year.

The tract is located south of Mono Lake, and immediately east of the Mono Craters. The soil is a volcanic sand and pumice. The slopes are gentle, with the elevation ranging from 7,000 to 8,000 feet. No streams run through these holdings, and because of the lack of water, the cut-over land is entirely unsuitable for agricultural purposes.

Type.

The pure Jeffrey pine type prevails throughout most of the area. Lodgepole pine is found to some extent in association with the Jeffrey pine, in the higher elevations, and is cut for mining timber and poles. An occasional yellow pine is also found entering into the mixture. The stand as a whole is poor. The trees are scattered and the lumber is of poor quality. Occasional trees reach a maximum diameter of six feet, but they are very short and scrubby. Very little clear lumber is obtained from even the largest trees. Owing to the open character of the stand, the branches, even on mature trees, persist nearly to the ground. Rarely can more than one clear log be secured from a tree. The sawed lumber warps and checks badly and can only be used for rough construction work, poles and mining timbers.

In many places the forest type gives way to large areas of dry sand, on which not even sagebrush is able to grow. The stand throughout the entire tract is open and nearly devoid of undergrowth. The timber will average from 7,000 to 8,000 board feet per acre.

Fire.

The timber in this region is too open to be in great danger from fire, and there is very little evidence of past fires. Very few of the mature trees bear fire scars deep enough to injure the tree. The scarcity of undergrowth makes it almost impossible for fires to spread. The only fire in recent years occurred in 1913. This was started, probably, by campers in the virgin timber and burned over nearly one hundred acres.

It was extinguished in a short time and occasioned no greater loss than the destruction of much of the ground cover, thus indirectly having an injurious effect upon reproduction.

The company endeavors to use every possible precaution to prevent fires. Skidding is done entirely with horses and the cut-over land is in no danger from sparks. The logging engines burn wood, but are equipped with spark arresters, and no fires have started along the right of way. One man at Mono Mills has been appointed to watch out for fires, and has authority to call out the entire crew if a blaze is discovered. Water barrels have been placed on the roof of the mill, and great care is taken to prevent the burning of improved property.

Forest Cover.

The forest cover in this locality is very thin. The principal species noted were sagebrush, mountain mahogany, and buckthorn. Sagebrush and mountain mahogany were found to some extent throughout the timbered and cut-over land, but it does not make sufficiently dense growth to retard reproduction. Large open areas are conspicuous over the tract.

The ground cover on this tract is very thin, not enough being present to form a good seed bed. In the virgin stand, near the trees, the ground cover is excellent.

A sufficient number of healthy trees have been left to reseed the area. The cut-over land is in good condition to produce good future crop.

Waste in Logging.

The Mono Lake Lumber Company is pursuing a policy of very close utilization. Logs are taken down to a small diameter, and the tops and branches are cut into cordwood.

There was considerable waste in the old cut-over land. Stumps were cut about three feet high and long sections of merchantable size were left on the ground. But the present company is utilizing as much of this material as possible.

A few $\frac{1}{4}$ acre sample plots were taken on areas which represented average conditions. The diameter and height of each stump were measured and, in the following table, which shows these measurements, blanks are left for the unused tops and unused merchantable sections:

WASTE IN LOGGING.

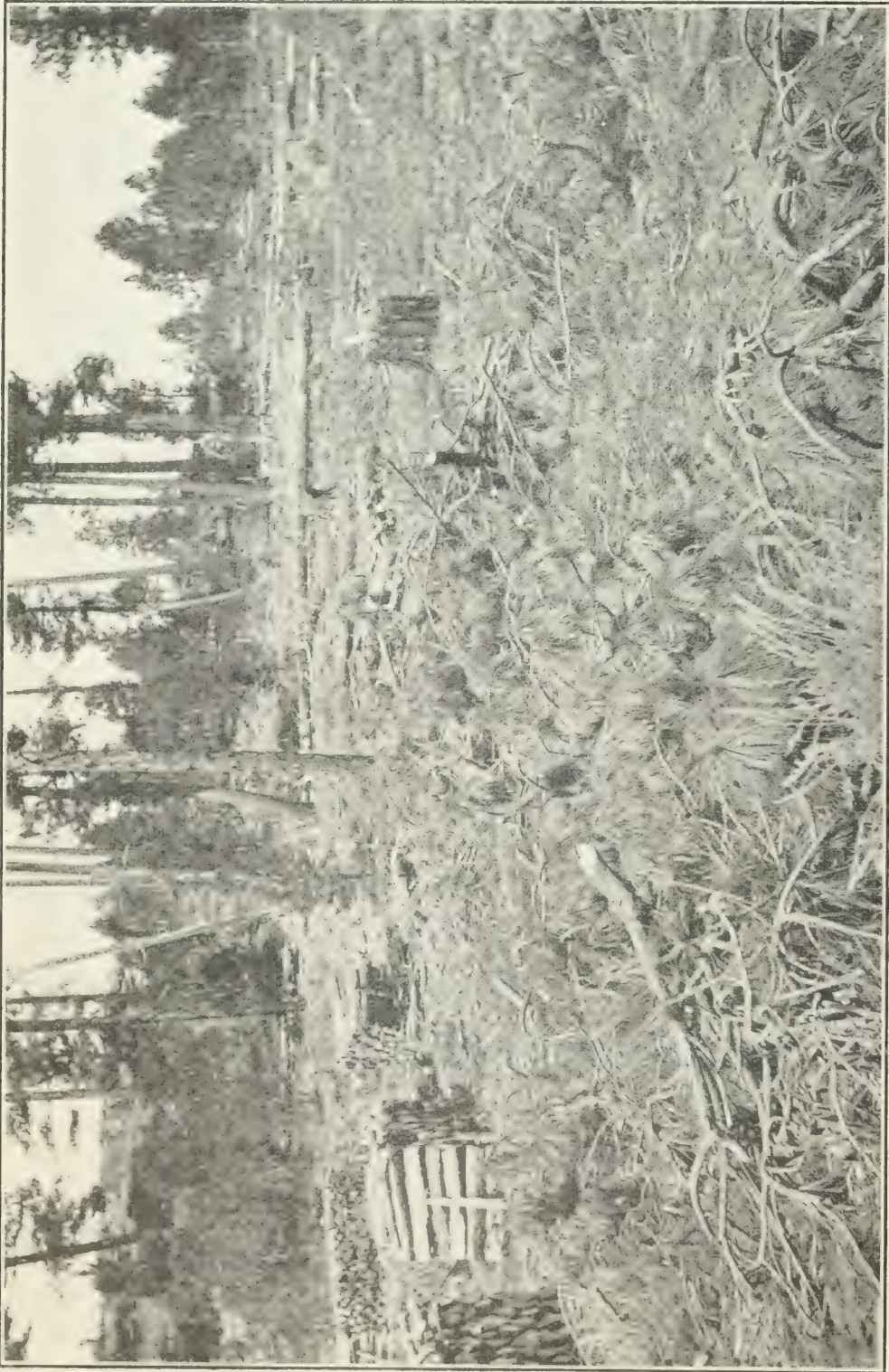
Mono Mills, California.

Plot No. 1; $\frac{1}{4}$ acre.

Stumps	Unused tops			Unused merchantable section			Trees 6 inches and over in diameter left standing		Condition
	Diameter outside bark (inches)	Height (feet)	Total length of top (feet)	Diameter outside bark at butt end (inches)	Length to 6 inch diameter (feet)	Diameter outside bark at butt end (inches)	Species	Diameter breast high (inches)	
Jeffrey pine	33	2.6	No	waste	---	---	Jeffrey pine	8	O. K.
Jeffrey pine	34	2.6	No	waste	---	---	Jeffrey pine	10	O. K.
Jeffrey pine	23	2.5	No	waste	---	---	Jeffrey pine	14	O. K.
Jeffrey pine	26	2.4	No	waste	---	---	Jeffrey pine	21	O. K.
Jeffrey pine	25	2.3	No	waste	---	---	---	---	---
Jeffrey pine	20	2.5	No	waste	---	---	---	---	---

Plot No. 2; $\frac{1}{4}$ acre.

Jeffrey pine	36	3.0	---	---	---	---	Jeffrey pine	26	O. K.
Jeffrey pine	36	2.6	---	---	---	---	---	22	O. K.
Jeffrey pine	29	2.6	---	---	---	---	---	---	---
Jeffrey pine	20	2.4	---	---	---	---	---	---	---
Jeffrey pine	35	3.0	---	---	---	---	---	---	---



How much of the slash from lumbering can be utilized. Large limbs made into cordwood and the small branches piled and burned.

Disposal of Slash.

No disposal was made of slash on the old cut-over lands. Unused tops were left on the ground to rot. However, the slash was not thick enough to seriously hinder a second growth, and none of the cut-over land was burned over. The old slash has decayed and no longer constitutes a fire menace. All the tops and lopped branches caused by recent operations have been cut into cordwood and either sold or used by the company.

Recently Cut-over Land.

Taking into consideration the scattered nature of the original stand, the reproduction on recently cut-over land is all that can be expected. A sufficient number of thrifty trees have been left standing to reseed the area. Nearly all of the second growth in the virgin stand is left, for very little damage was done during logging operations. No fires have occurred on the recently cut areas, but the ground cover is far too thin to form a good seed bed. However, reproduction is good and the next crop bids fair to being equal to the original stand.

To show more clearly the result of lumbering in this region, and particularly the result of logging with teams rather than donkey engines, sample plots one quarter acre each were laid out on representative cut-over areas. The height and diameter of each stump were measured. These measurements show the number, size and kind of trees removed. All remaining trees over one inch in diameter were calipered and recorded by species and diameter classes; and those under one foot in height and one to six feet in height were measured and classified.

The following table gives the measurements taken in tabular form:

REPRODUCTION ON RECENTLY CUT-OVER LAND.

Plot No. 1; 1/4 acre.

Mono Mills, California.

Species	Stumps	Species over 1 inch in diameter				Seedlings		
		Height (feet)	Diameter outside bark (inches)	Diameter breast high (inches)	Jeffrey pine	1 to 6 feet in height		Under 1 foot high
						Height (feet)	Jeffrey pine	Species Number
Jeffrey pine	-----	3.0	33	1	6	1	3	Jeffrey ----- 10
Jeffrey pine	-----	2.7	31	2	2	2	1	-----
Jeffrey pine	-----	2.9	38	3	-----	3	1	-----
Jeffrey pine	-----	2.7	35	14	-----	4	2	-----
Lodgepole	-----	2.6	34	-----	-----	5	1	-----
-----	-----	-----	-----	-----	-----	6	-----	-----

Plot No. 2; 1/4 acre.

Jeffrey pine	-----	3.0	20	1	-----	1	-----	-----
Jeffrey pine	-----	3.0	37	2	-----	2	6	----- 15
Jeffrey pine	-----	2.5	25	3	-----	3	-----	-----
Jeffrey pine	-----	3.0	31	4	-----	4	-----	-----
Jeffrey pine	-----	2.8	31	5	1	5	-----	-----
-----	-----	-----	-----	6	1	6	-----	-----
-----	-----	-----	-----	26	1	-----	-----	-----
-----	-----	-----	-----	24	1	-----	-----	-----

Conclusions.

The Mono Lake Lumber Company is not practicing conservative forestry, in that no plan for forest management has been prepared and the cut is made without regard to yield. The timber in this locality is scattered and of poor quality.

No system of protection has been established. General care, however, is taken to prevent fires. A policy of very close utilization has been adopted. Wood is scarce in this locality and all the tops and lops are cut into cordwood for local consumption.

ROBERTS LUMBER COMPANY.

The Roberts Lumber Company's timbered and cut-over lands are situated in Sierra and Plumas counties. The tract comprises about 25,000 acres, of which, approximately 19,000 acres are cut-over and 6,080 acres are virgin forest.

This company has not been operating since 1908, hence the mill, located at Loyalton and the logging camps are closed. No plans have been made to resume operations, and as a result, the company is selling and leasing its lands as fast as possible.

Two concerns are logging small areas of Roberts Lumber Company's timber. The Reese sawmill and the California White Pine Lumber Company. The former has a contract to cut one million firs in sections 3 and 10, T. 20 N., R. 17 E., Sierra County, and the latter, three million firs near Spring Garden, Plumas County.

The examination of the Roberts Lumber Company's holdings therefore was confined chiefly to the cut-over area near Loyalton. In addition, the methods of logging as managed by the two contracting companies and the condition in which they left their small areas were examined.

Fire.

Several small fires have occurred on this tract from time to time, but the most serious one burned over two or three sections near Loyalton in 1911, when fires were so prevalent in this region. This area is practically void of growth; all second growth, composed chiefly of yellow pine and Jeffery pine, with the exceptions of occasional seedlings which were protected, or which have grown since that time, were destroyed, and sagebrush and chaparral are slowly gaining possession.

This fire was fought by all obtainable help from Loyalton and the United States Forest Service. The latter have patrolmen in this locality and the fire was soon controlled. Aside from this fire, no others have occurred to speak of.

The company does not maintain a patrol and has no fire protective system whatsoever. In fact, they feel the need of no such system since their logging operations have practically ceased. Further than this, the area is in no immediate danger from fire. The area is well cleared,

no debris to speak of is left on the ground as a fire menace, and that which does exist, is decaying very rapidly.

The only source of danger at present is from the Reese sawmill. But this mill will very soon cease operations, and then the fire danger will be at its minimum.

There is considerable young growth and timber on the area and, in case of fire, loss would be inevitable. The present condition of the cut-over lands has been largely determined by three factors, the original stand, fire, and the character of logging.

The original stand was composed chiefly of yellow pine and Jeffrey pine with white fir, and cedar taking the low moist situations, and an occasional California juniper. The elevation of this tract ranges from 5,000 to 6,200 feet above sea level; the species have considerable tops and are not very tall.

As a general thing the older cuttings, 8 to 15 years ago, are in the best condition, from the forester's point of view, for in former years trees below 18 and 20 inches in diameter were not considered of merchantable size, and in many localities the logging operations amounted to little more than a selection cutting of the larger, best, and mature trees. This is particularly true of this area and because of the density of the original stand and the non-presence of fires, a considerable amount of reproduction is present. That portion of the area in sections 10, 11, 13, 14, 15, 22, 23, 24, 25 and 26, T. 20 N., R. 16 E., and sections 7, 18, 19 and 30 T. 20 N., R. 17 E., is in good shape to produce a second crop while sections 5, 8, 9, 16, 17, 18, 19, 20 and 21, T. 20 N., R. 16 E., the more recently cut-over area, are not so good. A diameter limit of 14 inches was resorted to in cutting this area, and consequently more timber was cut than on the older cutting.

Sections 33 and 34, T. 21 N., R. 16 E., and classed as virgin timber, has but little merchantable timber. The area is more or less open in character and is covered mostly with sagebrush. The timber is scattering and of poor quality, being similar in form and character to nearly all the timber growing in this region, namely, short, limby, and having considerable taper. The soil is of exceptionally good quality, being a dark sandy loam, and possessing considerable moisture.

The area in general is pretty well cleaned of all debris. No unlopped tops and waste are left to speak of, and the fire menace is reduced to a minimum. Immediately after, and during the logging operations, all tops, branches and waste logs were cut into cordwood.

Aside from the small area located on the west side of the cut-over region, which was left as cut because of the hurry call to cease operations, the entire area is fairly well cleaned of all fire menace. The small area referred to above consists of approximately forty acres, which is in a very bad condition for fires. This area was left as logged, the trees have been felled, and the logs and tops are lying about on the ground. Not only is it a fire menace but it is a waste. Most of the logs are still in good condition and are of sufficient value to pay for cleaning up the debris left on the ground.

As in the cases of nearly all recently cut-over lands throughout the Sierras, the present cutting operations are leaving the country in a bad condition. Timber is logged more closely, and donkey engines are tearing up the younger growth, injuring trees which were not cut and in general, leaving the land in a badly slashed condition.

Type.

The pure yellow pine type prevailed throughout the holdings in the original stand, with white fir (*Abies concolor*) and cedar (*Libocedrus decurrens*) occupying the low flats and ravines. Higher up the juniper (*Juniperus californica*) may be found singly or in small groups. The white fir grows abundantly along all ravines and low flats.

The next crop will undoubtedly resemble that of the original stand, in that many seed trees of yellow pine and Jeffrey pine are left.

Reproduction and Second Growth.

No fires have gone through the area to speak of since the area was cut, hence the reproduction has been unhampered in its growth. A good pole stand of the merchantable species with an excellent under story of second growth and seedlings exists throughout. On the whole, the area under consideration, is restocking quite well.

To show more clearly the result of lumbering, sample plots of $\frac{1}{4}$ -acre each were laid out on representative cut-over areas. The diameter breast high of each tree above one inch was measured. A seedling count was also made.

From data so obtained an average tree was determined and a complete stem analysis of every foot section was made.

The following table gives the result of the measurements taken in tabular form:

SECOND GROWTH.

Sample Plot No. 1—6 year cutting.

Topography—Long ridges with gentle slopes. The soil is very rich and the reproduction is plentiful and doing well. The area is pretty well cleaned and in no danger from fire. The ground cover is very thin and is composed of pine needles and duff. The soil, however, is very good, being a dark sandy loam, and if it were not for the high elevation this vicinity would be ideal for agriculture.

Amount of growth—

Species	Number
Yellow pine, 1 to 6 inches in diameter	78
Cedar, 1 to 3 inches in diameter	7

The seedling count was as follows:

Species	Number
Yellow pine	68
Cedar	18
White fir	11

Rate of growth as determined by stem analysis of an average tree selected from the plot showed the following: Yellow pine, 33 years of age, had a diameter growth 3.1 inches, outside bark at stump height of 1 foot, and a height of 10 feet.

Sample Plot No. 2.

Reproduction is plentiful due to excellent soil. The forest cover, such as it is, consists of mesquite, mountain mahogany, sage-brush, buckthorn and grasses. The latter does not interfere with the forest growth. This plot is similar to Plot No. 1.

Amount of growth—

Species	Number
Yellow pine, 1 to 6 inches in diameter	56
White fir, 1 to 5 inches in diameter	44
Cedar, 1 to 7 inches in diameter	15

Seedling Count—(This plot heads in on a ravine which accounts for the heavy stand of white fir.)

Species	Number
Yellow pine -----	73
White fir -----	115
Cedar -----	53

Rate of growth—White fir 47 years of age had a diameter growth of 2.1 inches, outside bark, at stump height of 1 foot, and a height growth of 9.5 feet.

Sample Plot No. 3—8 to 15 year cutting.

This area is in a very good way for a second crop. It has not been burned over and the ground cover has not been disturbed. This is an old cutting and the original stand was not cut to a small diameter, thus accounting for the many seed trees.

Amount of growth—

Species	Number
Yellow pine, 1 to 7 inches in diameter-----	112
White Fir, 1 to 3 inches in diameter-----	5

Seedling count—

Species	Number
Yellow pine -----	96
White Fir -----	3

Rate of growth—Yellow pine, 30 years of age had a diameter growth, outside bark of 3.8 inches at stump height of 1 foot, and a height growth of 10.6.

Sample Plot No. 4—8 to 15 year cutting.

This plot is similar to plot No. 3, but very little ground cover, yet the soil is very good and has considerable moisture. The bare spots are being taken possession of by sagebrush.

Amount of growth—

Species	Number
Yellow pine, 1 to 5 inches in diameter-----	71
Cedar, 1 to 3 inches in diameter-----	9

Seedling count—

Species	Number
Yellow pine -----	117
Cedar -----	32

Rate of growth—Yellow pine, 19 years of age, had a diameter growth of 3.35 inches, outside bark, at stump height of 1 foot and a height growth of 8.9 feet.

Forest Cover.

The forest cover found on the holdings of this company comprise the following species: Manzanita, buckthorn, sagebrush (white), mountain mahogany, sweet birch, chokecherry, alder, aspen, willow, squaw carpet and mesquite.

Manzanita was found in only small scattering quantities on the cut-over area. Buckthorn growth was not very extensive and was found only in the bare spots. In general, reproduction was not retarded to any marked extent. Sagebrush and mesquite were found on all of the dry situations and gradual slopes. Mountain mahogany was found more frequently on the dry slopes, benches, and near the tops of the smaller mountains. The chokecherry, alder, aspen, and willow were found in moist localities, in ravines and near the small creeks.

Ground Cover.

The ground cover was found to be best on the moist flats and along the streams. In the old cuttings there is sufficient ground cover to make a fairly good seed bed. The ground cover as a rule, however, is very thin, consisting of needles, duff, squaw carpet, ferns, grasses, and herbaceous plants.

Logging.

As stated above, the Roberts Lumber Company is not operating its logging camps or sawmill.

The only logging being done on this company's holdings is that done by the Reese Sawmill near Loyalton, and the California White Pine Lumber Company near Spring Garden, Plumas County.

The Reese Sawmill.

This company has contracted to cut one million feet of pine and their operations are located near Reese's spur, sections 3 and 11, T. 20 N., R. 16. E.

Their equipment consists of a 20,000 per day capacity circular sawmill, one donkey, and several teams of horses.

The logs are handled in two ways—

1. They are snaked and skidded to a landing by the donkey. From here they are loaded on to big four-wheeled trucks and then hauled to the mill pond by six-horse teams.

2. Logs are also transported to the mill pond by means of a chute. The logs are formed into trails after being placed in the chute and then pulled to the mill pond by horses.

This company logs pretty clean, for all possible merchantable timber of all species down to 12 inches in diameter is taken. Trees are cut to a 6-inch top and logs eight feet in length are considered valuable.

Very little in the nature of forest growth remains on the area after logging. In fact, there is very little timber present in the original stand. The soil is rich, however, and undoubtedly the area will be reseeded by the neighboring seed trees of yellow pine and Jeffrey pine.

Waste in Logging.

No disposition of slash is made during the logging season, but in the fall it is the intention of the management to cut what is left into wood. The logged area is comparatively a small one and will not take much trouble or expense to clear up, so the fire menace is reduced to a minimum.

Two sample plots of $\frac{1}{4}$ -acre each were taken to show graphically the present conditions in "waste in logging" and the reproduction on "recently cut-over land."

The following table was made from the data secured on the plot showing waste in logging:



The lumber mills of the future will be small and limited in their production, if our young forests are not protected now.

THE CALIFORNIA WHITE PINE COMPANY.

This company has contracted to cut 2,840 acres of timber in the vicinity of Spring Garden, Plumas County. A logging camp giving employment to 60 men is located $1\frac{1}{2}$ miles from Spring Garden, at an elevation of about 4,000 feet. The sawmill is located at Loyalton.

Type.

The sugar pine-yellow pine type prevails throughout this area. White fir, Douglas fir, and cedar are found in association. The stand as a whole is a very good one estimating in the neighborhood of 26,000 per acre. This type of timber is similar in all respects to the sugar pine-yellow pine type of forest so prevalent in this region. With the exception of the cedar, the timber is straight, has very little taper and is of good quality.

The California White Pine Company has logged in this region for but a few months and no fires have occurred in that time. The company is very particular concerning fire; has its donkey engines equipped with good spark-arresters and in general is very careful. The men have strict orders to stop work and put out all fires which they start.

The forest cover consists chiefly of manzanita, buckthorn, thimble berry, chinquapin, oaks and squaw carpet. The ground cover in the virgin forest is good, consisting of duff, humus, needles, ferns and numerous herbaceous plants. The ground cover is kept fairly moist and is decomposing well, making a very good bed for seed germination.

Logging.

The donkey logging system is used. This system necessitates considerable damage to young growth, but the company is taking no pains whatever to avoid unnecessary injury. They are particularly careless in felling, and many trees are smashed. Naturally, many seedlings are destroyed. An approximate diameter limit of 12 inches on the stump has been established and logs to a 12 inch top diameter are taken. As a rule all logs possible are cut 32 feet in length and later bucked into 16 foot lengths at the mill. The logging system is one of clear cutting rather than of selection, and the cutting area, with the exception of the cedar, becomes denuded.

In spite of the fact that a small diameter limit has been established, considerable young growth is present. But all the cedar is left. Cedar will figure strongly in the second crop unless more seed trees of the more merchantable species of pine are left. It is advisable, therefore, that the diameter limit should be raised, say, to 18 or 20 inches. A large per cent of the damage to the young growth could be avoided with a little care.

The chief examples of waste noted on this company's logging operations are: smashed tops due to falling, tearing up of the ground by donkeys, and the injury to young trees and seedlings. This, in many cases, is unavoidable but more care should be taken in felling the timber.

This company, not owning the land which it is logging, is paying no attention to the piling and burning of the logging debris. Consequently, the area will be in bad condition for fires in another season unless the brush is piled and disposed of. The Roberts Lumber Company, when issuing contracts, should make a proviso compelling these small companies to clean their logged areas. These areas are small and could be cleaned of all fire menace in a short time and at little expense. This is urgent, for the Roberts Lumber Company's timber tracts are scattered in small blocks all over the county. To leave logging debris not only increases the fire menace on their own property, but endangers adjoining government timber and private holdings as well.

A sample plot of $\frac{1}{4}$ -acre to show waste in logging was taken on a representative area on the California White Pine Company's logging operations to show more clearly the conditions as they actually exist.

LOCATION—SPRING GARDEN.

Plot No. 2; $\frac{1}{4}$ acre.

Stumps			Unused top		Unused merchantable sections		Trees over 6 inches in diameter		
Species	Diameter (inches)	Height (feet)	Total length of top (feet)	Diameter at butt (inches)	Diameter at butt (inches)	Length to 6 inch diameter (feet)	Species	D. B. H. (inches)	Condition
Sugar pine	15	3.4	-----	12	12	8	Cedar	42	Good.
Douglas fir	24	2.6	58.6	18	18	36	Douglas fir	16	Good.
White fir	20	3.2	Badly smashed	-----	-----	-----	Douglas fir	28	Good.
Sugar pine	30	2.5	Smashed	18	18	Smashed	Douglas fir	18	Good.
Sugar pine	32	2.7	Smashed above	-----	-----	-----	-----	-----	-----
			18 feet	17	17	18	Cedar	16	Good.
Douglas fir	14	3.4	Smashed	10	10	Smashed	Cedar	42	Good.
Douglas fir	30	2.6	Smashed	20	20	Smashed	Cedar	31	Good.
White fir	24	2.4	Smashed	13	13	Smashed	Cedar	46	Good.
Douglas fir	14	2.8	16.4	8	8	-----	-----	-----	-----
Douglas fir	28	2.6	47	14	14	30	Sugar pine	22	Good.
									Good.

The reproduction and second growth of cedar, white fir and Douglas fir is plentiful, though the original stand was composed chiefly of sugar and yellow pine. Present indications are that the next crop will be composed chiefly of cedar, as this species is not cut at all.

The California White Pine Lumber Company's sawmill at Loyalton is a modern one in every way. One noticeable fact in looking over this mill was that very little timber is wasted. All edgings or slabs coming from the saw and edges are manufactured into lath and fruit boxing strips. In other words, all such material that will possibly make a lath is used. The 1 inch edgings coming from 1 inch lumber is used in the making of six foot strips. There is considerable use for this product in packing fruit. Thus, this company has partially, if not entirely, solved the slab and edging question.

This company is seriously handicapped in the transportation of logs to the mill. This is accounted for because of the building of the Western Pacific Railroad. Originally, the Boca and Loyalton Railroad was the only railroad operating in this county and, consequently, this was the only means of transportation. The mill, therefore, was built at Loyalton. Logging operations have been moved away from the center of activities from time to time, and at present the logs are handled in the following manner: They are hauled from the Spring Garden camp to Spring Garden and there switched to the main line of the Western Pacific Railroad. From here they are hauled to Portola. The Boca and Loyalton joins the Western Pacific at Portola, so the logs are then hauled to the mill at Loyalton by this railroad. The transportation question is an expensive one but unavoidable.

Waste in Logging.

(Roberts Lumber Company.)

In general, the chief waste in logging of this company when operating was that of leaving chute poles in the woods. Unusually long chutes were used by this company and they still remain in the woods. Another waste may be noted in the form of unused material. Many tiers of 2 foot wood still remain as originally piled. This is due, undoubtedly, to the hurry call to cease logging. Poor management is also responsible for several thousand feet of merchantable logs which were left when operations ceased. Approximately 40 acres is in this condition. The timber was felled, and bucked into logs, and these still remain in the form of waste. With the unlopped tops, such a condition leaves the area in a bad condition for fire.

In the vicinity of Lewis' old sawmill several high stumps were noticed. Some of these stumps were 5 and 6 feet high.

Disposal of Slash.

(Roberts Lumber Company.)

The Roberts Lumber Company did not pile or burn its slash. However, the area is free from all such debris because of the cutting into wood of all tops and branches. Tops and branches still remaining are few and scattered, and are decaying very rapidly. The company pursued a policy of close utilization and all trees were cut to an 8 or 10 inch top diameter.

With reference to the two contracting companies cutting Roberts Lumber Company's timber, no disposition is made of the debris.

Grazing.

The Roberts Lumber Company leases its cut-over land for grazing purposes. A policy similar to that of the United States Forest Service has been adopted which prevents over grazing. Practically the entire area near Loyalton is used for this purpose.

Conclusion.

The most important condition to consider on the Roberts Lumber Company tract is that of disposal of new slash. This company will undoubtedly issue many more contracts for the removal of its timber and should compel the cleaning of the area of all debris after logging. The old cut-over area, with few exceptions, is cleaned of all debris at present, so there is no danger from fire from that source. It seems advisable that a patrolman should be employed during the fire season at least, or the company could cooperate effectively with the United States Forest Service, which has a patrolman in this locality.

Natural reproduction is excellent in this locality, and, if protected, would insure a good second crop.

THE YOSEMITE LUMBER COMPANY.

In General.

The Yosemite Lumber Company owns approximately 8,000 acres of forest land in Mariposa County, of which about 1,000 acres have been cut over. The entire tract is situated on the watershed of the Merced River just west of the boundary of the Yosemite National Park. A part of the holdings lies within the boundaries of the park. The elevation ranges from approximately 5,000 feet to 6,500 feet. The slopes vary from moderate degrees to very steep, becoming almost precipitous as they approach the canyon of the Merced River.

Type.

The sugar pine type predominates throughout the tract. At altitudes below 5,500 feet elevation this type is modified by a greater abundance of western yellow pine. The majority of the tract, however, lies above the 5,500-foot level. White fir and incense cedar are conspicuous over much of the area although the latter is found in its greatest abundance on the lower elevations.

The stand, as a whole, is dense, there being occasional open patches of dense manzanita and buckthorn. On an average, the whole tract will run about 30,000 board feet to the acre and very nearly half of the entire stand is sugar pine.

Fire.

The company has been fortunate in having had but one fire on its holdings since operations were begun. This fire burned over a portion of the cut-over land and was extinguished before much damage was done. A forest fire burned through the entire tract many years ago and the result has been the retarded and poor development of many of

the trees. In many cases the butt logs are practically worthless due to fire damage occasioned during the young life of the trees.

The company is endeavoring to protect the land so far as possible without entailing additional cost. Oil is used as fuel for the locomotives, and the donkey engines, although wood burning, are equipped with spark-arresters. The company maintains no fire patrol. The region is one which, by virtue of its location and condition, warrants special precautionary provisions against forest fires.

Disposal of Slash.

The unused tops and branches are not piled and burned; but much of this material is utilized as cordwood. Below the railroad the slash is dense and constitutes a decided fire menace, while above the tracks much of the material is cut into cordwood and hauled to the engines.

Forest Cover.

The following species constitute the prevailing forest cover: manzanita, buckthorn, deerbrush, scrub oak, hazel, chinquapin, gooseberry, dogwood, wild rose, and thimbleberry. Manzanita and buckthorn grow in dense thickets in the openings and there retard, materially, the reproduction of the commercial species. With this exception, the forest cover has but little effect upon the young tree growth.

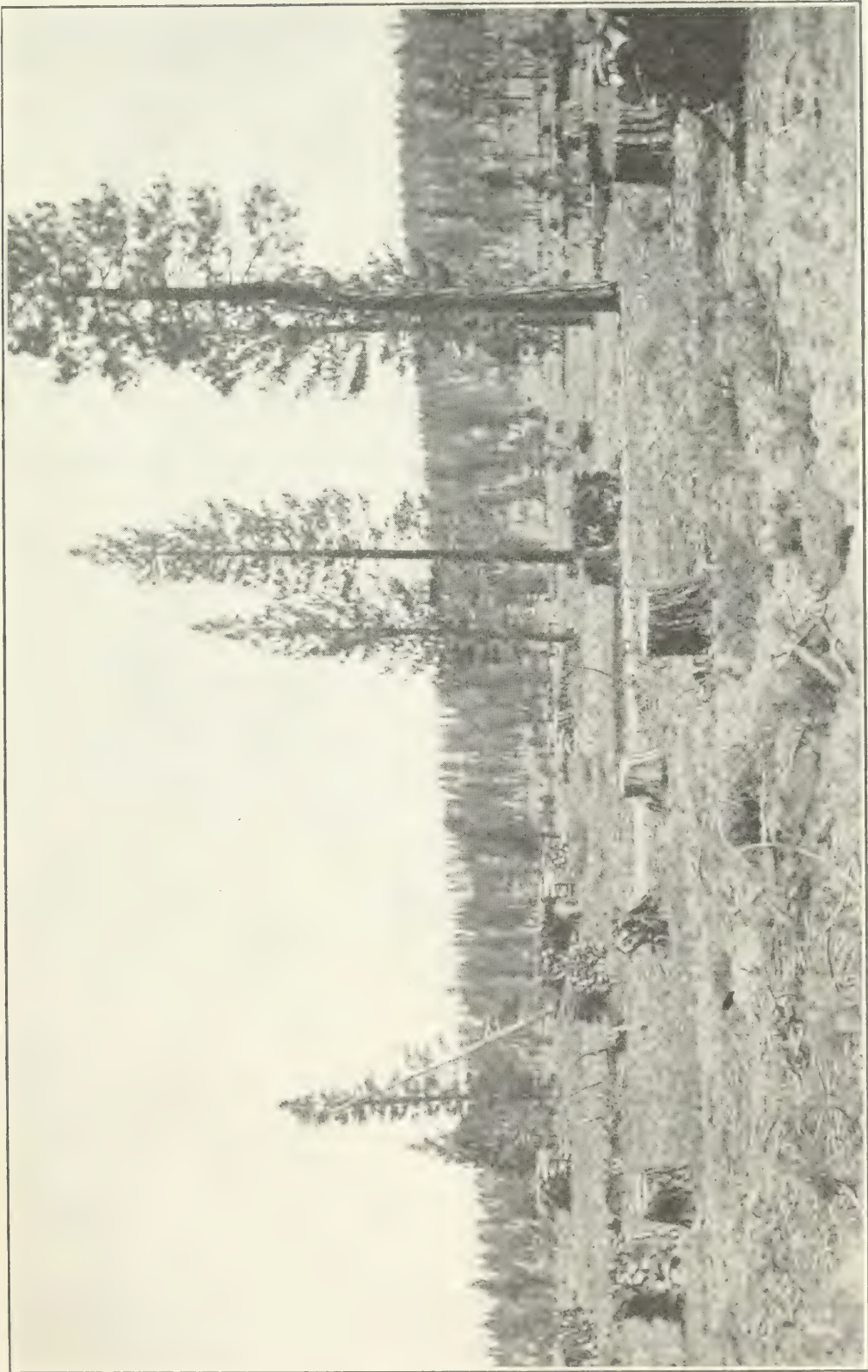
Ground Cover.

The ground cover is exceptionally good in the virgin timber. A thick layer of humus consisting of decaying wood, needles, ferns, and grasses forms a very good seed bed throughout the area. The fortunate absence of fires in the cut-over portions has resulted in the accumulation of a good leaf mould, and, consequently, a favorable seed bed.

Logging.

Power logging is employed and is made necessary by virtue of the roughness of the country. The logs are hauled down, by means of dry chutes and cables, to the landings where they are loaded on to cars and hauled down a broad gauge railroad to the top of a hoist 8,000 feet in length. Here the loaded cars are let down, one at a time, to the Yosemite Valley Railroad tracks, 3,100 feet below, and thence to the saw mill at Merced Falls. The mill cuts on an average of 150,000 board feet per day.

Sugar pine and white fir constitute the majority of the present cut. Practically every tree is cut from which a log can be taken and no diameter limit has been established. Most of the young trees remaining are injured and reproduction is badly retarded by careless skidding. However, if fires can be kept out of the cut-over areas, it is safe to assume that there is sufficient reproduction to produce a fair future stand of timber. If a second crop is contemplated (and it should be, since the area is typical forest soil) it is essential to establish a diameter limit of cutting, suitably 18 inches, and to leave a greater number of seed trees. These features, together with a method of protection both from fire and injury during logging operations, will greatly favor the production of a second crop.



The result of good logging in a yellow pine forest. Tops and large branches were converted into cordwood and the remaining debris burned. Seed trees have been left to restock the area and small trees were left for future marketing.

Waste in Logging.

This company is pursuing the policy of close utilization. Stumps are cut down to a height of about 2.5 feet and the trees are used up to a diameter of from 8 to 10 inches. With the exception of the material left as slash below the railroad, little merchantable material is wasted.

Conclusions.

The Yosemite Lumber Company is not practicing conservative forestry. No plan of future management is contemplated and the present cutting is being conducted without regard to the possibility of a future cut or the production of a second stand. The fact that no damaging fires have occurred on the cut-over areas owned by the company is merely good fortune and is not at all significant of the actual present demand for protection. Much of the slash is used for firewood, but that allowed to remain still constitutes a fire menace worthy of consideration.

RAILROAD RIGHTS OF WAY INVESTIGATION.

One of the first problems with which the Board of Forestry has to deal is the problem of protecting the natural and vital resources of the state from fire.

The sources from which fires emanate are numerous. It is a generally accepted fact that many fires may be rightly attributed to carelessness on the part of one individual or another, along the railroad rights of way; and an investigation has been made to determine, as accurately as possible, the relation of railroad rights of way to the fire problem. This investigation has been a general one; the rights of way between San Diego on the south and Yreka on the north having been carefully covered. Owing to the barren character of certain areas through which some rights of way pass, such roads have not been considered dangerous, and, consequently, not covered.

Observation has been made of the conditions existing along the railroads. Conference with the officials of railroad companies, when such was possible, has added information of material value to the investigation. A report of these conferences, together with the observations made, is hereby submitted.

The investigation started June 7, 1913, that date being twenty-four days later than the date recognized in California as the beginning of the fire danger season, namely, May 15th. By the middle of May much of the grass on the hills and in the valleys of California becomes inflammable. This danger increases as summer advances and continues until about the middle of October. Showers are then to be expected.

One who has traveled extensively in the state and has been at all observant, is undoubtedly familiar with the grassy covering so generally characteristic of the conditions along railroad tracks. On all excepting desert areas, grass of some variety is bound to be present in greater or lesser abundance along the cleared rights of way. This grass, drying rapidly after maturity, remains as a menace to adjacent areas.

Endeavoring to classify the sources from which fires may originate along railroad lines the following scheme presents itself:

1. Sparks scattered from the stacks of engines.
2. Live cinders deposited on the track when the fire-box is cleaned.
3. Burning oil dripping from the fire-box.
4. Burning wheels caused by brake friction on grades.
5. Lighted matches and cigarettes thrown from trains by passengers.
6. Inadequate supervision and control during burning of right of way, together with absence of a systematic method.
7. Campers, hunters and tramps.

Of the seven, four would start fires not farther from the track than fifteen feet. These are 2, 3, 4 and 5. Experiments have been made along the Pennsylvania Railroad proving conclusively that sparks from locomotives can be thrown one hundred feet and still retain life sufficient to ignite very dry and inflammable grass. Consequently, giving

this conclusion due consideration, the danger from class 1 can be eliminated by either of two methods—

1. By the disposal of all inflammable material within a distance of one hundred feet on both sides of the track.

2. By the application of thoroughly efficient spark-arresters and spark-deflectors.

Owing to the fact that clearing a strip one hundred feet on both sides of the track is expensive, more than should be expected and impracticable, it is evident that efficient spark-arresters and deflectors must be introduced as essential parts of any remedy suggested.

Concerning a remedy for class 6 much may be said. First, it may be pointed out that several very destructive fires have had as their origin the carelessness, inadequate force of men, and improper judgment of section crews whose duty it is, under the present system, which, undoubtedly, is undeserving of the name, to burn the rights of way. Furthermore, there is no systematized supervision of this work. To each section boss there is apportioned a certain stretch of track. At his convenience and, unfortunately, under his oftentimes inexperienced control, this work is done. Certainly the rights of way should be cleaned. Without doubt the most economical method of eliminating inflammable material is by burning.

Grazing cattle or sheep on the right of way can not be expected to prove satisfactory; first, because the measures necessary to make this practice safe render it very expensive and impracticable; second, after grazing the grass will rapidly grow again inasmuch as the roots remain uninjured. Burning, on the other hand, has a marked effect on the roots and, if thoroughly done, will retard repeated growth for the season. Nevertheless, burning under the present method is apt to be dangerous, and when the hazard of a remedy becomes so great as to defeat its purpose, it can not be denied that efficiency is lost and the remedy is one only in name. A few of the more recent fires undeniably attributable to careless burning are tabulated as follows:

Initials of railroad	Place	Area damaged, acres	Character of area damaged	Date	Ownership
S. P. R. R. ---	Near Riverside --	60	Pasture, chaparral -----	June 13	Private.
S. P. R. R. ---	Near Stockton --	100	Grain -----	July 12	Private.
W. P. R. R. ---	Near Oroville --	20	Vineyard -----	June 13	Private.
N. W. P. R. R. ---	Near Ukiah ----	20	Pasture -----	June 13	Private.
S. P. R. R. ---	Near Felton ---	300	Chaparral -----	July 13	Railroad and private.

This merely cites a few fires, which, we have full reason to believe, could have been avoided.

Recognition is given the fact that some railroad companies do make expenditures for the prevention and suppression of fires.

Arranging the companies with respect to the work done in proportion to their total mileage they appear in somewhat the following order

(only such roads as are doing enough fire prevention work to warrant recognition are named) :*

Yreka Railroad Company.	Atchison, Topeka and Santa Fe
Southern Pacific Company.	Company.
Northwestern Pacific Company.	Western Pacific Company.
Butte County Railroad	Pacific Electric.
Company.	Northern Electric.

The railroad companies coming under the investigation are:

Atchison, Topeka and Santa Fe.	Northwestern Pacific.
Boca and Loyalton.	Pacific Electric.
Butte County.	San Diego and Cuyamaca.
Lake Tahoe.	Sierra and Mohawk.
McCloud River Railroad.	Southern Pacific.
Nevada California and Oregon.	Western Pacific.
Nevada County Narrow Gauge.	Yreka Railway.
Northern Electric.	

The work now being done is, doubtless, instrumental in preventing many fires. However, as this report will point out, the work is not fully organized and system is lacking in its execution. To this there are one or two exceptions—mentioned later.

Under the present management fire guards are constructed at intervals, either hoed or plowed, on an average of thirty feet from the track. These lines average from two to four feet in width. One section boss will construct these guards within his section and burn immediately; another follows the practice of clearing the fire guards as he proceeds with the burning; some fail to construct guards altogether, while others have their guard lines cleared some time before the grass is dry enough to burn clean.

*This does not include railroads not covered by the investigation.



This view, taken from the railroad, shows a charred grain field where thousands of bushels of standing grain were destroyed by a fire which originated on the railroad right of way.

Recommendation.

In order to insure prevention from fires originating from the classes 2, 3, 4 and 5, no better method could be followed than that of constructing continuous fire guard clearings to be completed by May 15th and thirty to fifty feet from center on both sides. After this date very little grass will grow on the cleared lines. As summer advances burning may be done under capable supervision and under orders of an experienced man.

Campers, Hunters and Tramps.

Here the problem is one which can not be dealt with within a certain prescribed area. During the investigation it was found that this source of fire is one of the most important with which the railroad companies have to deal. It is not possible to keep a tramp within thirty feet of the track. Hunters and campers are included in this heading merely as possibilities. Notwithstanding the fact that many fires start from carelessness of tramps not directly upon the right of way, it appears just that the railroad should be held responsible for any element acting against the public welfare and whose itinerary is determined by the rights of way. Railroad patrols established along rights of way throughout the state, to work in cooperation with all protective associations, would decrease the danger from fires emanating from such a source. However, the danger from fires being started by tramps will not be greatly diminished until effective measures are taken to decrease the number of tramps. Major Pangborn made a study of the tramp problem in its relation to railroads in the United States. He gives as a minimum figure 430,000 tramps following the railroad lines: "The surest way of decreasing the mobility of the tramp is to stop his beating his way on trains. It is strange that the railroads do not unite in a common policy for this purpose * * *. A system of railroad police could not only patrol railroad property, but also adjacent territory now infested with hobo camps * * *. Check beating railroads, abstain from feeding at the back door, establish state or district work colonies and the tramp will disappear."*

Railroads.

Southern Pacific Company.

From Sacramento north, via Marysville, the right of way extends through a valley which is characterized chiefly by grass, grainfields and occasional orchards. Considerable precaution is warranted owing to the rapidity with which fire spreads and the great damage liable to occur in grainfields ripe for harvesting. The character of the area remains unchanged until at Kennett brush and chaparral is encountered.

The company has done good work in constructing fire guards south of Redding along this route. About half of the required burning has been done. As the area becomes one of chaparral, fire danger, in a sense, increases. Frequent grassy spots are found along the track and occasionally timber, which forms a rather scattered covering on the canyon slopes, extends down to the right of way. Evidences of fire having burned close to the track are frequent and conspicuous. The chaparral forms a heavy growth continuing up the slopes to the timber. Little prevention work is done by the company; fire lines are not made systematically and the grassy spots are burned by the United States Forest Service at federal expense. A fire train ready to report to fires along the right of way through the canyon is maintained by the railroad

*Mr. Arthur J. Todd in The California Outlook, July 26, 1913.

company and stationed at Dunsmuir. This approach to systematic work is certainly worthy of commendation. Under Federal supervision mounted patrols are maintained whose duty it is to cover the canyon district. These patrols are paid by the government.

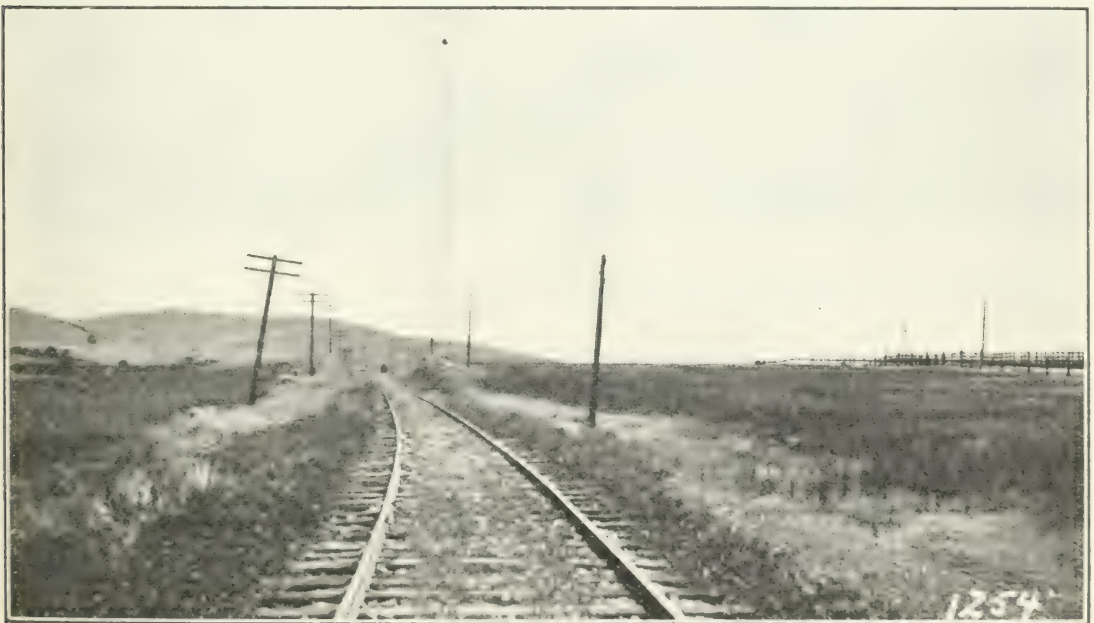
Grass again predominates north of Edgewood. The adjacent area is, for the most part, pasture land. Fire lines are made and some burning has been done, but the impression is given that thorough work is not the object.

McCloud River Railroad.

This road operates trains between Sisson and Slagger Creek, a distance of about thirty-five miles. The railroad extends through a region of chaparral, cut-over land and timber; parts of the right of way are in open fields where grass is abundant. Not much is done by the company to insure safety from fire.

Yreka Railroad Company.

Mr. W. B. Rider, supervisor on Klamath National Forest, speaks appreciatively of the excellent cooperative work done by the Yreka Railroad Company. This road operates between Montague and Yreka through an area of heavy grass. At a distance of thirty feet from the center of the track continuous fire guards are plowed, three furrows in width. That these guards are completed prior to the fire danger season, or very nearly finished by that time, is a fact deserving special merit. As the grass becomes more inflammable the thirty foot strips are burned. This plan is practiced each year and no fires have occurred along this right of way.



The engines on this railroad burn wood. This condition of the right of way greatly increases the chance of fires being started by locomotives.

Southern Pacific Company.

Valley conditions exist from Tehama to Suisun via Willows, pasture land and grainfields constituting the greater portion of the area adjacent to the right of way. Here evidence was suggestive of precautionary measures taken by the railroad. The fire guards were well constructed and the burning, much having been done, was thorough.

The general impression, obtained from interviews with station agents, trainmen, and section bosses, was satisfactory and to the effect that few fires now get beyond control of the burning crews.

Approaching San Francisco Bay, with few exceptions, the railroad lines traverse an area, irregular in boundary, and characterized by level reaches of semi-swamp land upon which tules grow in rank abundance. During the early and middle summer no danger from fire exists on areas covered by this form of vegetation. However, in the fall, when the tules are dry, the company follows the practice of burning all material within an average distance of fifty feet from the track.

Suisun lies on the eastern edge of the tule land. Branching north, the Southern Pacific line passes along the boundary of this area, soon leading into the hills where, immediately, the grass characteristic is encountered. Through the Napa Valley, a region extremely fertile and producing abundant crops of hay, grain and grapes, the right of way



The owner whose grain field lies adjacent to a railroad right of way is forced, at times, for protection to his crop, to plough wide strips between the railroad tracks and his ripe grain.

again presented signs of apparent neglect. Cases were numerous where owners of hay and grain had plowed wide strips between their crops and the railroad. These conditions were observed to Calistoga. On the electric line from Calistoga to St. Helena no precaution had been taken. This is significant, especially as the covering of grass was heavy and already decidedly dry. Furthermore, the adjacent area is chaparral. Should a fire start on the right of way there is no means by which it could be kept from spreading up the slope to the chaparral and hence to unbounded brush covered hills.

Recognition is given the good work done by the Southern Pacific Company between Napa Junction and Santa Rosa. Fire guards are well constructed and satisfactory burning being done.

Northwestern Pacific Railroad Company.

Grass predominates between Santa Rosa and Willits, with occasional patches of timber traversed north of Ukiah. Chaparral is abundant north of Calpella. Apparently systematic method is employed by the

company through this region. With the exception of small stretches, fire guards are well and continuously constructed. Much of the burning also has been done.

Dangerous conditions exist between Santa Rosa and Sausalito via Monte Rio and Tomales Bay. In the accompanying table the character of the area, etc., is shown. Along the Russian River there are many summer resorts. Small vacation towns are scattered thickly throughout the canyon. Should a fire break out great damage would undoubtedly be done, owing to the thick and unbroken growth of chaparral and timber. It is sufficient to state that very little is done in this vicinity to prevent fires along the railroad. Neglect, such as is evidenced here, if permitted to continue, will doubtless result in disaster. A point is claimed by the officials on the ground that few fires have occurred in recent years. Granting this, the investigation must hold that such is not due to preventive measures taken. Furthermore, it must be kept in mind that no efficient fire protective scheme can be based upon the element of chance. Between Point Reyes and Sausalito the right of way passes through hills heavily covered with grass and chaparral. Redwood timber is abundant in the canyons. The road follows around the north side of Mount Tamalpais through an area well settled and densely wooded. Little is done by the railroad to prevent destruction by fire on the north side of the mountain similar to what has so recently occurred on the south side.

Western Pacific Railroad Company.

Leaving Oakland the Western Pacific encounters the prevailing grass covered area immediately. Seldom is the broad rolling expanse of pasture land broken by patches of chaparral. The region is chiefly valuable as stock range.

Mr. J. J. Callaghan, secretary of the Stockmen's Protective Association of Livermore, speaks well of the cooperation given by the railroads. The association has a membership consisting of ranchers owning range within Alameda and San Joaquin counties and others owning range within a convenient distance for patrol. There are 250,000 acres, mostly range land, represented in the association. The purpose of this organization is to provide for fire prevention and suppression in this vicinity, to give the small owner a voice through his association, and, to promote the idea of systematic protection. The association recommends five men each year to act as patrols over the area represented. These men are then appointed by the county supervisors; they are paid \$85 a month, receiving their salaries from their respective counties. Alameda County provides four patrolmen, while San Joaquin County maintains one. The area patrolled lies between Tracy on the east and the Santa Clara hills on the west. During the past three years a marked decrease in fire damage is attributed to this systematic patrol.

During the past six years the Southern Pacific and Western Pacific railroad companies have paid, as fire damages, the aggregate sum of \$30,000 in Alameda and San Joaquin counties alone. Cases are numerous throughout the state where civil suits have been filed against railroad companies for damage caused by fire originating along rights of way. Exact figures are very difficult to obtain in view of the fact that

action is not always taken, settlements are often slow to be made after decisions and sums are frequently paid voluntarily to cover damage done.

The general character of the area remains unchanged until at Oroville the right of way enters the Feather River canyon. From Oakland to Sacramento much has been done to render safe the condition of the right of way. However, there is seen occasional evidence of fire having spread beyond control during burning of the track area. Appearances are again most unfavorable from Sacramento to Oroville. With the exception of a very little burning, practically nothing is done.

Grass is allowed to remain on the right of way. The adjacent fields are largely planted to grain which is allowed to ripen before harvesting. In order to protect their crops from fire, many of the ranchers owning land adjacent to the railroad have mowed thirty foot strips immediately adjacent to the right of way.

Should fire start along the track on a windy day there is little doubt but that sparks would be carried across these mowed strips. A few miles west of Oroville a fire started along the railroad, spread beyond control and seriously damaged a grape vineyard. This fire occurred recently.

The problem in the Feather River canyon is a difficult one. Chaparral and timber characterize the region. Little is done in clearing the track of grass and, in many places, the amount of dead and down material is conspicuous. This undoubtedly should be piled and burned as it remains a menace to the adjacent timberland. There is an abundance of young tree growth close to the right of way. Grassy spots are frequent but no clearing has been done to prevent fires. A very commendable system employed by the company is the use of a printed card so arranged as to enable engineers to notify section crews of the location of fires. Upon the receipt of this notification the section boss is under orders to report at once to the fire with a force of men sufficient to extinguish it if possible. By this means a fire would be controlled during its incipient stage.

The card system is admirable and is deserving of much consideration. Although the conditions along the line are not what they should be, much of the hazard is obviated by this provision for quick action in case of fire.

On the front of the card appear instructions to section foremen as follows:

Go at once to the fire reported on this card.

Make out your report of the fire and send it with this card to your roadmaster at once.

The roadmaster then sends the card with the section foreman's report to the superintendent. Upon receipt of this information the superintendent makes immediate investigation of the fire, and reports the same along with the card and foreman's report to the claim agent. On the back of the card appears the following instruction to section foremen:

There is a grass fire at point indicated (the engineer discovering the fire indicates on the card its location).

Have section men sent to that point *at once* and extinguish fire without regard to whether it is on right of way or adjacent property.

Boca and Loyalton Railroad Company.

This road, having been operated largely for logging purposes, is now a common carrier and is affiliated with the Western Pacific Company. Trains operate between Olio and Boca, a distance of nearly forty-five miles. Part of this distance is cut-over land upon which young growth and slash form a dense cover through which fire will burn rapidly and with intense heat. Chaparral and timber frequently border on the right of way. There have been several bad fires along this railroad—the causes of which were not discovered. Conference with officials at Portola leads to the conclusion that few precautions are taken along the Boca and Loyalton track. Undoubtedly the region is one in which fire prevention should receive special consideration.

East of Portola there is a marked decrease in fire danger owing to the barren nature of the region.

Sierra and Mohawk, and Nevada, California and Oregon Companies.

Going over Chilcoot Pass and into Nevada these roads operating narrow guage lines have little to consider from the standpoint of fire danger. The area covered is strikingly barren, retaining this peculiarity to Reno, Nevada.

Reno is located on the eastern slope of the Sierra Nevada Mountains. The region is not one of excessive vegetation owing to the rather meager annual precipitation.

Southern Pacific Company.

Leaving Reno and beginning the ascent of the Sierras the Southern Pacific follows the Truckee River westward. Soon after crossing the state line the right of way becomes surrounded by brush covered hills. Grass growing in abundance covers the right of way. West of Truckee lie miles of snow sheds stretching through wooded mountains. Owing to the enormous expense entailed in the erection of these sheds, special provision has been made by the company for their protection. On Red Mountain a lookout station is located commanding an expansive view taking in the entire length of the snow sheds. Two watchmen are stationed at the lookout and have telephone communication with stations along the railroad. By this means a fire can be discovered and extinguished before much damage is done. Immediately, upon receiving information of a fire, the station agent summons a fire crew. This systematic effort to prevent fires is employed as far east as Truckee and as far west as Blue Canyon.

The Southern Pacific Company employs a general fire inspector whose duty it is to superintend burning. Mr. Niles Searles, now holding the position, freely admits that few systematic methods are in practice. The nearest approach to efficient systematic control is found in the lookout station on Red Mountain together with the maintenance of a fire train between Truckee and Blue Canyon. Here also may be mentioned the fire train maintained at Dunsmuir.

Lake Tahoe Railroad.

The road operates between Truckee and Lake Tahoe a distance of fourteen miles. Following close by the river all the way, the right of way is practically safe from fire since there is an abundant growth of

green shrubs and water plants. Excessive moisture prevents the drying of the vegetation; consequently, inflammable material is not abundant.

Nevada County Narrow Gauge Company.

From Colfax to Nevada City conditions are dangerous. Along the right of way of the Nevada County Narrow Gauge Railroad no measures are taken to prevent fires spreading. Grass is abundant along the track while chaparral and timber lie immediately adjacent. Provision for some action to obviate this danger should be made.

Regarding the condition existing between Colfax and Auburn little need be said. Extensive grading has been necessary for the double tracking and this work resulted in a rather completely cleared right of way. This fact, together with the many tunnels, renders the distance practically immune from fire damage.

Characteristic of the region between Auburn and Sacramento are the numerous orchards. Many are located along the railroad. Grass is present in abundance but the adjacent lands are cultivated close up to the right of way.

Approaching Sacramento, however, real valley conditions are again encountered. Here the company has done some burning and is constructing fire guards about 30 feet from the track. These are apparently not continuous.

Following the coast line of the Southern Pacific south from San Francisco to Los Angeles one is impressed by the unchanging character of the country. Grass predominates. In general, chaparral or light brush is to be seen at not a great distance from the train. Wide expanses of pasture land are numerous, broken on the slopes and ridges by scattered brushy vegetation. The grass, dry, and often quite thin, gives a parched and thirsty appearance to the landscape. Over these hills fire has often burned unchecked. The company is doing considerable work along its right of way to prevent fires. Quite systematic burning is done each year and the fire lines, for the most part efficient, are continuously made in sections demanding special precaution. Sections are omitted, however, which should be roughly guarded at least.

A heavy tangled cover of chaparral is characteristic of the mountains of southern California. This burns readily. In a short space of time vast areas may be fire swept leaving the steep slopes much impaired. Evidence of devastation by fire is conspicuous south of Santa Barbara. Although there is room for more systematized methods, the railroad company is prompt and willing to cooperate with state and federal agencies in preventing fires along its right of way. Unfortunately this can not include all the railroad lines operating in southern California. The prevailing sentiment in the region expresses a strong plea in favor of legislation designating a prescribed amount of work to be requisite and to be completed by the railroad companies on a specified date.

Santa Fe Company.

One of the most dangerous situations in the south is Cajon Pass. The Santa Fe Company is responsible for this right of way. There has been a recent attitude on the part of the company to neglect clearing the inflammable material from along the track through Cajon Pass. There is generally a strong air current passing through the canyon which

adds to the fire danger. The following is a significant report covering fires having occurred between San Bernardino and Barstow during the past five years:

Season	Cause	Number of fires
1909 -----	Railroad	8
1910 -----	Railroad	2
1911 -----	Railroad	3
1912 -----	Railroad	15

Investigation was made in each case and the cause undisputably attributed to the railroad. To June 27, 1913, no clearing has been done in Cajon Pass. Desert conditions prevail east of Barstow to the Arizona line.

Grass predominates between Los Angeles and San Diego. The Santa Fe road passes through a region rich in production of oranges, walnuts, olives, hay and garden crops, striking the beach north of Oceanside. The right of way follows the coast for miles. Pasture land is most in evidence on the north side of the track. Very little is done to prevent fires spreading in these pastures. Concerning the area from Del Mar to San Diego unfavorable report must be given. The region traversed is one of brush, grass and chaparral. Fire may readily spread from the railroad and result in considerable loss. Very little, if any, work is done by the railroad company to prevent this loss.

Between Fullerton and San Bernardino, the track passes through grass and brush covered hills. Here the company seems to have centered its fire prevention activity. Fire guard lines are constructed and a large portion of the right of way burned. This admirable work continues to Riverside. Then, again, neglect is apparent. The region between San Bernardino and Los Angeles is one of orchards and intensive cultivation and is rather free from fire danger. Broad reaches of wash, alluvial deposits from the mountain canyons present a semiarid appearance. The mountain range extends east and west with the southern slopes well covered with chaparral. In the more shaded canyons timber is found in exceedingly light stands. Although the San Gabriel wash (this is the greatest in extent) approaches a desert in appearance there is, nevertheless, a light continuous vegetation through which fire may slowly spread to the adjacent hills more heavily clad with brush and chaparral. Nothing is done to obviate this danger.

San Diego and Cuyamaca Railroad.

Extending northeastward from San Diego lies a right of way owned and operated by the San Diego and Cuyamaca Railroad Company. Because of the brushy nature of the region traversed by this road much care is warranted. Nevertheless, surprisingly few preventive measures are employed.

Pacific Electric Railway Company.

In the vicinity of Los Angeles electric lines are numerous, the system being, in fact, one of the most extensive of its kind in the country. These railroads although not possessing the peculiar danger from

sparks, as must be dealt with in a consideration of steam lines, must be regarded as a factor in the fire problem.

The electric lines branch in every direction passing through fields, orchards, residence sections, and even far into the wooded hills. In hill regions, where chaparral very generally grows close to the right of way, special care should be exercised to prevent fires starting from carelessness of passengers. This is true because the right of way, with few exceptions, is heavily covered with grass.

The Pacific Electric Company follows the practice of burning along their right of way. This work is done by means of a fire car so arranged as to catch with grass within a short distance from the track. The method could not be safely employed in a chaparral region. Consequently, the work is centralized along open stretches of track. Nothing is done to insure safety through the hills.

Southern Pacific Company.

Between Los Angeles and Vincent, a station situated on the edge of the Mohave Desert and at the base of the north slope of the Sierra Madre Mountains, chaparral and grass predominate. Over this territory the railroad company has done excellent work. Fire guards, wide enough to be efficient, have been completed and are continuous on both sides of the track and from fifty to sixty feet distant. What burning has been accomplished is thorough.

Desert conditions prevail between Vincent and Warren. Beginning the ascent to Tehachapi Pass, grass and a light cover of brush are the characteristic form of vegetation. Some work has been done by the railroad in this locality, but opportunity still remains for further and more systematic effort to prevent fires.

Dropping down into the San Joaquin Valley the right of way again stretches through broad areas of pasture land, occasionally bordering large fields of grain. From Bakersfield to Sacramento the character of the area traversed by the railroad remains practically unchanged. Grass predominates while the absence of brush is very marked. Comparatively little is done on the right of way. Rather inefficient fire guards are hoed at an average distance of 30 feet from the track. Portions of the right of way have been burned. North of Lathrop, however, there is repeated evidence of fire having spread beyond control of the burning crews.

From Bakersfield the Southern Pacific operates a branch road to Coalinga. The latter is a region rich in its production of oil. Approaching the oil district, and continuing to the city of Coalinga, hundred foot strips are cleared on both sides of the track. This clearing is made down to the mineral soil, no vegetation being allowed to remain. This work is done by the railroad company.

The Butte County Railroad.

Operates between Chico and Stirling City. Fully one-half of the distance is characterized by a relative abundance of forest vegetation; a heavy growth of grass connects the right of way with the adjacent chaparral and timber. An attempt is made by the company to keep the right of way cleared of inflammable material, the grass is hoed away from the track annually; but this has little effect in keeping fires within the right of way. Portions of the road are burned by

the section crews. Fire guards are not given sufficient attention; consequently, what burning is done carries with it considerable risk. The total distance is thirty-one miles. Stirling City is situated at an altitude of 3,500 feet above sea level while Chico lies at an elevation of but 51 feet. There is a maximum grade of 5 per cent. Very few fires have been attributed to the railroad; however, the condition of the right of way will warrant its being placed under a systematic scheme of protection.

Northern Electric Railroad.

A well organized electric system and a common carrier road is operating between Sacramento, Chico, and Oroville. The power is taken from a third rail and the contact often occasions flashing sparks. Valley conditions predominate; in fact, brush and chaparral are not present in the region traversed by this railroad. Extensive grain crops are produced on land adjacent to the road and, during the summer, fire danger is emphasized here as throughout the valley. Little is accomplished in the way of securing absolute safety from fire along the Northern Electric tracks.

Conclusions.

Having thus covered the greater part of the railroad rights of way in the state and the above observations having been made, the following conclusions are formed:

First—Fires do originate, not infrequently, along railroad rights of way.

Second—Owing to remoteness many of these fires may spread unchecked for hours before discovery, consequently rendering the task of control more difficult than if immediate action were taken.

Third—Some railroad companies are doing more than others to prevent and suppress fires along their right of way.

Fourth—No railroad company is doing all that it should do to prevent and suppress fires along its right of way.

Fifth—With but few exceptions, fire prevention work done by railroad companies is incomplete and unsystematic, thereby, in many cases, defeating its own purpose.

Sixth—It is possible, with systematic and efficient work, to avoid many of the fires which can occur under the present methods.

Seventh—The railroad companies, with few exceptions, are paying out annually for fire damage enough to add materially to a well organized fire prevention system.

Eighth—Danger exists in the valleys as well as in mountainous regions.

Ninth—Railroad rights of way do form an important factor in the fire problem of the state.

Recommendations.

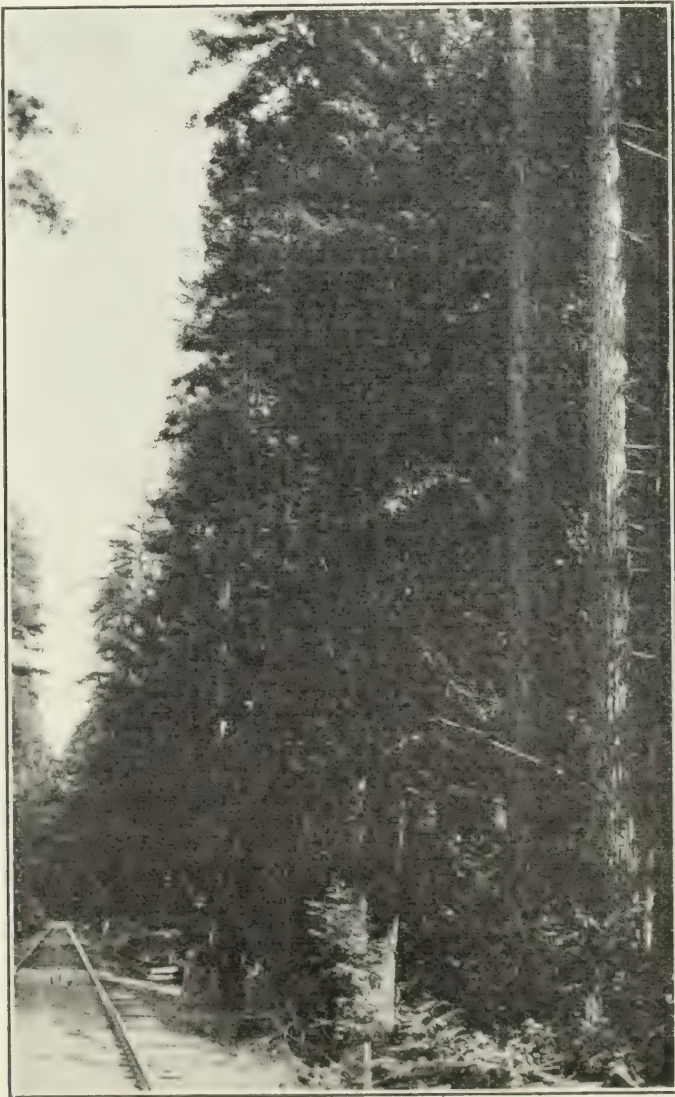
From the above conclusions it is not difficult to detect very apparent need of remedy. A very simple analysis of the situation demonstrates clearly the fact that, lack of efficient work, non-application of systematic methods and, at times, apparent neglect result primarily from freedom to do or not to do the work. The matter is left to the discretion of the railroad companies except on portions of rights of way which traverse Government Reserve. Even here much leniency is given and, unfortunately, at times, abused.

In order to secure adequate protection along railroad lines throughout

the state it is hereby recommended that legislative measures be enacted as follows:

Railroad Fires.

Section —. It shall be the duty of all railroad corporations or railroad companies operating any railroad within this state to keep their railroad track, and either side thereof, for a distance of one hundred (100) feet on each side of the track or roadbed, so far as it passes through any portion of this state, free from dry grass, weeds or any inflammable debris; and any railroad company or corporation failing to keep its railroad track and each side thereof free as above specified, shall be liable for any damages which may occur from fire emanating from the operation of such railroad, and a neglect to comply with the provisions of this section shall be prima facie evidence of negligence on the part of any such railroad company or corporation. But no railroad company or corporation shall be required to keep free as above specified any land not a part of its right of way.



Forest fires are frequently attributable to railroads. Here is one of the reasons for it.

Section —. Hereafter all companies, corporations, or persons engaged in operating any railroad wholly or in part in this state, shall be liable for the destruction of, or injury to, any property, real or personal, which may be caused by fire, or result from any locomotive, engine, machinery, train, car, or other thing used upon said railroad, or in the operation thereof, or which may result from or be caused by any

employee, agent or servant of such corporation, company or person upon or in the operation of such railroad, and the owner of any such property, real or personal, which may be destroyed or injured, may recover all such damage to said property by suit in any court, in the county where the damage occurred, having jurisdiction of the amount of such damage, and upon the trial of any such action or suit for such damage it shall not be lawful for the defendant in such suit or action to plead or prove as a defence thereto, that the fire which caused such injury was not the result of negligence or carelessness upon the part of such defendant, its employee(s), agent(s), or servant(s); but in all such actions, it shall only be necessary for the owner of such property so injured to prove that the fire which caused or resulted in the injury originated or was caused by the operation of such railroad, or resulted from the acts of the employee(s), agent(s) or servant(s) of such defendant and if the plaintiff recover in such suit or action, he shall also recover costs, the same to be ascertained from the evidence in the case by the court or jury trying the same. Provided, that the penalty prescribed by section — of this act shall apply only when such employee(s) agent(s) or servant(s) is in the discharge of his duty as such; and provided further, That said action for damages be brought by the party injured within two years next ensuing after it accrues; and provided further, that the liability herein imposed shall inure solely in favor of the owner or mortgagee of the property so damaged or destroyed by fire; and the same shall not pass by assignment or subrogation to any insurance company that has written a policy thereon; and provided further, that nothing in this act shall be held to apply to or in any manner affect any right which has accrued prior to the passage hereof or any suit now pending.

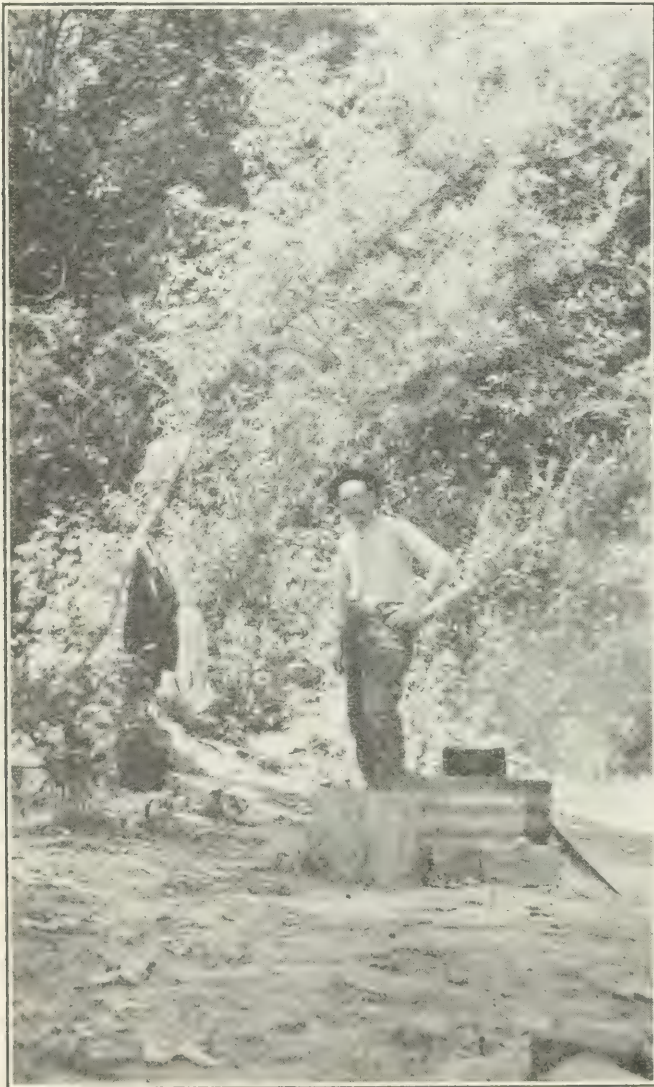
Section —. It shall be the duty of every railroad corporation or railroad company operating any railroad within this state to plough as a fire guard not later than July first (1st) of each year, upon each side of its line of railroad, a continuous strip of not less than six (6) feet in width, which said strip of land shall run as near as possible parallel with said line of railroad, and be ploughed in such a good and workmanlike manner as to effectually destroy and cover up the vegetation thereon and be sufficient to prevent the spread of fire, and in addition thereto every such railroad corporation or railroad company shall cause to be burned, not later than August first (1st) of each year, all the dry grass and other inflammable vegetation lying between the said ploughed strips and the track of said railroad; and the outer line of said strips of ploughed land shall be upon the outer line of such railroad corporation or railroad company's right of way, or if upon land owned by said corporation or company, one hundred (100) feet on either side from the center of the track or outer track; provided, that such fire guard so to be ploughed need not be constructed within the limits of any town or city, nor along that portion of a railroad which runs through rough mountains, or on other lands where ploughing would be impracticable; but that the provisions herein respecting the burning of a strip on each side as above specified shall be duly conformed with whenever any vegetation is found along such line of road; and provided further, that this shall not apply to logging railroads which are not operated as common carriers.

Section —. Any railroad corporation or railroad company failing to comply with the provisions of section — of this act shall be liable to pay a penalty of two hundred (200) dollars for each and every mile or fractional part thereof of such strip of land as it neglects to plow on either side of the line of its railroad in this state, in each and every year as aforesaid, the same to be collected in an action of debt in any court of competent jurisdiction, in the name of the people of the State of California, and when collected it shall be paid into the school fund of the county wherein the cause of action accrued; and provided, that the said action shall be brought within three years next after it accrues.

Section —. Every railroad corporation or railroad company operating any railroad or part thereof within this state shall, subject to the approval of the State Board of Forestry, equip and maintain in good condition an efficient spark-arrester and a suitable ash-pan on every locomotive engine owned or operated by such corporation or company, except such engines as are operated by oil fuel or electricity; and shall

require its employees operating such engines to exercise sufficient care to keep such devices in good order to prevent the escape of live coals or sparks which may cause fires along the right of way; and any such corporation or company failing to comply with the provisions of section — of this act shall be guilty of a misdemeanor, and upon conviction thereof be punishable by a fine of not less than twenty (20) dollars nor more than one hundred (100) dollars for every offense thus committed.

Section —. Each railroad corporation or railroad company owning or operating a railroad wholly or in part within this state shall be responsible in damages to every person and corporation whose property may be injured or destroyed by fire communicated directly or indirectly by any of the locomotive engines in use upon the railroad owned or operated by such corporation or company, and each such railroad corporation or railroad company shall have an insurable interest in the property upon the route of the railroad owned or operated by it and may procure insurance thereon in its own behalf for its protection against such damages.



California's mild climate is conducive to the welfare of the "floating population," and each summer finds hundreds of tramps following the railroad tracks. Unless the rights of way be cleared of all inflammable vegetation, the danger from the tramp's cook fire will remain great.

Section ---. On and after July first, 1915, and each succeeding year, any person, firm or corporation cutting wood or lumber on property adjacent to the right of way of any railroad within this state shall dispose of the slash caused by such cutting in such a manner that the inflammable material shall not remain on the ground within

twenty-five (25) feet of any railroad right of way. Any operator of wood or timber on such land, or any owner of such land where cutting is done may be fined not more than ten dollars (\$10) for each acre of such land or fraction thereof from which the inflammable material is not properly disposed of within sixty (60) days from the cutting of the trees or brush thereon; provided, that any owner or operator who cuts wood or timber during the winter, after November first (1st), shall have until May first (1st) next succeeding to remove the slash in accordance with the provisions of this section; and provided further, that, if such slash is destroyed by burning, such burning shall be done in accordance with the forest laws of the State of California.

It is further recommended that the following rules be adopted, and that all railroad companies operating any railroad within the state shall:

1. Maintain an office of general fire inspector who shall be a competent man with an organized force working under his supervision.

2. To lend all possible aid in extinguishing fires adjacent to the right of way.

3. To maintain patrols through areas densely wooded, such patrolmen to be recommended by the State Board of Forestry and given authority as state firewardens. These men shall be paid by the railroad company whose right of way they patrol.

4. To submit annual reports to the State Board of Forestry not later than August 15th of each year, giving total mileage owned and operated and the total mileage cleared, and the reasons for any discrepancy.

The investigation has not taken up the study of logging railroads. These, undoubtedly, play an important part in the fire problem. Where such roads act as common carriers they should be subject to all regulations governing trunk lines.

Initials of railway company	Between—	Character of right of way	Character of adjacent area	Fuel	Approximate percentage of burning now completed	Fire guard trails constructed systematically	Distance of guards from track	Date
S.P.R.R.	Sacramento-Kennett	Grass	Grass	Oil	50%	Sacramento to Redding	30 ft.	June 8, 1913
S.P.R.R.	Kennett Sisson	Chaparral	Timber	Oil	5%	No	30 ft.	June 9, 1913
Butte Co. R.R.	Chico Stirling City	Grass and chaparral	Timber	Oil	5%	No		May 28, 1913
S.P.R.R.	Sisson-Edgewood	Chaparral	Cut-over land	Oil	15%	No	30 ft.	June 9, 1913
S.P.R.R.	Edgewood-Montague	Grass	Chaparral	Oil	5%	No	30 ft.	June 9, 1913
Y.R.R. Co.	Montague-Yreka	Grass	Grass	Wood		Yes	30 ft.	June 9, 1913
McL.R.R.R. Co.	Sisson-Slagger Creek	Chaparral	Timber	Oil	10%	No	30 ft.	June 9, 1913
S.P.R.R.	Tehama-Suisun	Grass	Pasture	Oil	50%	Yes	30 ft.	June 9, 1913
S.P.R.R.	Suisun-Calistoga	Tules and grass		Oil				June 11, 1913
S.F.N. & C. Ry.	Calistoga-St. Helena	Grass	Grass and chaparral	Oil	5%	No	30 ft.	June 11, 1913
S.P.R.R.	Napa Junction-Santa Rosa	Grass	Grass	Electric		No		June 13, 1913
N.W.P.R.R.	Santa Rosa-Ukiah	Grass	Grass	Oil	60%	Yes	30 ft.	June 13, 1913
N.W.P.R.R.	Ukiah-Willits	Grass	Timber and chaparral	Oil	30%	Yes	30 ft.	June 14, 1913
N.W.P.R.R.	Fulton-Trenton	Grass	Grass	Oil	30%	Yes	30 ft.	June 14, 1913
N.W.P.R.R.	Trenton-Occidental	Chaparral	Timber	Oil		Yes	30 ft.	June 15, 1913
N.E.R.R.	Chico-Sacramento-Oroville	Grass	Grass	Oil		No	30-40 ft.	June 15, 1913
N.W.P.R.R.	Occidental-Camp Taylor	Grass	Chaparral	Oil	10%	No	30 ft.	June 15, 1913
N.W.P.R.R.	Camp Taylor-White's Hill	Timber	Timber	Oil	20%	No	25-35 ft.	May 28, 1913
N.W.P.R.R.	White's Hill-Sausalito	Grass	Chaparral and grass	Oil		No		June 15, 1913
W.P.R.R.	San Francisco-Sacramento	Grass	Grass	Oil	15%	No	30 ft.	June 15, 1913
S.P.R.R.	Sacramento-Auburn	Grass	Orchards	Oil	40%	Yes	30-50 ft.	June 16, 1913
S.P.R.R.	Auburn-Colfax	Grass	Chaparral	Oil	20%	No	30 ft.	June 17, 1913
N.C.N.C.R.R.	Colfax-Nevada City	Grass	Chaparral	Oil		Yes	50 ft.	June 17, 1913
B. & L.R.R.	Clio-Boca	Chaparral	Chaparral	Oil		No		June 17, 1913
S.P.R.R.	Colfax-Reno, Nevada	Timber and chaparral	Timber	Oil		No		June 27, 1913
S.P.R.R.		Chaparral	Chaparral and timber	Oil	15%	No	50 ft.	June 18, 1913

N.C.O.	Reno, Nevada-Plumas Jctn.	Desert	Desert	Oil		June 23, 1913
S. & M.R.R.	Plumas Junction-Portola	Desert and grass	Desert and grass	Oil		June 24, 1913
W.P.R.R.	Portola to Oroville	Chaparral and timber	Chaparral and timber	Oil		June 24, 1913
W.P.R.R.	Oroville to Sacramento	Grass	Grass	Oil	No	June 24, 1913
S.P.R.R.	San Francisco-Los Angeles	Grass	Grass	Oil	No	June 24, 1913
					5%	
S.P.R.R.	Ventura-Nordhoff	Grass	Chaparral	Oil	No	June 25, 1913
A.T. & S.F.	Los Angeles-Del Mar	Grass	Chaparral	Oil	No	June 28, 1913
A.T. & S.F.	Del Mar to San Diego	Grass	Grass	Oil	No	June 28, 1913
S.D. & C. Co.	San Diego-Foster	Grass and chaparral	Chaparral	Oil	No	June 28, 1913
					10%	
A.T. & S.F.	Oceanside-Escondido	Grass	Grass	Oil	No	June 29, 1913
A.T. & S.F.	Fullerton-San Bernardino	Grass	Grass and chaparral	Oil	No	June 29, 1913
					20%	
A.T. & S.F.	San Bernardino-Victorville	Grass	Chaparral	Oil	No	June 29, 1913
A.T. & S.F.	San Bernardino-Los Angeles	Grass	Chaparral	Oil	No	June 29, 1913
S.P.R.R.	Los Angeles to Vincent	Grass	Chaparral	Oil	No	June 29, 1913
S.P.R.R.	Vincent to Warren	Desert	Desert	Oil	Yes	June 30, 1913
S.P.R.R.	Warren to McKittrick	Grass	Grass and chaparral	Oil		June 30, 1913
					10%	
S.P.R.R.	Bakersfield to Coalinga	Grass	Grain and pasture	Oil	No	June 30, 1913
					5%	
S.P.R.R.	Coalinga to Sacramento	Grass	Grain and pasture	Oil	No	July 1, 1913
					15%	
P.E. Ry. Co.	Los Angeles-Newport	Grass	Grass and hay	Oil	No	July 1, 1913
				Electric	Yes	June 27, 1913
					75%	

FOREST FIRES, 1913 AND 1914.

Although the citizens of California recognize the magnitude of their forest wealth and its bearing upon the industrial activity in every community, there has been an evident unwillingness on the part of many to realize the importance of adequately protecting our forest areas from fire. California ranks third in her timber supply. There are within the state vast areas of valley and hill land directly dependent upon an already limited water supply. Thousands of acres of brush and timber land throughout the state serve as indispensable regulators of stream flow, and each year our watersheds suffer serious damage from the ravages of fire. This destruction will continue until measures are adopted to prevent it. We, as citizens of California, must face the fire problem squarely and admit as positive the following facts:

1. That forest fires do occasion a very great annual loss in dollars and cents.

2. That all of our industries depend directly or indirectly upon the forests and streams.

3. That we can not afford to permit the annual loss to continue.

4. That we have not given this great problem a fair degree of attention.

5. That there are measures and means of preventing the frequent occurrence of forest fires.

6. That what is lost in one year is sufficient to establish and maintain a protective force for several years.

7. That we should make generous legislative provision for the adoption of measures and means of protection.

8. That sooner or later we, like other countries, will be forced to protect our forests and that the longer we wait the greater will be the cost of protection.

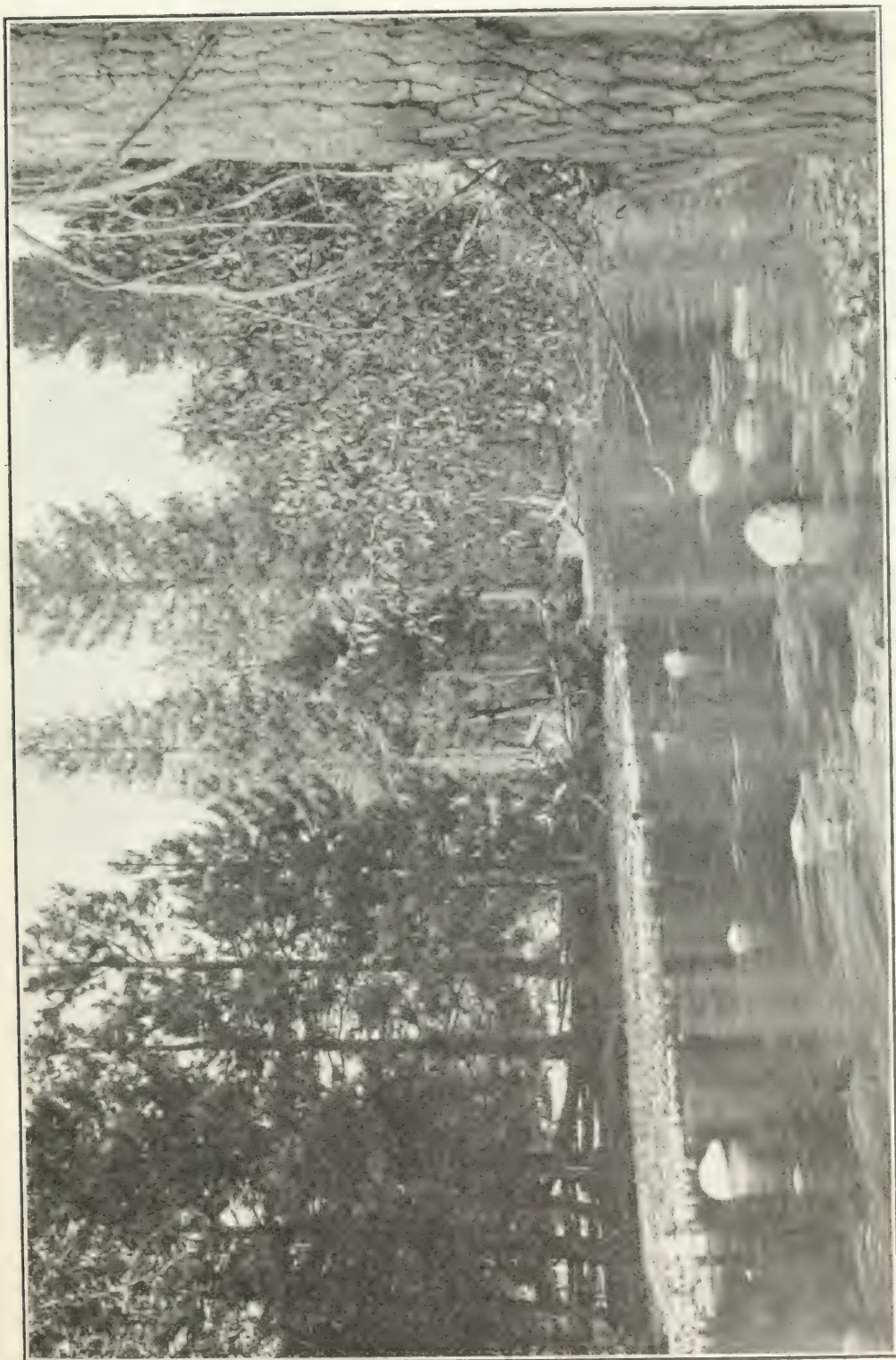
9. That forest protection is a function of the state.

10. That we have a long dry season during which fires readily start.

11. That fires will not put themselves out.

Whatever agencies affect the value of land and other public commodities are of public interest. The supply of water and timber unquestionably bears a vital relation to the value of land and the development of industry and commerce; and, since forest fires annually decrease the supply of timber and water, it is reasonable to associate public interest directly with any adequate system of forest protection.

The importance of our forests lies chiefly in the numerous uses to which they are put. They not only produce lumber, but they hold the soil and conserve the streams. They abate winds and give protection from excessive heat and cold. The forests make for the fiber, health and happiness of the citizens of the state. As a whole, the forests are of importance in providing food and shelter for certain of our domestic animals; in protecting agricultural land in their vicinity; in harboring game; in preventing erosion and fixing drifting sands; in beautifying the landscape in general; and in furnishing healthy employment to many. In hilly country the prevention of erosion is, undoubtedly, of great importance. The water from heavy rain checked in its descent by meeting first with the foliage of the trees, is better retained in forest soil than on bare land. Under a close cover of trees there collects a



Fish and game are protected by the conservation of our forests and streams.

humus soil formed from the decay of fallen leaves. Through this soil-covering the rain water filters slowly, and its passage is further retarded by the stems and roots of the trees.

There is a gradual change in public sentiment as indicated by attempts made to secure forest legislation in the state. With a forest wealth far greater than that in many other states California still fails to occupy the place she should in forestry. Many states, one or two with a greater wealth of timber than our own, are realizing and expressing this realization through generous forest legislation, that their forest re-



Throughout our forested mountains, resorts and summer homes are in need of protection.

sources are the life of industry in that their conservative management results in money circulation, stimulates labor, and by so doing establishes prosperity. Acting upon this realization the states are developing effective protective policies to prevent the indiscriminate exploitation of their forests.

We can not extensively accomplish forest protection until the lumbermen become thoroughly awakened to the practical necessity of the work. Unfortunately, some of the lumbermen are mistrustful of any agency directed toward forest regulation fearing, it would seem, that unfavorable and impracticable restrictions will be subsequent. And the general public is influenced by this attitude on the part of the lumbermen. However, disregarding attitude and unwelcome cooperation, the fact remains that our forests are being seriously impoverished each year. What the state must accomplish is to so educate the suspecting lumbermen and doubting public that wholesome regulations and restrictions will be voluntarily imposed. A law is unjust if it fails to apply favorably for the greater number. Since this is an economic fact it is obvious that the greater number should have the right to make the laws. And if there is law-making to be done it is evident that, in order to have

a good law, the people must know its substance and its full significance before permitting it to become law.

The past years have proved that prevention of forest fires is far more effective than merely fighting them after they get beyond control. The Federal Forest Service in recognition of this fact has spent both time and money in establishing thousands of miles of telephone lines in constructing hundreds of miles of trails and roads throughout the national forests. The well organized system of patrols, undoubtedly, is responsible for the prevention of many fires. This degree of protection is still inadequate to eliminate the fire hazard. Moreover, in California, only the territory within the national forests is affected by the present system; and not until the three agencies, federal, state and private, cooperate in an endeavor to develop a stronger protective policy will the benefits be generally enjoyed.

The fire season of 1913 was exceptionally severe; a great many large



A fire trail along a ridge. This very effective fire-break is 30 feet wide. All grass, weeds, and brush have been removed and the mineral soil exposed. Such trails, constructed at a nominal cost, often prevent the loss of thousands of acres of pasture and the destruction of miles of fences.

fires occasioned an enormous loss. The money loss amounted to \$511,077, an amount far in excess of the financial loss during 1914, namely \$263,160.48.

Fire conditions in California during the past summer have not been as difficult to handle as during the preceding season. This is accounted for by the following: (1) During 1914 there have been comparatively few heavy winds; (2) Although the vegetation became dry, the atmosphere has been exceptionally cool and moist during the greater part of the summer; (3) The Federal Forest Service has given the fire situation added consideration by maintaining extra fire patrols and forest guards; (4) The State Forester, so far as his limitations would allow, has made every effort to reduce the fire damage by making it popular to prevent forest fires; (5) There has been rigid prosecution of offenders against the state and federal forest laws. The figure, as given above,

showing money damage during 1914, is incomplete, since many fires have not been reported in time to be included.

Within the national forests 740 fires occurred in timber and 728 were classed as "non-timber" fires. Of the 740 timber fires, each burned an average of 15.8 acres. Throughout the summer, it has been proved that the damage actually done has been small in comparison to the damage averted. The Sisson fire was controlled at an expense to the forest service of about \$35,000. However, a great many thousand dollars worth of property would have been destroyed if the fire had not been fought. The State Forester is handicapped in preventing loss by just such fires by virtue of an inadequate state forest law.

There were 1,971 forest fires reported in 1913, while the incomplete report for 1914 shows 1,565. Forest fires, since Jannary, 1913, have caused the loss of four human lives in California.

Endeavoring to accomplish effective results with the material afforded him, the State Forester has put the voluntary firewarden system to a test. This office and the state owes a debt of gratitude to many local voluntary firewardens whose generous and able work has been instrumental in suppressing several threatening fires. Although individuals have done commendable work, there is no doubt but that the system has failed to stand the simplest test.

Table Showing Area Burned Over. Number of Fires.

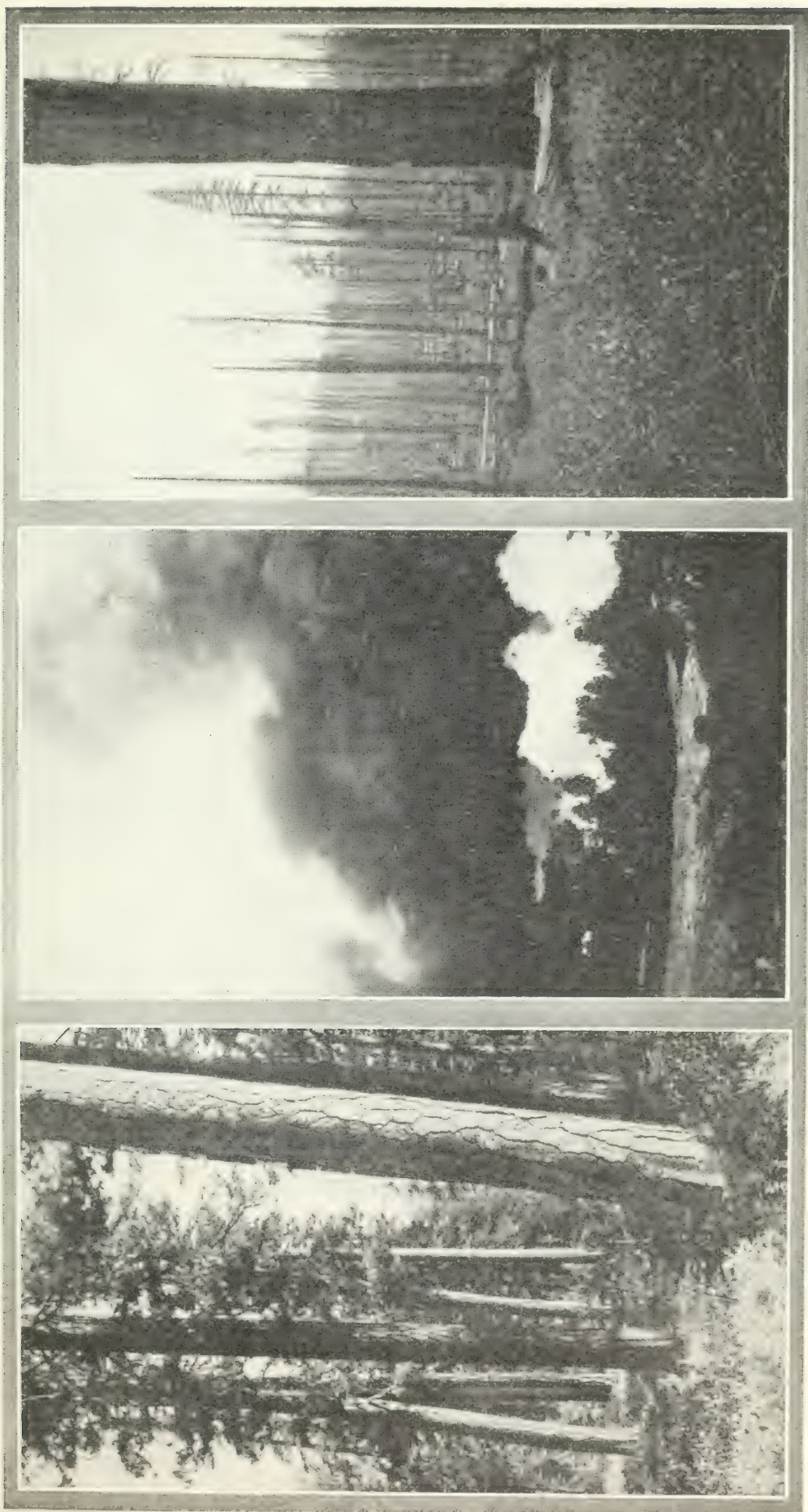
Location	Area burned over—Acres				Number of fires
	Timber	Brush	Grass	Total	
Inside National forests..	11,299.48	42,463.57	-----	53,763.05	1,468
Outside National forests*	3,935.00	23,936.00	40,802.00	68,673.00	97
Totals -----	15,234.48	66,399.57	40,802.00	122,436.05	1,565

*Figures incomplete.

Showing Money Loss by Forest Fires in 1914.

Location	Amount of damage		
	Timber and range	Improvements	Total
Inside National forests			\$160,658 73
Outside National forests*-----	\$22,302 50	\$80,199 25	102,501 75
Totals -----	\$22,302 50	\$80,199 25	\$263,160 48

*Figures incomplete.



Nature's warning in California. How long shall we fail to heed that lesson which has been forced upon other countries?

Since complete statistics have not been obtained in the recent past it is not possible to state positively the actual loss occasioned by forest fires. However, sufficient data has been kept to prove that our forests have suffered an appalling annual loss. The following table gives an incomplete record of forest fires in California since 1869:

Forest fires in California.*

Year	Number of fires caused by—							Total fires	Area burned	Damage		Remarks
	Railroads	Lightning	Incendary	Brush burning	Campers	Sawmills	Unknown			Amount M. B. F.	Value	
1869							1	1			\$10,000	Fragmentary record.
1871							1	1	23,000			Do.
1877							1	1	7,000			Do.
1879					1		1	2	37,000			Do.
1880			5	9	55			69	356,895		440,750	Tenth Census record.
1881			1		1		1	3	76,000			Fragmentary record.
1884							2	2	16,000			Do.
1885							1	1	150,000			Do.
1886							1	1		4	3,000	Do.
1887				2			6	8	109,200			Do.
1888					1		4	5			42,500	Do.
1889					1		5	6			319,000	Do.
1890							7	7	32,000			Do.
1891				1	1		3	5	492,000			Do.
1892					2		5	7	12,300			Do.
1893					1		4	5	115,100			Do.
1894							1	1			4,000	Do.
1895							8	8	67,300			Do.
1896							1	1	1,000		12,000	Do.
1897	1						7	8	56,000			Do.
1898					1		2	3	20,000			Do.
1899												No record.
1900							2	2	6,500			Fragmentary record.
1901								242	18,524			National Forest only.
1902								243	7,895			Do.
1902			1					1	15,000	21,000	75,000	Fragmentary record.
1903								167	13,246			National Forest only.
1904					1			1	600	12,000	18,000	Fragmentary record.
1905			1				1	2			230,500	Do.
1906	20	10	5	12	12		61	120	650,000			
1907	24	42		4	69		129	37	75,660	4,107	8,601	National Forest only.
1908	12	165	18	17	119		124	117	163,216	51,902	103,250	Do.
1908								1,096	505,416	170,482	478,259	
1909	64	79	39	45	150		250	11	357,269	40,000	600,000	
1910	11	110	59	29	63	11	204	66	367,344	200,946	407,569	Do.
1910									482,563			
1911	24	282	92	38	71	15	195	80	66,508	4,328	51,083	Do.
1912	109	226	86	72	117	29	233	126	156,241		31,906	
1913	77	881	158	106	275	50	294	130	559,370		511,077	
1914								1,565	122,436		263,160	Fragmentary record.

* Forest Service Bulletin No. 117, page 26, gives above figures through 1911.



(Photo by Placer Forest and Home Protective Association.)

Our chaparral covered foothills are being converted into prosperous ranches; but—



The adjacent, unprotected areas are a constant menace to the live stock, forage, buildings and fences; and the lives of those engaged in this commendable pursuit.

Showing number of fires by causes, beginning with 1906.

(Outside National Forests.)

Year	Railroads	Lightning	Incendary	Brush burning	Campers	Sawmills	Unknown	Miscellaneous	Total fires
1906	14	10	9	13	13	2	45	37	143
1907	20	9	14	25	24		79	82	253
1908	13	24	12	17	13	1	76	34	190
1909		79	39		143		250	127	638
1910	17	119	70	54	122	17	263	76	738
1911	27	317	126	66	109	17	272	130	1,064
1912	109	226	86	72	117	29	233	126	998
1913	77	881	158	106	275	50	294	130	1,971
1914									1,565

Fire data for 1914. Incomplete.

(Outside National Forests.)

County	No. of fires	Area burned over				Money damage		
		Timber, acres	Brush, acres	Grass, acres	Total acreage	Timber and range	Improvements	Total
Alameda	4		30	45	75		\$250 00	\$250 00
Amador	1	60			60			
Butte	2		2,000		2,000		1,500 00	1,500 00
Calaveras	4		3,392	4,548	7,940	\$1,250 00	1,000 00	2,250 00
El Dorado	2	575	7,440	7,405	15,420	1,672 50	557 50	2,230 00
Kern	3			4,840	4,840		70,500 00	70,500 00
Kings	2			630	630			
Fresno	12	320	470	4,600	5,390	3 275 00	2 832 50	6 107 50
Humboldt	2		200	100	300			
Los Angeles	5	512	2,065	26	2 603	600 00	1,425 00	2,025 00
Madera	9	1,000	100	9,700	10,800	1 230 00	700 00	1,930 00
Mariposa	1		200	60	260			
Marin	1			200	200		50 00	50 00
Monterey	1			800	800		3,000 00	3,000 00
Placer	3		100	900	1,000	350 00	300 00	650 00
Riverside	1							
Sacramento	7			2,605	2,605	250 00	100 00	450 00
Santa Cruz	6	802	6,701	26	7,529	150 00	719 25	869 25
Santa Clara	1		2	16	18		20 00	20 00
San Diego	2	15	220	165	400	50 00		50 00
San Joaquin	4	50	250	1,700	2,000	75 00		75 00
San Mateo	4	510	15	102	627	10,000 00	200 00	10,200 00
San Bernardino	1		400		400			
Shasta	6	90	30		120			
Siskiyou	1		200		200			
Sonoma	2	1	1	9	11			
Tehama	3		120	230	350		45 00	45 00
Tulare	7			2,095	2,095	300 00		300 00
Totals	97	3,935	23,936	40,802	68,673	22,302 50	\$80,199 25	\$102,501 75

Conditions encountered in California by the United States Forest Service are expressed by the District Forester in part as follows:

Of August, 1914, it may be said that conditions were such that every fire, wherever located, was a potential catastrophe. Under such conditions the organization was called upon to combat 84 per cent more than the normal number of fires. (Average per season, 1908 to 1912 inclusive, 798. In 1914, 1,468 fires.)

Under these circumstances, a great many fires, outside but near the forests, that, in a normal year would be left to chance or to the unorganized efforts of local

residents, had to be attacked as promptly and as decisively as possible by the Forest Service organization. To have done otherwise would have meant a repetition of the disaster of 1910.

There are two ways by which a concrete idea of the intensity of a given fire season may be gained; one is by comparing all figures with the normal or average figures for all previous seasons for which reliable records are at hand, another is to compare them with the worst previous season. District 5's worst previous season was 1910, and the worst outbreak in 1910 was on the Tahoe National Forest when a



The destruction caused by grass or range fires is not confined to the destruction of forage alone; this shows how fences are demolished. Two lives were lost by such a fire during the summer of 1913.

total of 84 fires were fought, the United States troops assisting at those around Forest Hill. This season the Forest Service organization on the Tahoe, without help, handled 223 fires. A study of the climatological records on the Trinity National Forest shows a great similarity between the seasons of 1910 and 1914. In 1910 the Trinity's 51 fires burned over 23,191 acres; in 1914, 53 fires burned 459 acres.

A large number of fires starting is, in itself, serious; but what is even more serious is where and how they start. During August a vicious incendiary outbreak occurred on two ranger districts of the California National Forest. This element, which set upwards of 30 fires, invariably selected the hottest part of the day and the most inflammable type of country. On Goat Mountain, a brushy hill in the Sierra National Forest, the Shuteye Lookout Station spotted a string of six fires set within fifteen minutes on a hot August afternoon. In all, 212 incendiary fires occurred in the district.

Summer travel in the mountains has vastly increased in the last two years, because of road improvement and the greatly extended use of the automobile for camping trips. The supervisor of the Stanislaus Forest reports that, owing to increased travel, the fire risk in certain parts of his forest was fully ten times greater than any previous year. Indirectly, Mr. Henry Ford of Detroit, Michigan, is responsible for a portion of the increased number of forest fires in California.

Threatened Damage. The efficiency of a city fire department and the cheerfulness with which the taxpayers give up money to support it is not measured by the fire damage done in any year—it is the damage averted, in comparison with the number of fires handled.

Careful studies have been made of the results of fires that have been allowed to burn unattended. It is known with reasonable accuracy, for instance, that the McCloud River fire of 1872 burned 140,000 acres and caused a loss of \$1,200,000 worth of timber, and that the Widow Valley fire of 1910 covered 33,140 acres and

caused a timber loss of \$145,200. A careful estimate has been made by each supervisor of the money loss to timber and property which was averted on his forest by organized effort and expenditures by the Forest Service. In this estimate, lightning fires in the higher elevations were excluded and only such fires were considered as occurred in valuable and inflammable timber under such wind conditions as directly threatened timber and property in their path. The threatened damage to forest resources totals \$3,013,000, and to property, government and private, \$1,820,000—a grand total of \$4,833,000.



These trees have been killed by fire. A young forest whose future value might have been great.

The Sisson fire started at noon on July 26 under such circumstances of heat, wind, and inflammability of cover that it was a potential catastrophe fifteen minutes later. Its point of origin was in the middle of a six-mile open strip between two areas of National Forest both of which carry immense values in Government timber. The safety of this timber demanded that this fire be attacked at once and fought out. It proved to be the most stubborn and expensive fight of the season, costing about \$35,000. For over five days upwards of 500 men under the leadership of about 50 forest officers fought this fire to a finish with no let-up in the wind and no vantage point in the heavy brush from which to work. Incidental to saving the timber, the fight saved three quarters of the town of Sisson and three box factories on its outskirts—property valued at \$100,000.

The largest and most expensive fight on the Tahoe Forest was the Crystal Peak fire, which cost \$2,330 to control. A heavy wind was blowing at the time, and, unfought it would have swept Badenock Canyon and ruined a block of 60 million feet of timber worth \$120,000.

Several fires were fought and held in the vicinity of Forest Hill on the Tahoe Forest. This is where the big fires were in 1910, to fight which a detachment of United States troops were sent from the Presidio of San Francisco. In the past, unchecked fires have swept this ridge traveling 20 miles under seasonal conditions exactly similar to 1914. There are 200 million feet of sugar and yellow pine timber on this ridge—\$110,000 worth—besides mine buildings and other property worth \$100,000 more.

Organization. A total force of 970 men on the Forest pay rolls was available for protection duty on August 31, 1914.

Although the protection force is kept at its maximum only a few months, its total cost to maintain and equip during the calendar year is about \$194,000. This force put out 721 fires in 1914 without any loss in acreage and without hiring an extra fire fighter.

PROSECUTIONS.

During the year 1914, 53 arrests were made for violations of the forest laws both state and federal. This shows an increase over 1913 of 12 cases. During that year 41 arrests, in all, were made, bringing up the total for the biennial period to 94 arrests.

The following table shows in which counties the violations were committed, during 1914, and the disposition of each case:

Record of Fire Prosecutions Calendar Year 1914.

Case	County	Tried by	Place of trial	Fine	Sentence	Remarks
1	Butte	Justice Barnes	Chico	\$100 00		Two men fined \$50 each. On probation, fine to be paid in installments. Acquitted by jury.
2	Fresno	Justice F. H. Snyder	Kerman			Fine suspended.
3	Humboldt	Judge	Yreka	50 00		Bound over to Superior Court.
4	Kern	Constable Gibson	Wasco			Have to stay out of the woods all summer.
5	Los Angeles	Judge Dunham	Pasadena	50 00		Two men each fined \$25.
6	Los Angeles	Judge Barclay	San Fernando	50 00		One man and boy. Man fined \$50; boy bound over to Juvenile Court.
7	Los Angeles	Justice Glover	Azusa	50 00		
8	Los Angeles	Justice Barkley	San Fernando	25 00		
9	Los Angeles	Justice Glover	Monrovia	50 00		Jury trial. Case dismissed.
10	Los Angeles	Judge McDonald	Pasadena			Fine suspended.
11	Los Angeles	Judge Dunham	Pasadena	50 00		Fine suspended.
12	Los Angeles	Justice Melrose	Tropico	50 00		Acquitted.
13	Los Angeles	Judge McDonald	Pasadena			
14	Los Angeles	Judge Glover	Azusa	50 00		
15	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		One half of fine suspended.
16	Los Angeles	Justice Belden	San Bernardino			Six months parole. Sentence suspended.
17	Los Angeles	Judge Dunham	Pasadena	50 00		
18	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		One half of fine suspended.
19	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		One half of fine suspended.
20	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		
21	Los Angeles	Judge Taft	Pasadena			Case dismissed.
22	Los Angeles	Judge F. C. Dunham	Pasadena	150 00		One half of fine suspended.
23	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		
24	Los Angeles	Judge Barclay	San Fernando	50 00		
25	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		Fine divided among three offenders.
26	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		
27	Los Angeles	Judge F. C. Dunham	Pasadena			Case dismissed for lack of evidence.
28	Los Angeles	Judge Melrose	Tropico	50 00		
29	Los Angeles	Judge F. C. Dunham	Pasadena			Acquitted.
30	Los Angeles	Judge F. C. Dunham	Pasadena			Case dismissed.
31	Los Angeles	Judge F. C. Dunham	Pasadena		50 days	Execution of sentence suspended.
32	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		
33	Los Angeles	Judge F. C. Dunham	Pasadena	50 00		One half of fine suspended.
34	Los Angeles	Judge F. C. Dunham	Pasadena		15 days	Sentence suspended.

35	Los Angeles	Judge F. C. Dunham	Pasadena	Dismissed.
36	Orange	District Attorney West	El Toro	50 00
37	Orange	Judge Cox	Santa Ana	50 00
38	Orange	Judge Cox	Santa Ana	50 00
39	Plumas	Justice Hamblin	Greenville	50 00
40	Plumas	Justice Wilson	Quincy	Case dismissed after offender spent 24 hours in jail.
41	Plumas	Justice Wilson	Quincy	Fine suspended. Offender placed on 60 days' probation.
42	Plumas	Justice Wilson	Quincy	Ordered by sheriff to leave the county.
43	San Bernardino	Justice of Peace	San Bernardino	Acquitted by jury.
44	San Diego	Justice Price	Ramona	\$10 paid. \$40 suspended pending good behavior.
45	San Diego	Justice of Peace	Julian	Acquitted.
46	San Diego	Judge Wing	Banning	50 00
47	San Diego	Justice Wisdom	Escondido	50 days
48	San Mateo	Justice Lamb	San Mateo	Sentence suspended on good behavior.
49	Shasta	Justice Healey	Knob	Dismissed.
50	Siskiyou	District Attorney Hooper	Sawyers Bar	Offender an old man, so was placed on probation.
51	Tulare	Justice Mayfield	Lemon Cove	Dismissed.
52	Tuolumne	Justice Smyth	Tuolumne	Arrested for refusing to fight fire.
53	Ventura	Judge Barnes	Fillmore	Offenders were seven small boys. Placed on probation.
				25 00

PROTECTIVE ASSOCIATIONS.

Undoubtedly cooperative patrol is a splendid thing; a systematic and complete plan of cooperation between private, state and federal agencies is one of the fundamental aims of true forest protection. However, cooperative patrol should not constitute the base of state protective work—it should be developed to the point where state protection will be augmented and assisted by its effectiveness. Initiation rests with the state. Since the state must make the first move, it is obvious that she must develop a strong and effective protective plan of her own before inviting the assistance of and stimulating the organization of private associations.



Our watershed protective forests, when destroyed by fire, occasion an untold loss to almost every industry.

In California the situation demands state activity first, since the few associations now organized within the state are not unanimous in their appreciation of the vital necessity of effective work. The general purpose of these associations is commendable but they feel the need of unity through state supervision.

There are six protective associations in California. Each has its plan of organization and executive officers. Assessments are made at the will of the members and designed to meet costs incurred in the accomplishment of protective work deemed necessary by themselves. A supervisor, chief firewarden or professional forester is employed by some associations; but good work is also done by associations where assessments are very small, and where, with suggestions from the State Forester, the members get together and do protective work, such as brush burning, proper clearing, and the construction of fire trails.

The following reports from the few associations are conclusive:

Report from the California Forest Protective Association.

In reply to our request for a report of the protective work accomplished by the California Forest Protective Association, we receive the following:

SAN FRANCISCO, CAL., November 4, 1914.

State Forester,

Sacramento, California.

DEAR SIR: On my return to the office a few days ago I found your letter of recent date asking for information and will say that we have just forwarded blanks for forest fire reports and other information, which we will be glad to furnish your office as soon as we have it in shape.

Yours very truly,

GEO. H. RHODES, Secretary.

The secretary of the above association caused the following figures to be published in 1913: "Less than three ten thousandths of one per cent (.0003%) of the 4,603,713 acres of merchantable forests of California suffered by fire during the dry season of 1913."

These figures are very misleading and incorrect. Taking the total area of merchantable forest in California as 12,786,306 acres, the report of the Federal Forest Service alone shows that 13,861 acres of timber land were burned over; this is slightly more than one tenth of one per cent (.108%) of the total. Adding to the Forest Service figures those of fires outside the national forests and reported by firewardens to the State Forester, the total area of timber land burned over in California during 1913 is 61,812 acres or approximately one half of one per cent (.48%) of the total area of merchantable forests.

Report of the Placer Forest and Home Protective Association.

APPLEGATE, CALIFORNIA, November 4, 1914.

State Forester,

Sacramento, California.

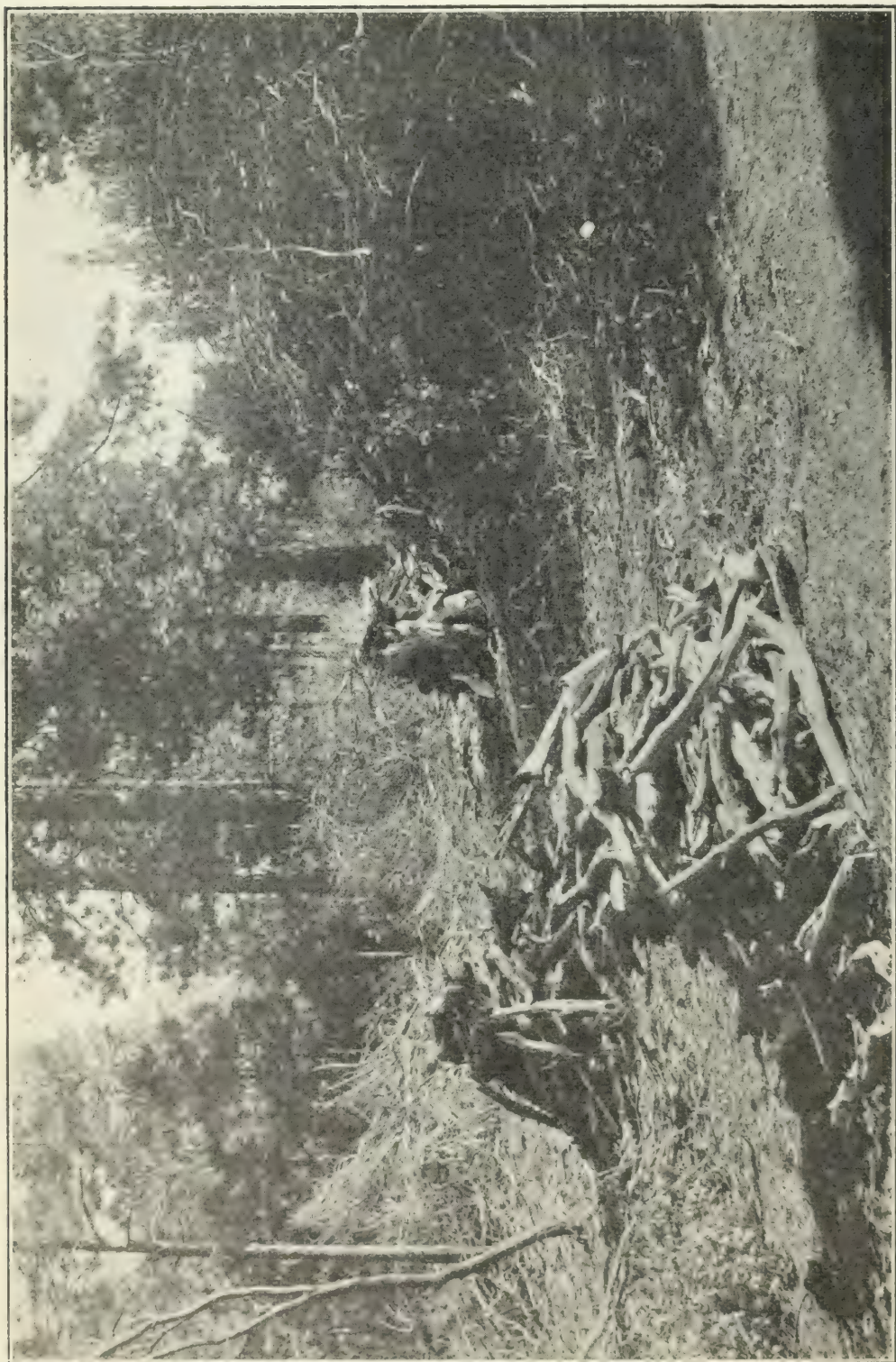
DEAR SIR: Complying with your recent request, we are sending you herein an outline of the work accomplished during the first year's existence of the Placer Forest and Home Protective Association.

You are, of course, familiar with the details of organization, since it was largely due to the efforts of your department that we came into being in the first place, and your continued assistance at intervals, when most needed, has shaped and approved our actions. Hence we are most happy to place on file this tracing of our earnest endeavor to be a credit to the State Board of Forestry, under whose auspices we have gained our present footing.

The objects of our association appealed strongly to the residents in our district (which extends from Clipper Gap to New England Mills and from Bear River to the North Fork of the American River) and, in a few week's time, the major portion of our best citizenship had enlisted and were showing an active interest and a commendable enthusiasm in carrying on a campaign of manifest betterment.

The first work undertaken was the cutting of fire trails and the clearing and burning of dead brush which had previously constituted a menace to the property of our various members.

Since most of the fires which had swept this section in former years had approached from the south and west, it was the universal opinion that a fire lane not less than 30 feet, and in many cases 60 feet wide, should be cut from the North Fork of the American River to Bear River, a distance of approximately five miles. This was



This typical thicket is impassable and the great abundance of dead and scattered brush and branches constitutes a positive fire menace. A few owners now recognize the value of clearing up such areas.



Later.—The same tract as shown on opposite page. A great deal of the dead material has been disposed of by piling and burning; the large branches have been cut and piled for fuel; and a trail, constructed through the area, adds to the beauty of the location and serves as a means of control for any fires which may threaten. Later all the brush is removed, the trees pruned of their dead limbs, and the once unsightly and dangerous tangle is converted into an attractive natural park.

undertaken and successfully accomplished, thus creating an effective barrier to the progress of future fires coming from the threatened direction.

Later, our members put in all their spare time individually in cleaning up and burning brush which had been accumulating for years and had been allowed to lie untouched, without thought as to its being a fire menace. Hundreds of acres were made safe in the one season from December to May, so that, when summer finally came, each member had a sense of security hitherto unknown. As an evidence of the effectiveness of the work, not one serious fire occurred in the territory of the association during the dry season which followed, although fires were frequent in adjoining territory.

As the year advanced, various other things of interest to our community were taken up and carried to a successful conclusion, such, for instance, as the betterment of school conditions, the rebuilding of highway culverts and bridges and the improvement of roads. A great deal of community advertising has been accomplished through the medium of the association, a spirit of cooperation has sprung up which is gradually welding our people into a unit, and its influence will be felt throughout the entire county.

The members are at present planning next year's work and we believe that the results thereof will be even more satisfactory than those which have crowned this year's efforts. A few things, for example, which have been touched upon in this connection, are: The elimination of the ground squirrel pest and the cutting of all brush and weeds on both sides of the county roads to the property line, thus giving the community a neat and attractive thoroughfare with increased immunity from fires which are too often caused by the careless throwing of cigarettes and matches along the roadway during the dry season.

A committee on legislation has been appointed to look into all matters of interest to the taxpayer, to keep posted on all new laws that concern the general public and to report the same at intervals to our membership.

A vast amount of work can be accomplished by persistent and collective effort under the banner of our association. There is never a meeting held that someone does not offer a new and valuable suggestion. We believe in taking up one thing at a time and making the suggestion an accomplished fact. Therefore, when a suggestion is offered, it is noted by the secretary and brought up at a later date when the work in hand is complete.

The association feels more than grateful to your office for the splendid cooperation and encouragement which you have given us and we will, with pleasure, freely answer any questions brought up by other communities that wish to get together for purposes of mutual improvement, for we realize that only by organized effort can successful results be achieved.

Thanking you for past favors and hoping for a continuance of your good will and your abundant power to help us forward, we are

Sincerely yours,

W. D. READ, Secretary.

From the Redwood Fire and Protective Association.

FORT BRAGG, CALIFORNIA, November 4, 1914.

State Forester,

Sacramento, California.

DEAR SIR: Replying to your letter of November 2d regarding a report of the work this association has carried out this year. Our assessment for 1914 was 1 cent per acre. We had two patrolmen on during the danger months and did not have any fires in the redwood timber. The only fire that this association had to take care of was one that was set on the eastern boundary of the timber controlled by this association, on a stock ranch. This fire burned over about nine acres of grass and did not reach the timber at all. Outside of this one fire we have had a very successful year, and we attribute most of our success in keeping fire out to the good work of our patrolmen. We did not build any new trails this year.

I have not had time to make out my yearly report and have just given you a summary of the work we had this year and trust same will meet with your approval.

Yours very truly,

R. D. SWALES, Secretary.

Santa Cruz County Cooperative Forest and Home Protective Association.

CAPITOLA, CALIFORNIA, October 21, 1914.

*California State Board of Forestry,**Sacramento, California.*

GENTLEMEN: Since the Santa Cruz County Cooperative Forest and Home Protective Association came into being in April of 1914, it has made but little advance along the practical lines of fire protection. It is still in the formative stage and much of its work since its inception has been toward perfecting its organization. This, in itself, has been slow and discouraging work, and it is rather disheartening to have to report a lack of public response toward the furtherance of measures designed to reduce the annual fire loss of this county.

Much of the prosperity of the people here is dependent upon the scenic beauty of our forests, and certainly is largely dependent upon the maintenance of our watershed cover; and it would seem that the expensive lessons taught by our over-proportionate fire loss in past years, should result in the universal support of any movement designed to minimize this loss. Especially might it be reasonably expected that we should receive support from the larger timber owners and from the corporations controlling large areas of forest lands; but these, without exception, appear to favor a continuance of the independent and purely local protective methods upon which they have, with unfortunate result, relied in the past, and have evinced no desire whatever to cooperate with us in our efforts to inaugurate general and county-wide fire preventive measures.

We have accomplished quite a bit of educational work, and while there is no means of estimating the value of this, such educational work may have some bearing upon the fact that there have been but four forest fires in this county this year. The damage from these was inconsequential aside from the loss of watershed cover, and no standing timber was destroyed.

We have posted a thousand fire warning signs throughout the county, and have secured the cooperation of the County Board of Supervisors in establishing sixteen fire stations at as many points of special fire hazard. These stations contain complete equipment (each) for fifteen fire fighters, and are prominently posted with large signs calling attention to their purpose.

We have blocked out a system of fire trails which we hope to have completed before the summer months of next year, and shall, as a matter of course, and as we have the means, perfect our fire preventive system along all the lines which the experience of other and like associations has proved practical and effective.

Very truly yours,

HARRY HARPER, Secretary.

Report of Stockmen's Protective Association.

LIVERMORE, CALIFORNIA, November 13, 1914.

*State Forester,**Sacramento, California.*

DEAR SIR: During the summer season of 1914 the ravages of range fires were largely prevented by the cooperation of your office, working with the Stockmen's Protective Association and with property owners in general in this section. The number of acres burned over were meager considering the damage done by range fires in this thickly settled district in past years; considering both the dense population residing in the district, and the heavy growth of foliage during last spring, and which remained practically on pasture.

The protection afforded by your office and the authorities both in Alameda and San Joaquin counties encouraged the leading insurance companies to write insurance on pasture land in our district. The cooperation of the press and local business men

brought about good results, and prevented mischievous persons from counteracting the efforts of the volunteer state firewardens and the Stockmen's Protective Association in their efforts to protect property.

In the early summer months railroad locomotives were operated without hoods and spark-arresters. A request by the Stockmen's Protective Association was respected, and the railroad people immediately supplied the necessary appliances to prevent the spread of fire from locomotives in this district.

The five mounted patrolmen in Alameda County and two in San Joaquin County, all of whom were deputies of your office, performed splendid service. These men were selected on account of their previous experience and their uniform courtesy to land owners, stockmen and legitimate hunters.

The Stockmen's Protective Association this year enforced rigidly the rule which prevailed for some years past, totally prohibiting hunting on the ranges of members during the dry season.

While the prevention of contagious diseases might not be of interest to your office, still I would wish to state that during the summer season anthrax and black leg were carried from the bottom lands of the San Joaquin River to the hill and valley lands of this section. As a result of the organization of the stockmen hereabouts immediate assistance was received from the State Veterinarian and from the University of California. Meetings had been held at which instruction regarding prevention and elimination of these diseases was given.

In closing, I would strongly recommend that farmer lines of telephone be extended into the hill section in all parts of the state as much as possible. Such lines are not costly to install, and on account of the immediate assistance which can be brought to meet an incipient fire much property can be saved, especially considering the concerted effort in extinguishing fires which can be brought under control in a very short time.

In the paper which I sent to your office last year, the work of the Stockmen's Protective Association of Alameda and San Joaquin counties was described at length. It is not necessary for me to repeat the data which I gave at that time. In closing, I will say that the farmers and stock owners of this district highly appreciate the efforts of your office in assisting them in the past, especially considering the limited assistance your office could afford to give with the very small appropriation from the State of California. The board of supervisors has appropriated money to pay the patrolmen, whereas these patrolmen did not receive any payment from the State of California.

I believe this is a matter of state wide importance and the burden of the support of patrolmen should not be thrown on the county authorities entirely. I urge the organization of farmers, stockmen and timbermen to make a concerted effort to group themselves in local associations with some central organization. This must come if California, with its increasing population, would properly and at little expense conserve to its farmers, timbermen and range owners the vast domain which is now endangered by the ravages of fire.

JOHN J. CALLAGHAN, Secretary.

Mr. Callaghan, in a supplementary letter, makes the following report of fires having occurred this year in Alameda County:

August 1st, on Lillienthal ranch, 75 acres; fire burned two hours; 20 men employed; brush land; Warden Thomas Holley; cause, boys hunting.

August 4th, Dixon ranch, near Pleasanton; 75 acres; burned one hour; Warden J. J. Moy; 10 men employed. These men were railroad employees impressed by the warden.

During the summer season six fires occurred along Southern Pacific right of way in hill section, between Altamont and Midway; were immediately extinguished by railroad employees and farmers in the vicinity.

June 17th, five miles northeast of Livermore; 150 acres; burned, partly grain land; 200 men employed; two hours; in charge of Warden J. McGlinchey; cause, kilmol explosion of U. S. rodent exterminators.

June 18th, ten acres burned on Southern Pacific right of way, near Livermore; Warden John McGlinchey with 20 men in charge; cause, locomotive without hood emitting sparks on grade.

June 22d, on Southern Pacific right of way, one mile east of Altamont; five acres of pasture land destroyed and 20 tons of hay in stack; Warden John McGlinchey.

June 24th, on county road, three miles east of Livermore; two acres burned; cause, neglected camping fire.

July 8th, in La Costa Creek, Sunol, one section of land destroyed; cause, unknown; extinguished by stockmen.

July 8th, 750 acres of pasture land destroyed on sections 15 and 26, 4 S., R. 4 E., partly insured; heavy brush and timber land; fire burned at intervals for three days; Wardens Condon, Moy, Scott, Roderick, and Burns.

July 29th, three miles southwest of Pleasanton, 1,400 acres of pasture land burned; burned at intervals for two days; Patrolman J. J. Moy with 50 men in charge; cause, supposedly incendiary, by a demented man.

Tamalpais Fire Association.

(Report of the Forester.)

September 1, 1914.

The Executive Committee,

Tamalpais Fire Association.

GENTLEMEN: The work of fire prevention under my direction for the past year may be briefly summarized as follows:

AREA PROTECTED.

The district at present protected against forest, brush and grass fires extends from Mill Valley to Lagunitas and from Bolinas Ridge to the Northwestern Pacific Railroad. Its area, roughly, is 40,000 acres (including lands within incorporated towns).

PATROLMEN.

During the summer a head patrolman (H. E. Wyman) and one assistant (Frank C. Leath) have been employed, the former stationed on East Peak and the latter at Rattlesnake Camp. In addition to these regular patrolmen the following privately employed firewardens act in cooperation with the association: Marin Water and Power Company, 3 men; Lagunitas Gun Club, 3 men; Lagunitas Developemnt Company, 3 men.

FIRE FIGHTING ORGANIZATIONS.

Voluntary fire fighting organizations have been organized and equipped at Mill Valley, Corte Madera, Larkspur, Kentfield, Ross, Fairfax and Woodacre. Each of these crews is in charge of a recognized leader, who has one or two assistants; and each organization has a business and commissary agent, also with assistants. The total organized force of volunteer fire fighters includes 477 men, and provisions have been made for additions to this force in emergencies.

FIRE FIGHTING TOOLS.

At each of the above towns and at convenient points on the ridges supplies of brush hooks, shovels, axes, lanterns, and water bags have been placed in locked boxes. Keys to these boxes are widely distributed among reliable persons. These supplies furnish equipment for a total of 400 men and a reserve supply is held at Mill Valley. Several of the larger land owners have private supplies of fire fighting tools.

FIRE TRAILS.

Approximately 13 miles of fire trails were constructed last winter. They vary in width from 12 to 30 feet, depending upon the character of the brush and the fire hazard. The plan of operations calls for the construction of additional trails during the next two years, when the system of fire trails will be completed. These trails must be cleaned once every two years.

FIRES.

Up to the present date only one fire has occurred which was fought by the organized forces of the association. That was a grass fire at Corte Madera which burned over about 200 acres, slightly damaged one house and a small amount of fencing. It was promptly tackled and put out by the association's crews from Corte Madera and Larkspur.

Five grass and brush fires have occurred within the incorporated limits of San Anselmo, which were quickly extinguished by the fire department of that town. The organization of the association's fire fighting force in San Anselmo has been delayed, pending favorable action by the town trustees in the way of financial support. The season of fire danger has, of course, a month or more to run.

PUBLICITY.

The association has secured the publication of numerous articles and news items descriptive of its work in the papers of San Francisco and Marin County. Warning notices, calling attention to the necessity for care about fire, have been very generally posted throughout the hills, especially along roads and trails and at camp sites. These warnings have apparently accomplished much.

FINANCIAL SUPPORT.

The annual income of the association to date is as follows: New contributions are still coming in from time to time from property owners and the towns, and new members are joining the organization:

Property owners (10 cents per acre per year) -----	\$2,340 80
Towns -----	1,070 00
Active members -----	1,200 00
Lump sums contributed -----	668 04
	<hr/>
	\$5,278 84

In this connection it should be mentioned that, with one or two small and unimportant exceptions every property owner within the district now under protection is a contributor to the association.

FUTURE PLANS.

As a first step toward putting the work of fire prevention on a permanent basis, the association will request the supervisors of Marin County to make an appropriation for the work, raising the necessary funds by means of a tax levy. If the board of supervisors should act favorably, the association will extend its systematic protection to the whole of Marin County. The county would pay for the expense of patrol only.

Regardless of what action the county may take, it is vital to the success of the work to keep the present organization intact and its present income unimpaired for the next two years. At the end of that period the fire trail and telephone systems will have been completed, an ample supply of fire fighting tools purchased and placed, fire fighting crews organized, trained, and equipped throughout the county, and patrol and administration firmly established. The expense of the work will then drop to less than one half the present cost and the basis of financial support will be entirely reorganized.

Very truly yours,

F. E. OLMSTED, Forester.

County Activity in Forestry and Forest Protection.

County	Forestry board or committee	Name and when adopted	Annual appropriation	Work accomplished	Annual appropriation for fire protection	Claims allowed for burning fires	Firewarden	Term of employment	Salary for month	Approximate mileage of main county and state highways (not posted)	Principal shade trees
Alameda	None				\$2,500 00	\$1,942 45	1 warden 4 assistants.	3 months.	None	No data	No data.
Alpine	None						None		None	140 miles	Poplar.
Amador	None						None		None	No data	No data.
Butte	None						None		None	200 miles	Walnut and elm.
Calaveras	None						None		None	No planting	No data.
Colusa	None						None		None	No planting	No data.
Contra Costa	None						None		None	Very little planting	Walnut.
Del Norte	None						None		None	No planting	No data.
El Dorado	None						None		None	No data	No data.
Fresno	None						3	6 months	\$75 00	35 miles.	Lombardy poplar, eucalyptus, elm, walnut.
Glenn	None						None		None	Very little planting	Walnut.
Humboldt	None						None		None	No data.	No data.
Ingraham	None						None		None	100 miles	Pepper, eucalyptus.
Inyo	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data	No data.
Kern	None						None		None	No data other than 50 miles in county are planted.	Walnut, Am. elm, poplar, eucalyptus, sycamore, broad leaf maple.
Kings	None						None		None	No data	No data.
Lake	No data						None		None	No data	No data.
Lassen	None						None		None	No planting	Poplar, cork elm.
Los Angeles	County Forester	Los Angeles County Board of Forestry.	In 1913 \$35,000 00	120 miles of road planted.	In 1913 \$2,500 00	\$1,800 00	1	Permanent	\$25 00	40 miles.	Decid. cedar, fan palm, Arizona cypress, stone pine, live oak, Jacaranda, magnolia, eucalyptus.
Madera	None						None		None	No data.	No data.
Marin	None					\$50 00	None		None	No planting	No data.
Mariposa	None						None		None	No planting	No data.
Mendocino	None						None		None	100 miles	No data.
Mered	Merced County Board of Forestry.	Appointed July 7, 1914		5 miles of road planted.			2	3 months	\$100 00	No data.	No data.
Modoc	No data	No data	No data	No data	No data	No data	No data	No data	75 00	No data	No data.
Mono	None						None		None	200 miles.	Natural growth.
Monterey	None						None		None	No planting	willow.
Napa	None						None		None	No planting	No data.
Nevada	None						None		None	No data	No data.
Orange	County Forester	Orange County Board of Forestry	\$2,800 00	No data	\$500 00	\$300 00	1	8 months	\$100 00	No planting	Elm, maple, poplar.
Placer	None						None		None	No data	No data.
Plumas	None						None		None	No data	No data.
Riverside	None						None		None	No data	No data.
Sacramento	County Forester	Sacramento County Board of Forestry.	\$1,929 45	12 miles of road planted.		\$997 01	1 County Forester is the Fire Warden.	During summer Permanent	No data \$100 00	200 miles.	Pepper Sycamore, silver maple, black walnut, blue gum.
San Benito	None						None		None	200 miles.	Locust.
San Bernardino	None						None		None	No data	Popper.
San Diego	None				\$1,200 00		None		None	No planting	No data.
San Francisco	None				1,314 74	1,830 45	3	9 months	\$85 00	No data	No data.
San Joaquin	None					\$82 50	Patrol, 2 men for a few months at \$75 per month each.	4 months	\$85 00	1,275 miles	Pine, olive, walnut, elm, eucalyptus.
San Luis Obispo	None						Patrol	4 months	75 00	No data	No data.
San Mateo	None						None		None	Almost no planting.	No data.
Santa Barbara	None						None		None	No data	No data.
Santa Clara	None						Game Warden acts as Fire Warden.		\$25 00	No data	No data.
Santa Cruz	None						None		None	300 miles.	Walnut.
Shasta	None				\$600 00	6,978 96	1	All year	\$25 00	No planting	No data.
Sierra	None						None		None	Very little planting	No data.
Siskiyou	None						None		None	No planting	No data.
Solano	None						None		None	No planting	No data.
Sonoma	None						None		None	No planting	No data.
Stanislaus	None						None		None	No planting	No data.
Sutter	None						None		None	No data	No data.
Tehama	None						None		None	120 miles	Black walnut.
Trinity	None						None		None	300 miles.	California walnut
Tulare	Board	Tulare County Board of Forestry, Adopted Sept. 7, 1910.	Claims paid out of General Fund.	350 miles double, 500 miles single, planted.		6 05	None		None	No data	No data.
Tuolumne	None						None		None	75 per cent of highways not planted.	Ash, oak, poplar, walnut, elm, sycamore.
Ventura	None						35 00	4 patrols	Work only in case of fire.	140 miles.	No data.
Yolo	None						None		None	No planting	No data.
Yuba	None						None		None	85 miles.	Eucalyptus, pepper.
							None		None	300 miles.	Black walnut
							None		None	400 miles.	No data.

FOREST ACTIVITY BY COUNTIES.

A very few counties in California are actively engaged in carrying out any fundamental principles of forestry. Before the state passed a law authorizing the formation of county boards of forestry the demand and necessity for such a law were expressed in exceedingly enthusiastic terms. The "county forestry" bill was passed during the 1913 session of the legislature and was signed by the Governor on April 23, 1913. This law makes it possible for the counties, if they so desire, to undertake systematic planting along the county highways. The opportunities for suggestions contained in Bulletin No. 4, "Street and Highway Planting," are offered by the State Board of Forestry that the new law may the more readily serve the purpose for which it was intended.

CHAPTER 51.

An act to amend an act entitled "An act to provide for the protection and preservation of shade and ornamental trees growing and to be grown upon the roads, highways, grounds and property within the State of California; and for the planting, care, protection and preservation of shade and ornamental trees, hedges, lawns, shrubs and flowers growing and to be grown in and upon such roads, highways, grounds and property; and to create county boards of forestry for such purposes; and to prescribe the duties and powers of such boards; and to authorize such boards to appoint county foresters; and to prescribe the duties and fix the compensation of county foresters; and to empower such boards to enforce all laws and adopt and enforce any and all lawful and reasonable rules for the protection, planting, regulation, preservation, care and control of such shade and ornamental trees, hedges, lawns, shrubs and flowers," approved April 28, 1909.

(Approved April 23, 1913.)

The people of the State of California do enact as follows:

SECTION 1. The board of supervisors in each and every county or city and county of the State of California may, in its discretion, appoint a county board of forestry, consisting of five persons, one from each supervisorial district, who shall serve without compensation, and who shall have exclusive charge and control of all shade and ornamental trees, hedges, lawns, shrubs and flowers growing or to be grown upon the public roads, highways, grounds and property within its respective county.

SEC. 2. Whenever the board of supervisors of any county or city and county in this state shall, by resolution or ordinance, elect to avail itself of the provisions of this act, such board shall, within two months thereafter, appoint five suitable and competent persons, one from each supervisorial district of such county or city and county, as a county board of forestry in and for such county, who shall serve as such without compensation; and may also fix the compensation of a county forester, to be appointed as hereinafter provided at a sum not to exceed one hundred and fifty dollars per month.

SEC. 3. The term of office of such county board of forestry shall be four years; *provided, however*, that the persons first appointed shall so classify themselves by lot that two of their number shall retire from office at the end of two years, two at the end of three years, and one at the end of four years. If any vacancy occurs in the office, such vacancy shall be filled, for the unexpired term, by the board of supervisors.

SEC. 4. Within ten days after notice of their appointment, the members of said county board of forestry shall organize by the election of one of their members as chairman and adopt suitable rules for their government.

SEC. 5. When organized, said county board of forestry may employ a suitable and competent person as county forester to serve as such during the pleasure of the board and to prescribe the duties of such employee.

SEC. 6. Such forester, when appointed, shall execute a bond to said board, in the sum of one thousand dollars, for the faithful performance of his duties. He shall be the secretary of said board and shall perform such other duties as said board shall prescribe. Said forester shall have power and it shall be his duty to enforce the provisions of this act and all lawful orders of said board.



There can be no logical objection to highway planting in California. We have hundreds of miles of county and state roads, respectively, along which there is opportunity for the planting of shade trees.

EDUCATIONAL WORK.

Lectures.

At present the educational phase of forestry work deserves special consideration. The success and efficiency of a state forest policy demands the prerequisite of public enlightenment concerning the true and fundamental purpose of the work to be accomplished. And with this in view, we have taken every opportunity to conduct meetings called for the purpose of discussing forestry and allied subjects. Numerous lectures have been given by representatives of the State Board of Forestry before clubs and associations throughout the state. Several lectures were given at the University of California at the request of the students interested in forestry. Articles were prepared from time to time, as desired, for various publications. Wherever lectures are given, lantern slides are used, if possible, and the office collection of appropriate slides is constantly being increased. It has been possible to co-operate with the State Librarian by providing suitable photographs of which he has been eager to have slides made. The slides thus made are available in forestry work. The plan is to send a set of slides to clubs, associations and schools for use in educational work. A prepared article appropriate to the subjects of the slides will accompany each set. These articles will be prepared by the State Forester's office.

Fire Prevention Day.

Governor Johnson proclaimed April 18th last, Fire Prevention Day, and in accord with the purpose of the proclamation, the State Forester issued a "Fire Prevention Day Lesson." The twelve-page leaflet was designed to carry a lesson to all the school children of California, especially those above the seventh grade. Over 135,000 copies were distributed, and repeated requests are still made for copies of the lesson.

Fire Warning Notices.

Owing to the increasing number of foreigners in California and the general unfamiliarity with the English language on the part of many of the laboring class, it has been deemed necessary to have fire warning notices printed in the different languages. Such has been done and conspicuous "Fire Warning!" notices are now being posted, printed in English, Spanish, Italian, Swedish, Portuguese, Japanese, Hindu, and Greek.

Burning Permits.

The instructions "To Firewardens" have, for some time, been uncertain with regard to the issuance of fire burning permits and the procedure against persons starting fires on their own land without first securing permits. The following decision is made and firewardens are thus instructed: If burning permits are applied for, firewardens may issue or refuse them as heretofore; but, no person should be prosecuted for starting a fire *on his own land* without a permit unless it can be proven that he has not taken every proper and reasonable precaution both before the lighting of said fire and at all times thereafter to prevent the escape thereof. The fire does not have to escape to the land of another in order to prove that such proper and reasonable precautions



The forest engineer must be able to find old blazes. This "witness tree" to a section corner was blazed and marked many years ago; the scar entirely healed over; and the directing figures uncovered by expert woodcraft. The forester learns to detect such a scar when there is almost no apparent evidence of it.

have not been taken. If permit is obtained and the terms of it complied with, no criminal action should, in any case, be begun against the permittee. Those who wish to burn with reasonable care may show their good faith by getting a permit, which will be considered as relieving them from all criminal responsibility.

Fire Report for 1913.

The 1913 Fire Report issued by this office takes up in detail many of the phases of state activity in California. It contains accurate figures of the number of forest fires during 1913; the expenditures made by other states for forest protection; and the damage occasioned in this state by such fires. Some of the most serious fires of the season are written up in narrative thus bringing human interest to the front. The subject of forest legislation was given special emphasis since it is through proper legislation that a strong state forest policy must develop. The report contains many appropriate and interesting pictures. Throughout the 94 pages runs a note of warning and a lesson designed to educate the people to see the absolute necessity of adequate state protection of their forests.

Forest Protection Problem.

In order to convey clearly and concisely the present situation of forest protection in California, a leaflet has been prepared under the title of "The Forest Protection Problem in California." The subject is analyzed simply but forcibly and the essential features of forest protection and its opposition tersely stated.

Street and Highway Planting.

A very helpful and attractive bulletin "Street and Highway Planting" was recently issued for distribution by the State Forester. A great many valuable suggestions to park and street tree planters are contained and a number of original illustrations and photographs ably assist the text in making clear various points in the treatment and methods of planting ornamental trees. The following few letters of recognition, selected from a number of others, speak for the merits of the bulletin:

BERKELEY, CALIFORNIA, November 14, 1913.

State Forester,

Sacramento, California.

MY DEAR MR. HOMANS: I have received a copy of Morrison's bulletin on Street and Highway Planting, and I desire to congratulate you on the splendid manner in which this has been brought out. Mr. Morrison should feel well pleased with the way in which you have issued the publication and he is likewise to be congratulated on the subject matter itself.

If your supply will permit we should be pleased to receive several copies for filing among our botanical publications and for the use of one or two other members of the department who have not yet received copies. If it is not asking too much may I request six copies for these purposes?

Very truly yours,

H. M. HALL,
University of California, Department of Botany.

BERKELEY, CALIFORNIA, October 31, 1913.

*State Forester.**Sacramento, California.*

MY DEAR MR. HOMANS: Allow me to express most emphatically my appreciation of your two publications which I received by this morning's mail: "The Handbook of Forest Protection" and "Street and Highway Planting." In my judgment these are two publications of the widest practical importance and will exert a great influence toward the preservation of trees which we now have, and toward the promotion of tasteful and desirable plantings which Californians are now disposed to make as they have not been hitherto since the foundation of the state. I believe your work for these reasons answers a very clear and important public demand and I congratulate you upon the style and contents of your publications.

Very sincerely,

E. J. WICKSON,

Horticulturist, University of California.

Distribution of Publications.

Requests are constantly coming to the office for copies of various publications. The mailing list is ever increasing and the names of persons interested in any branch of forestry are solicited.

Of the recent publications issued by the State Board of Forestry the following are still available for free distribution:

- "Pharmaceutical Plants and Their Culture." Bulletin No. 2.
- "Wood Using Industries in California." Bulletin No. 3.
- "Fourth Biennial Report of the State Forester."
- "Street and Highway Planting." Bulletin No. 4.
- "A Handbook of Forest Protection."
- "Fire Prevention Day, A Lesson."
- "Native Growth for Planting in California." Circular No. 4.
- "The Forest Protection Problem in California." Circular No. 5.
- "Annual Fire Report, 1913."
- "Fifth Biennial Report of the State Forester."

State Institutions.

At the request of the State Board of Control, and with the purpose of determining the forest fire hazard, if any, this office is making special investigations on the respective properties of state institutions. During the spring and summer of 1914 complete observation surveys were made of the following properties: (1) Napa State Hospital at Napa; (2) Southern California State Hospital at Patton; and (3) Whittier State Reform School at Whittier. Similar study will be made, as soon as time and funds will permit, of the remaining state institutions. In each case reports are made to the Board of Control either stating that conditions existing could not be improved upon from a view of forest fire protection, or submitting recommendations relative to the adoption of a more complete system of protection. Such recommendation is made when, in our opinion, the property, by virtue of its location, condition and lack of adequate protection may be threatened and damaged by forest fires.

We wish to acknowledge and express our appreciation of the cooperation and most courteous hospitality extended so far by those in charge of the respective institutions.

Forest Investigations by Counties.

There are repeated inquiries coming to the office of the State Forester relative to county activity in forestry. During the summer of 1914 this office began an investigation of the work being done by the counties. One purpose of the work is to stimulate a further interest in forestry under the provisions of the county forestry act. Fifteen counties have been visited and the work is still being carried on. The investigation further purposes to secure data relative to every operating lumber manufacturing company in each county.

STUDY OF REDWOOD CUT-OVER LANDS.

Introduction.

The purpose of this study was to determine the conditions which prevail within and adjacent to cut-over redwood lands; the approximate extent of this logged-off type, and its susceptibility to improvement and private or public forest management. An attempt has been made to formulate an elementary outline for management and fire protection to be used by owners of such lands who are desirous of protecting and improving their wooded properties.

The number of summer homes and country estates in the redwood region is constantly increasing; and it is certain that this increase will be stimulated by the general adoption of methods of improvement and protection. Protection against fire and the invasion of inferior forms of vegetation is first in importance.

Sufficient ground was covered to enable us to discuss accurately the average and characteristic condition of these cut-over areas. Furthermore, the data obtained permits us to determine what can be expected as the result of practical forest estate management.

As a result of the use of fire in redwood logging, which, under the present system is thought necessary, the redwood forest, after logging, is practically annihilated. Because of the numerous unfavorable features encountered in logging the redwoods, namely, the rough topography, the excessive amount of slash, and the immense size of the trees, the problem of preserving the young and unmerchable trees is difficult.

In this study, when dealing with the various species, the second growth rather than the mature trees has been given prime consideration, and a knowledge of the silvicultural characteristics and requirements is essential in order to intelligently treat the second growth under conditions unlike those found in the virgin forest. Fortunately, a large number of the species which are associated with the redwood second growth reproduce by coppice, *i. e.*, by sprouting, thus rendering their propagation more simple.

Classification of Redwood Cut-over Areas.

Obviously, the remaining virgin stands of redwood do not figure in this study save for the relation which, in the future, they will bear to the same progressive and improvement principles now advocated for the present cut-over areas. For convenience the cut-over redwood lands are divided into three types, as follows:

First—Lands which, after logging, have reverted to a wild state and thickly covered with a variety of inferior species. Entirely unprotected from fire, these areas experience repeated burning which merely further deteriorates the value of the soil and renders the vegetation decidedly more inferior. These lands are practically unsettled.

Second—Areas which, since being logged, have fortunately escaped damaging fires and upon which a new growth of redwood trees has attained considerable prominence. Owing to the attraction of such areas, settlement has been stimulated and numerous country homes and resorts have been established within their borders. The protection feature has been given little or no attention save in restricted localities; consequently, coincident with each successive dry season is a very material fire risk. Fires which cause considerable damage and no little anxiety and confusion are not infrequent throughout this type.

Third—Areas similar to the second type in that they have escaped fires and have grown up to young forests of considerable value, but are not yet occupied by settlement. This type is very susceptible to a variety of improvement plans and will undoubtedly experience settlement in the near future.

General Discussion.

The lines of demarcation between the above mentioned types are very irregular and, quite frequently, one type is found wholly within another; consequently, the benefits derived from proper management of one will bear a relation to another in its correlated effect. The same is true, in a reverse sense, when existing conditions are allowed to remain; tracts of dense brush and broken limbs and excessive inflammable material are a decided menace to areas of greater value lying adjacent. Therefore any system of management to be consistently applicable must consider, in some degree, the treatment of all three types.

In order to make possible and practicable a protective improvement plan of management for the first type, that is, the wild and unsettled cut-over redwood lands, it must first be determined to what profitable use the land can be put. Whatever plan of management be adopted the purpose must be one of three or a combination of the three. These are, (1) improvement and protection, to stimulate settlement and to beautify, thereby enhancing the value of the property; (2) improvement and protection to develop a more and permanently productive area; and (3) improvement and protection to insure still greater protection. The indirect benefits derived from the latter are those occasioned by the effect of a protection forest upon stream flow and erosion.

Extent of Area Investigated.

The portions of the redwood belt studied may, for convenience, be divided into four regions, namely: The Santa Cruz Mountains; Mount Tamalpais and vicinity; the Russian River country south and west of Healdsburg, Sonoma County; and Mendocino County with its numerous watersheds. Special attention was directed to localities where summer homes, estates, and summer resorts have already been established. Here

the incentive for the adoption of some method of improvement and protection is strong. The following table shows the localities studied, in their respective regions, and their respective and adjacent watersheds:

Region	Locality	Watershed
Santa Cruz Mountains	Big Basin, State Park	Wadell Creek.
	Boulder Creek	San Lorenzo River.
	Ben Lomond	San Lorenzo River.
	Zayante Creek	San Lorenzo River.
	Loma Prieta	Aptos Creek.
		Hinkley Creek.
	Soquel	Soquel Creek.
	Bear Gulch	Bear Gulch.
	Woodside	Bear Gulch.
	La Honda	Pescadero Creek.
	Buteno Canyon	Buteno Creek.
Mount Tamalpais and vicinity	Mill Valley	Blithedale Canyon.
	Muir Woods	Bolinas Bay.
	Larkspur	Baltimore Canyon.
	Ross	
	Lagunitas	Lagunitas Canyon.
Russian River south and west of Healdsburg	Cazadero	Austin Creek.
	Duncan's Mills	Russian River.
	Montrio	Russian River.
	Camp Meeker	Dutch Bill Creek.
	Guerneville	Russian River.
	Mill Creek	Dry Creek.

In Mendocino County logging on a large scale is still in operation. However, large portions of the Noyo, Hardy Creek and Big River watersheds have been cut over. These three localities, particularly, present an excellent opportunity for the study of second growth redwood since many young stands can here be found representing a variety of age classes. The Ten-Mile River country is still covered with virgin forest, a stand of timber unexcelled by any other virgin redwood forest. Another similar stand is found along the Big Buteno Creek in Santa Cruz County. This and the Big Basin, a state park, are the only large stands of redwood remaining south of Mendocino County. The Muir Woods should not fail to be given recognition, although their extent of area is quite limited.

The Redwood Forest.

The redwood forest is very singular in its makeup, being quite distinct in many respects from any other type of forest. The distribution of the redwood is limited; in general, it occupies a strip of country varying from 6 to 35 miles wide, from the Checto River in southern Oregon south to Monterey Bay. Another strip, small, and of little commercial importance, lies near the petrified forest in Sonoma County. This strip occupies an area of about 36 square miles and extends from a little north west of the city of Napa to Knights Valley, Sonoma County. The area varies in width from one half to three miles.

Climate and topography are the chief factors determining the distribution of the redwood. The species shows a decided preference for an ocean climate, abundant heavy fogs, and a fair rainfall during the fall, winter and spring. It is a tree which does not thrive under diversified conditions and this is decidedly contrary to the characteristics of many

of its associates. The redwood reaches an altitude of nearly 3,000 feet in the southern sections of its range, while in the extreme northern localities it is largely confined to bottom land along streams and river deltas. It occurs at its best on flats and on benches along streams, on sheltered coastal plains and on gentle westerly slopes of the coast ranges. The average soil conditions throughout its range mark a sandy clay formation with a sand stone base.

Redwood is moderately tolerant of shade except in its juvenile stage and its best growth is attained in full light. Seedlings will not thrive in shaded places. On the other hand, sprouts from the root collar of stumps are very tolerant of shade. Redwood is the only conifer that reproduces to a commercial extent by sprouting and the species displays a very thrifty reproduction in this manner. Seed germination, however, is not abundant. In reproducing the redwood little attention need be given to seed germination since admirable results can so easily be obtained by the use of the sprouts. Sprouts, again, are more hardy than seedlings of the same age and size because the latter rely solely upon a tender developing root system while the sprouts have unlimited nourishment available from the parent root, already thoroughly established.

The mature redwood varies in height from 180 to 350 feet: but, averages from 200 to 280 feet. In diameter it ranges from 6 to 12 feet on the average, although in extreme cases trees with a diameter of 20 feet are found. Large and extremely old trees have a very pronounced swelling from the root collar up to as high as 12 or 15 feet above the ground. In dense stands the trunk of a fully mature tree is clear of branches up as high as 90 feet. The bark is frequently from 6 to 12 inches in thickness and is of a cinnamon brown color.

Upper Slope Type of Redwood Forest.

As the slopes become steeper and a higher altitude is reached the redwood loses in size and the stand in general becomes more scattered. Douglas fir frequently makes up 25 to 30 per cent of the stand, and, in many cases, compares well with the redwood in size. Here the tanbark oak, madrone and Chinquapin become very abundant and attain their maximum development. The maple and wax myrtle, conspicuous in the lower altitudes, almost entirely disappear, while the black, white and live oaks still maintain a good development.

The undergrowth on the upper slopes displays a marked change from its composition at lower levels. Lilac is abundant in the former situations where it grows intermingled with the huckleberry, hazel and live oak. The poison oak, salal berry and Oregon grape are still in evidence, but the brakes and thimbleberry and rhododendron have practically disappeared. On still higher elevation and on drier situations the redwood, Douglas fir, madrone, tanbark oak and practically all of the principal species disappear and the prevailing forest cover is made up principally of manzanita, buckthorn, chemise, scrub oak, Chinquapin and Christmas berry, with scattered knob cone pines and yellow pines.

The following table gives a complete list of information regarding the names and characteristics of the species found associating with the redwood:

Species associated with the Redwood and qualities pertaining to their reproduction.

Associated species	Maturity		Seeds		Seedlings				
	Month	Year	Vitality	Quantity	Borne in—	Quantity	Vigor	Tolerance	
Douglas Fir (<i>Pseudotsuga taxafolia</i>)	Sept.	1st	Excellent	Abundant	Cone	Abundant	Prolific	Moderate.	
Tanbark Oak (<i>Quercus densiflora</i>)	Oct.	2d	Good	Abundant	Acorn	Moderate	Prolific	Moderate.	
Madrona (<i>Arbutus menziesii</i>)	Nov.	1st	Fair	Moderate	Berry	Moderate	Moderate	Tolerant.	
Sitka Spruce (<i>Picea sitchensis</i>)	Oct.	1st	Excellent	Abundant	Cone	Mod. abund.	Sensitive	Moderate.	
Port Orford Cedar (<i>Chamaecyparis lawsoniana</i>)	Oct.	1st	Fairly high.	Abundant	Cone	Moderate	Moderate	Moderate.	
Western Red Cedar (<i>Thuja plicata</i>)	Aug.	1st	Excellent	Abundant	Cone	Abundant	Prolific in good moist soil	Very tolerant.	
Grand Fir (<i>Abies grandis</i>) (White Fir)	Oct.	1st	Fair	Abundant	Cone	Moderate	Not fully determin'd	Tolerant.	
Western Hemlock (<i>Tsuga heterophylla</i>)	Sept.	1st	Fair	Abundant	Cone	Moderate	Moderate	Very tolerant.	
Western Yellow Pine (<i>Pinus ponderosa</i>)	Aug.	2d	Good	Abundant	Cone	Moderate	Moderate	Intolerant.	
White Alder (<i>Alnus rhombifolia</i>)	Oct.	1st	Fair trans.	Moderate	Cone	Moderate	Moderate	Very tolerant.	
Black Cottonwood (<i>Populus trichocarpa</i>)	Apr.	1st	Good	Abundant	Capsule	Abundant	Prolific	Very intolerant.	
Broad Leaf Maple (<i>Acer macrophyllum</i>)	Spring	1st	Transient	Abundant	Winged nut.	Mod. abund.	Prolific	Tolerant when young.	
California Nutmeg (<i>Tunion californicum</i>)	Sept.	1st	Not determ'	Small	Fleshy sack.	Scanty	Moderate	Very tolerant.	
Pacific Yew (<i>Taxus brevifolia</i>)	Sept.	1st	Good	Abundant	Berry	Scanty	Moderate	Very tolerant.	
Gowen Cypress (<i>Cupressus goveniana</i>)	Sept.	2d	Good	Abundant	Cone	Abundant	Prolific	Tolerant	
California Laurel (<i>Unbellularia californica</i>)	Oct.	1st	Good	Abundant	Plum-like nut.	Abundant	Prolific	Very tolerant.	
Knobcone Pine (<i>Pinus attenuata</i>)	Sept.	2d	Excellent	Abundant	Cone	Abundant	Prolific	Very intolerant.	
Digger Pine (<i>Pinus sabiniana</i>)	Sept.	2d	Fair	Moderate	Cone	Moderate	Moderate	Very intolerant.	
Western Chinquapin (<i>Castinopsis chryso-phylla</i>)	Oct.	2d	Good	Abundant	Burr	Moderate	Moderate	Very intolerant.	
Bishop's Pine (<i>Pinus muricata</i>)	Aug.	2d	Excellent	Abundant	Cone	Abundant	Prolific	Very tolerant.	
California Sycamore (<i>Platinus racemosa</i>)	Nov.	1st	Good	Moderate	Boll	Scanty	Sen. to drouth	Intolerant.	
Cascara Sagrada (<i>Rhamnus purshiana</i>)	Aug.	1st	Good	Abundant	Berry-like nut.	Moderate	Moderate	Very tolerant.	
Wax Myrtle (<i>Myrica californica</i>)	Sept.	1st	Good	Abundant	Nut	Moderate	Moderate	Very tolerant.	
Valparaiso Oak (<i>Quercus chrysolepsis</i>)	Nov.	2d	Good	Abundant	Acorn	Scanty	Moderate	Tolerant.	
White Oak (<i>Quercus garyana</i>)	Oct.-Nov.	1st	Fair	Abundant	Acorn	Scanty	Moderate	Intolerant.	
California Black Oak (<i>Quercus californica</i>)	Oct.-Nov.	2d	Poor	Abundant	Acorn	Moderate	Moderate	Mod. tolerant.	
California Live Oak (<i>Quercus agrifolia</i>)	Oct.	1st	Fair	Abundant	Acorn	Moderate	Moderate	Very tolerant.	
Scrub Oak (<i>Quercus dumosa</i>)	Oct.-Nov.	1st	Good	Abundant	Acorn	Moderate	Moderate	Intolerant.	
California Buckeye (<i>Aesculus californica</i>)	Aug.	1st	Fair	Moderate	Leathery capsule.	Moderate	Moderate	Intolerant.	
Willows (<i>Salacaceae</i>)	May	1st	Good	Abundant	Thin capsule.	Abundant	Prolific	Mod. tolerant.	

On recently logged redwood areas fallen trees and charred material, such as broken tops and shattered logs, together with old usage and partially burned slash, render access almost impossible. Over the entire tracts destruction is written and the once heavily wooded region is transformed into a state of devastation. The litter and humus, essential to the life of the soil, are entirely consumed and the earth and out-cropping rocks are scorched, laying the earth bare of all undergrowth, and subjecting it to erosion, inroads of brush and other forest weeds.

In the management of redwood cut-over lands the primary purpose is to produce a second stand of timber which will have characteristics similar to the original forest. Where the work is of an intensive nature the owner can reasonably expect to bring about conditions even better than those which prevailed in the old forest.

In choosing the correct method of treatment the owner should first look into the tract and thoroughly acquaint himself with existing conditions such as soil, moisture, and principal species; whether or not the desired species are present or possible; if they can be depended upon for natural reproduction and to what extent; if they are being suppressed by chaparral or undesirable species; and whether or not planting will be required. Having these facts in mind, the owner can prescribe effective management, because he then knows what species to eliminate and what to expect of the species that are planted or allowed to remain.

Improvement Cuttings.

The conditions generally encountered in logged-off redwood lands are such that improvement cuttings can be used to great advantage. As a rule, cuttings of this kind are used to give the expected reproduction, planted seedlings, young and other promising trees better advantages for future growth. For the most part light and growing space are the essentials. By giving individual treatment of this kind the stand, as a whole, is materially benefited. The aim should be to give the individuals just enough space to stimulate a growth that will result in a more even crown cover, at the same time guarding against the suppression of desired species.

Cuttings of this kind may be divided into: Cleanings and thinnings when applied to the management of redwood cut-over lands. These cuttings offer the following advantages: They (1) improve the composition of the stand; (2) improve the form of the existing trees; (3) stimulate growth; (4) improve the watershed; (5) decrease the fire hazard; (6) render the area more valuable for other uses.

Cleanings.

This form of cutting is applicable to young even aged stands such as are found in the redwood belt; for example, a tract of second growth redwood, showing a good reproduction of Douglas fir, tanbark oak, madrone, laurel, etc., which has been allowed to grow for fifteen years or so without any attention. It is not uncommon to find logged areas on which a large amount of tan oak has been left, unpeeled, because it was too small. These trees, together with others, will obviously show an advance growth of perhaps 10 or 15 years over the others. Invariably, a heavy growth of lilac, huckleberry and other brush forms will be present in a case of this kind. This means that the trees having advance growth over the others, along with the brush, will, and perhaps are, over-topping and suppressing the more promising species to such a

degree that they will be injured and held back because of insufficient light and growing space. Many of these over-topping trees may be of poor form, having been badly suppressed by the original stand. If any expectation value is attached to such a tract, whether any material returns are expected or not, care should be taken to free it from fire hazard if nothing else.

Under these circumstances a cleaning is the best form of improvement cutting to use. First the brush should be cut and piled to facilitate cleaning and pruning the higher species. Many of the trees of advanced growth, but being of poor form and perhaps damaged, should be removed to give healthier specimens more light and growing space. It may not be necessary to remove a tree in every case; pruning of one or a few large limbs may give the desired result. In making cuttings of this kind care should be taken to cut the stumps low and on a slant so that water will not collect on its surface. By making the cuts clean instead of jagged, decay, due to fungus infection, can be largely avoided. This work will cost from 25 cents to \$2.00 per acre. Good judgment should be used in carrying on the work.

Eradication of Brush.

The disposal of brush is, undoubtedly, the most difficult problem met with in cleaning areas of this kind because it means keeping the brush out until the young stand is capable of keeping it suppressed. The safest and most effective method of clearing brush is to cut and pile and, at the proper time, dispose of by burning. In undertaking a piece of work of this kind the area to be cleaned should be divided into blocks or sections; the material on each particular subdivision to be cut and piled separately. Such burning should never be done on a windy day. Late in the afternoon and during the night is a good time to burn, especially when things are very dry, since there is apt to be less wind and the air is damper. After the brush has been cleared and piled the slashings from cleaning out and pruning the trees can be placed on the piles and everything burned at once.

Thinnings.

Thinnings are well adapted to the management of young even aged stands, where excessive crowding, caused by an exceedingly large number of trees per acre, is injuring good trees because of insufficient light and growing space. In such stands, however, crowding in early youth is advantageous because it causes the lower branches to be shaded out and killed. This clears the holes, makes them straight and cylindrical and reduces the length of the crowns. Crowding and shading under these conditions is beneficial also because it reduces the number of poorly developed trees per acre.

Thinnings may also be used to good advantage in heavy young stands of mixed redwood and in occasional pure stands of Douglas fir occurring within the redwood belt.

When cutting and piling is done the axemen should be instructed not to build the piles too large, especially so if the tract is well stocked with second growth, since the excessive heat from the burning piles will damage the young trees. Eight feet square and not more than six to seven feet high are good dimensions for brush piles that are to be burned adjacent to living vegetation. Burning should be done after the first

rains. Immediately after the first fall rains the litter and leaves are sufficiently damp to prevent fires spreading and, at the same time, the moisture has not penetrated far enough into the piles to make burning difficult. Piles of brush, when adjacent to other inflammable vegetation, should not be burned during the dry summer.

If a forest tract was well stocked previous to the logging operation the stumps of the coppice species will, as a rule, sprout vigorously, and a good second growth will be the result. Poorly stocked stands may, in some cases, warrant being planted or sown broadcast to prevent the creeping in of inferior species and brush.

There is all reason to believe that a number of the fast growing eastern hardwoods could be planted in the redwood belt with good results. So far, very little planting has been done within the redwood region.

Utilization of Cuttings.

It is not uncommon for owners of small tracts of timber to maintain them for the production of cordwood. Numerous owners of small tracts on and adjacent to cut-over redwood land are making a good living by cutting portions of their holdings each year or at intervals of two or three years, and by selling the product such as cordwood, fence posts, rails and material for the construction of rustic buildings, etc. Black, white, tanbark, live and Valparaiso oaks and madrone make exceptionally good cordwood. When cleanings and thinnings are made the owner can, as a rule, pay for much of the work by utilizing his cuttings as cordwood. It has been estimated that by holding and protecting redwood cut-over lands which have good average reproduction of tanbark oak, the owner may, in fifteen years, be able to realize a profit of \$5 per acre from the tanbark alone.

The Glenn Blair Redwood Company of Mendocino County has been successful in planting their logged off redwood lands to grass, thereby converting the areas into productive and valuable stock range. The seed sown is that of the *Dactylis glomerata*, commonly called orchard grass. The species is exceptionally hardy, growing equally well in sunlight and shade. Aside from its value as a forage crop, orchard grass is an effective agent for keeping down the growth of brush and weeds.

We recommend that owners of cut-over redwood lands, where convenience and conditions permit, plant their areas to this or some similar species of grass.

Trail Construction.

The building of trails on many estates, is, as a rule, but lightly considered. Trails should be made numerous throughout a tract and should aim to make accessible as many points within the tract as possible, on even grades; the maximum grade should not exceed 12 per cent; and a very suitable width is four feet. Trails now existing can, at little cost be widened sufficiently to permit them to serve as lateral fire-breaks and avenues of fire control.

The first step in the practice of forestry in the redwood belt is the establishment and maintenance of an adequate system of fire protection. This involves, at the start, the construction of fire-brakes and roads and trails. The former should be made to follow along ridges, so far as possible, with roads and trails as auxiliary laterals. In almost every case clearings should be made around dwellings; trees can be left standing but all brush and grass should be disposed of.

MILL SCALE STUDY.

The lumberman is reaping a harvest from a raw material for the production of which he has made no investment. Consequently, then, he is making capital out of natural wealth; and natural wealth, such as timber, is exhaustible. Logging methods have been wasteful, it is true, and there is but little feasibility to the arguments proposed in defense of these methods. However, the logical conclusion is that wasteful methods of logging are wrong and a wrong against natural wealth is serious and should be righted. If the conclusion were carried further, it would logically assume that few, if any, lumbermen would hesitate to adopt a method which could be proved to be both more profitable and less wasteful.

The lumberman is cutting trees of all sizes; some operators cut to a very low diameter; and no lumberman is in a position to say definitely, on his property, where the cut ceases to be profitable. In other words, he is unable to determine the lowest diameter tree that will pay him to cut. There is a point of size, in trees on given areas and under given logging costs, where, by cutting the trees, the operator will receive just as much in return for the lumber cut from them as it costs him to produce it, *i. e.*, he breaks even. Above this diameter he makes a profit; and below this diameter he sustains a loss, besides impoverishing a future natural wealth.

In an endeavor to supply the lumberman with data essential in determining approximately this limit of cut, this office has carried on an intensive mill scale study which embraces every feature of measurement with its relation to logging and manufacturing costs and market prices.

The study was conducted on the holdings of the Red River Lumber Company, which company operates a large mill at Westwood, Lassen County. At least ten men were necessary in the work of securing all necessary data. The representative of this office, as supervisor of the work, stationed six of his men in the woods and four recorded the figures relative to the various operations in the mill. Complete stem analyses were made of 919 trees and the logs from these trees marked and followed through the mill. In this manner it was possible to secure full figures of lumber cut, by quantity and quality from each of the 919 trees.

Yellow pine constitutes the dominant stand at Westwood, although the company is also cutting what is locally termed "Bull pine." By way of comparison, the study has separated these two tree classes and interesting conclusions are being reached through computation now under way.

The report of the study will be issued in the near future as a separate publication and will undoubtedly be of interest and value to lumbermen. It will enable the lumbermen to know definitely the quality of material he is handling and the significance of the increase in value due to growth. He will be able to more accurately determine whether it is more profitable to leave trees below a known diameter as an investment than to cut them at the present time.

Although the conclusions drawn can not be applicable to all logging operations in the pine forests of the state because of the varying conditions encountered in different timbered regions, the study will be valuable as an outline for similar work in localities totally unlike the region at Westwood.

APPROPRIATIONS AND EXPENDITURES.

The appropriation to carry on the work of the department of forestry for the sixty-fifth and sixty-sixth fiscal years (July 1, 1913, to July 1, 1915) was \$43,800, divided as follows:

Salaries		\$12,800 00
State Forester	\$6,000 00	
Deputy State Forester	3,600 00	
Assistant State Forester	3,200 00	
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	\$12,800 00	
For support of the State Board of Forestry, including field and traveling expenses		25,000 00
For printing, binding and stationery		6,000 00
The expenditures under this appropriation were as follows:		
Salary State Forester	\$4,000 00	
Salary Deputy State Forester	2,400 00	
Salary Assistant State Forester	2,133 33	
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	\$8,533 33	
Balance in salary fund, November 1, 1914		4,266 66
Appropriation for State Board of Forestry		25,000 00
Equipment, supplies and miscellaneous	\$1,716 97	
Fire investigations	434 95	
Fire fighting	926 35	
Educational work: attendance at forestry meetings; lectures delivered, etc.	195 40	
Forest studies: Cut-over land study, railroad rights of way, mill scale study, forest investigations by counties	6,314 29	
Postage	920 00	
Telephone, telegraph and expressage	241 93	
Stenography, typewriting, clerical and general office expense	5,238 07	
Janitor	320 00	
Total		16,307 96
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Balance in support fund, November 1, 1914		\$8,692 04
Printing and binding appropriation		6,000 00
Fire warnings and notices	\$445 19	
Fire reports, bulletins, circulars, etc.	2,123 62	
Stationery and binding	366 24	
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Total		2,935 05
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Balance in printing fund November 1, 1914		\$3,064 95

APPENDIX.

An act to create a state board of forestry, and to provide for the expenses thereof.

(Approved March 3, 1885.)

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. There shall be established a State Board of Forestry, consisting of three persons, appointed by the governor of the state.

SEC. 2. Each member shall hold office for the term of four years, and until his successor shall be qualified.

SEC. 3. The board may appoint and prescribe the duties of its secretary, and elect one of its members treasurer, both to hold office at the pleasure of the board.

SEC. 4. The duty of the board shall be to collect statistics and other information with regard to forestry, tree culture, and tree preservation, throughout the state; to correspond with various forestry societies and individuals, for the purpose of obtaining such information; to learn by investigation and experiments the adaptability of various trees to the different sections of the state; to disseminate such information throughout the state in such a manner as to aid and encourage the purpose for which this board is formed; to assist in enforcing and carrying out all national and state forestry laws, as far as practicable; to act with a special view to the continuance of water sources that may be affected in any measure by the destruction of forests near such sources; to do any and all things within their power to encourage the preservation and planting of forests, and the consequent maintenance of the water sources of the state.

SEC. 5. This board shall report biennially to the governor a detailed statement of its work, which shall include all disbursements that may have been made. All printing required to be done by the board for their official use shall be done by the superintendent of state printing.

SEC. 6. There is hereby appropriated for the use of this board, out of any moneys in the state treasury not otherwise appropriated, the sum of five thousand (5,000) dollars for the two years beginning the first of April, eighteen hundred and eighty-five: said sum to be used for the payment of the salary of the secretary, not to exceed the sum of one hundred and twenty-five dollars per month, the necessary traveling expenses of the members of this board, the employment of assistants, and such other needful expenditures as this board may incur, and the State Controller will draw his warrants on the state treasurer in favor of the treasurer of the board for the same.

SEC. 7. The members of this board shall receive no compensation.

SEC. 8. All acts or parts of acts in conflict with this act are hereby repealed.

An act to enlarge the powers of the state board of forestry and to provide for the expenses of said board.

(Approved March 7, 1887.)

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. All the members of the State Board of Forestry of this state, and all assistants now employed or hereafter to be employed by said board, are hereby endowed with all the powers of peace officers, for the purpose of making arrests for any violation of any law applying to forests or brush land within this State, or prohibiting the destruction thereof.

SEC. 2. There is hereby appropriated for the use of this board out of the moneys in the state treasury not otherwise appropriated, the sum of twenty-nine thousand

five hundred dollars (\$29,500), for the two years beginning the first of April, 1887; said sum to be used for the payment of the salaries of the assistants of said board, the necessary traveling expenses of the members of said board, and such other needful expenditures as said board may find necessary, and the state controller shall draw his warrant on the state treasurer in favor of the treasurer of the board for the same.

SEC. 3. This act shall take effect and be in force from and after its passage.

CHAPTER CLV.

(Laws of 1903, California.)

SECTION 1. The state board of examiners are hereby empowered to enter into contracts * * * with the chief of the bureau of forestry of the department of agriculture for the purpose of studying the forest resources of the state and their proper conservation, and especially with a view of formulating a proper state forestry policy, to the extent of fifteen thousand dollars; * * *.

CHAPTER CLVII.

(Laws of 1905, California.)

SECTION 1. The state board of examiners are hereby empowered to enter into contracts * * * with the chief of the bureau of forestry of the department of agriculture for the purpose of studying the forest resources of the state and their proper conservation, and especially with a view of formulating a proper state forestry policy, to the extent of ten thousand dollars; * * *.

(Introduced in the Senate January 31, 1905.)

An act to provide for the regulation of fires on, and the protection and management of, public and private forest lands within the State of California, creating a state board of forestry and certain officers subordinate to said board, prescribing the duties of such officers, creating a forestry fund, making an appropriation for the purposes of this act, and defining and providing for the punishment of certain offenses for violations of the provisions of this act.

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. *State Board of Forestry.*—There shall be a State Board of Forestry, consisting of the governor, secretary of state, attorney general and State Forester, which shall supervise all matters of state forest policy and management and convene upon the call of the governor or of its secretary.

SEC. 2. *State Forester and his duties.*—There shall be a State Forester, who shall be a civil executive officer, and who shall be a technically trained forester, appointed by the governor, to hold office at the pleasure of the appointing power; and whether any candidate for the position is a technically trained forester shall be determined by certificate from the secretary of the United States department of agriculture. He shall receive a salary of twenty-five hundred dollars per annum; and shall be authorized and empowered to appoint a clerk, whose salary shall not exceed twelve hundred dollars per annum. He shall maintain an office in San Francisco at an expense not to exceed fifty dollars per month for rent, heat, light and incidentals; be paid reasonable traveling and field expenses, which may be incurred in the necessary performance of his official duties; and act as secretary of the State Board of Forestry. He shall, under the supervision of the State Board of Forestry, execute all matters pertaining to forestry within the jurisdiction of the state; have charge of all the firewardens in the state, and direct and aid them in their duties; direct the protection and improvement of state parks and forests; collect data relative to forest destruction and conditions; take such action as is authorized by law to prevent and extinguish forest, brush and grass fires; enforce all laws pertaining to forest or brush-covered land, and prosecute for any violation of such laws; cooperate with landowners as described in section 4 of this act; and publish from time to time such information of forestry as he may deem wise. He shall prepare annually a

report to the governor on the progress and condition of state forest work, and recommend therein plans for improving the state system of forest protection, management and replacement.

SEC. 3. *Supervision and care of state parks.*—The California Redwood Park, the Mount Hamilton tract, the Santa Monica forest station, the Chico forest station, together with all moneys heretofore or hereafter appropriated for the purchase of land for or care of said parks, tracts and stations, shall be in charge of the State Board of Forestry, said board to take the place of and forthwith shall have all the powers and duties now possessed in accordance with law by persons or commissions with regard to the state parks, tracts of land, and forest stations mentioned in this act, and also any forest or brush land which may hereafter become state property, or be placed definitely in the care of the state; and it is hereby further enacted that, if the government of the United States or any individual or corporation shall, at any time, donate or entrust to the State of California, for state park or state forest reserve purposes, any tract or tracts of wholly or partially wooded land, such tract or tracts of land shall be administered at the expense of the state, as provided by law.

SEC. 4. *Cooperative work.*—The State Forester shall, upon request and whenever he deems it essential to the best interests of the people and the state, cooperate with counties, towns, corporations and individuals in preparing plans for the protection, management and replacement of trees, woodlots and timber tracts, on consideration and under an agreement that the parties obtaining such assistance pay at least the field expenses of the men employed in preparing said plans.

SEC. 5. *Publication of laws and notices.*—The State Forester shall prepare and print for public distribution, an abstract of all the forest laws of California, together with such rules and regulations in accord therewith as he may deem necessary, and shall annually print and distribute a list of all firewardens with their addresses, all such matter to be published with the approval of the State Board of Forestry. He shall also furnish notices, printed in large letters on cloth, calling attention to the danger from forest fires and to forest fire and trespass laws and their penalties. Such notices shall be posted by the firewardens in conspicuous places along every highway in brush and forest-covered country, at frequent intervals along streams and lakes frequented by tourists, hunters or fishermen, at established camping sites and in every post office in the forested region.

SEC. 6. *District firewardens.*—There shall be five district firewardens at salaries of one thousand dollars each per annum, with traveling and field expenses not to exceed seventy-five dollars per month, salaries and expenses to be paid by the state. The district firewardens shall be appointed by the State Forester to serve during his pleasure, one for each of five districts, the boundaries of which shall be determined by the State Forester and subject to change by him; and, furthermore, any county or combination of less than four counties, shall be made a separate fire district upon request of the county board or boards of supervisors, in which case such special fire district shall pay two thirds, and the state one third, of the cost of maintaining its district firewarden.

SEC. 7. *Duties of district firewardens.*—The duties of district firewardens shall be to devote their entire time to state forest interests according to rules and directions to be determined by the State Forester, with the approval of the State Board of Forestry. They shall take prompt measures to prevent and extinguish forest fires; keep a record of the cause, extent and damage of all forest fires in their respective districts, and perform such other duties as the State Forester may direct.

SEC. 8. *Voluntary firewardens and their duties.*—Each district firewarden shall appoint, subject to the approval of the State Forester, in such number and localities as he deems wise, public-spirited citizens to act as voluntary firewardens. They shall promptly report all fires to the respective district firewardens and take immediate and active steps toward their extinguishment, report any violation of the forest laws, assist in apprehending and convicting offenders, and give all possible aid to the district firewarden. For all services in extinguishing fires and in apprehending and convicting offenders, payment shall be made by the state at the rate of five cents per hour for the time actually employed; *provided, that*

payment for such services shall not be made to any federal forest reserve officials who act as firewardens, and shall not in any case exceed fifty dollars to any one person during any year. The supervisors and rangers on the federal forest reserve within the state, whenever they formally accept the duties and responsibilities of firewardens, may be appointed as voluntary firewardens, and shall have all the powers given to firewardens by this act.

SEC. 9. *Powers and requirements of firewardens.*—The State Forester and all firewardens shall have the powers of peace officers to make arrests without warrant, for violations of any state or federal forest laws, and no firewarden shall be liable to civil action for trespass committed in the discharge of his duties. Any firewarden who has information which would show, with reasonable certainty, that any person had violated any provision of such forest laws, shall immediately take action against the offender, either by using his own powers as a peace officer or by making complaint before the proper magistrate, or by information to the proper district attorney, and shall obtain all possible evidence pertaining thereto. Failure on the part of any firewarden to comply with the duties prescribed by this act shall be a misdemeanor, and punishable by a fine of not less than twenty dollars, nor more than two hundred and fifty dollars, or imprisonment for not less than ten days nor more than three months, or both such fine and imprisonment, and the State Forester is hereby authorized to investigate and prosecute such violations.

SEC. 10. *Assistance and compensation of citizens in fighting fires.*—All firewardens shall have authority to call upon able-bodied citizens between the ages of sixteen and fifty years, for assistance in putting out fires, and any such person who refuses to obey such summons, unless prevented by good and sufficient reasons, is guilty of a misdemeanor, and must be fined in a sum not less than fifteen dollars, nor more than fifty dollars, or imprisonment in the county jail of the county in which such conviction shall be had, not less than ten days, nor more than thirty days, or both such fine and imprisonment. Compensation for services in fighting fire under these provisions shall be made by the state at the rate of twenty cents per hour for the time actually employed. The firewarden in charge shall submit time record and itemized bill of the men employed, to the district firewarden, who shall examine it and forward it immediately to the State Forester with approval or criticism. The State Forester, if he approves the bill, shall forward it at once to the state for payment. In cases of emergency the district firewardens shall have power to incur expense for the transportation and other unavoidable expenses of fire fighters, and shall include the same with necessary vouchers, in their accounts.

SEC. 11. *Fire patrol.*—In times and localities of particular fire danger the State Forester may maintain a fire patrol through the district firewardens, at such places in brush or forest land as the public interest may require, one half of the expense of such patrol to be paid by the county in which such patrol is maintained, and one half by the state; and, furthermore, he may, upon written request by the counties, corporations or individuals, maintain a fire patrol on their forest lands; *provided*, that two thirds of the expense of said patrol be paid by the party or parties requesting same, and the remaining one third by the state.

SEC. 12. *District attorneys to prosecute vigorously.*—Whenever an arrest shall have been made for violation of any provision of this act, or whenever any information of such violation shall have been lodged with him, the district attorney of the county in which the criminal act was committed must prosecute the offender or offenders with all diligence and energy. If any district attorney shall fail to comply with the provisions of this section he shall be guilty of a misdemeanor, and upon conviction shall be fined not less than one hundred dollars nor more than one thousand dollars in the discretion of the court. Action against the district attorney shall be brought by the attorney general in the name of the people of the state on the relation of the State Forester. The penalties of this section shall apply to any magistrate, with proper authority, who refuses or neglects to cause the arrest and prosecution of any person or persons when complaint, under oath, of violation of any terms of this act has been lodged with him.

SEC. 13. *Destruction of warning notices.*—Any person who shall destroy, deface, remove or disfigure any sign, poster or warning notice posted under the provisions

of this act shall be guilty of a misdemeanor and punishable, upon conviction, by a fine of not less than fifteen dollars nor more than one hundred dollars, or imprisonment in the county jail for a period of not less than ten days nor more than three months, or both such fine and imprisonment.

SEC. 14. *Wilfully, maliciously and negligently setting forest fires.*—Every person, who wilfully, maliciously or negligently sets on fire or causes or procures to be set on fire any woods, brush, prairies, grass, grain or stubble on any lands not his own, or allows the fire to escape from his own land, whereby any property of another is injured or destroyed, or accidentally sets any such fire or allows it to escape from his control without extinguishing it or using every effort to extinguish it, shall be guilty of a misdemeanor, and upon conviction is punishable by a fine of not less than fifty dollars, nor more than one thousand dollars, or imprisonment for not less than thirty days nor more than one year, or both such fine and imprisonment. Setting such fires or allowing them to escape shall be prima facie proof of wilfulness, malice or neglect under this section; *provided*, that nothing herein contained shall apply to a person who, in good faith, sets a back fire to check a fire already burning.

SEC. 15. *Extinguishment of camp fires.*—Every person who, upon departing from a camp or camping place, leaves fire burning or unextinguished, or who after building such fire allows it to spread, shall be guilty of a misdemeanor and punishable by a fine of not less than fifty dollars nor more than five hundred dollars, with costs of suit and collection, one half of such fine or such a portion thereof as shall not exceed fifty dollars, to be paid to the person securing the arrest and conviction of such offender, and if the defendant refuses or neglects to pay the fine and costs imposed, he shall be confined in the county jail of the county in which conviction shall be had, for a period not to exceed one day for every two dollars of the fine imposed, or may be subject to both such fine and imprisonment.

SEC. 16. *Restriction of use of fire in dry season.*—It shall be unlawful during what is locally known as the "dry season," this to be considered as the period between May fifteenth and the first soaking rains of autumn or winter, for any person or persons to burn brush, stumps, logs, fallen timber, fallows, grass or forest-covered land, or blast wood with dynamite, powder or other explosives, or set off fire works of any kind in forest or brush-covered land, either their own or the property of another, without written permission of and under the direction or supervision of the district firewarden; these restrictions not to apply to the ordinary use of fire or blasts in logging redwood, nor in cases where back-fires are set in good faith to stop an existing fire. Violation of these provisions shall be a misdemeanor, punishable, upon conviction, by a fine of not less than fifty dollars, nor more than one thousand dollars, or imprisonment not less than thirty days nor more than one year, or both such fine and imprisonment.

SEC. 17. *Engines in forest land.*—Logging locomotives, donkey or threshing engines, railway locomotives, and all other engines, boilers and locomotives operated in, through or near forests, brush or grass land, which do not burn oil as fuel, shall be provided with appliances which will prevent the escape of fire and sparks from the smokestacks thereof, and with adequate devices to prevent the escape of fire from ash pans and fire boxes. Failure to comply with these requirements shall be a misdemeanor, punishable, upon conviction, by a fine of not less than one hundred dollars nor more than five hundred dollars, and any officer or employee of a railroad company violating any provision of this section shall be liable to a penalty of not less than fifty dollars nor more than one hundred dollars, for every such violation, or imprisonment for not less than thirty days nor more than three months, or both such fines and imprisonment.

SEC. 18. *Civil liability for forest fires.*—In addition to the penalties provided in sections 15, 16, 17, and 18 of this act, the United States, state, county, or private owner, whose property is injured or destroyed by such fires, may recover, in a civil action, double the amount of damages suffered if the fires accrued through wilfulness, malice or negligence; but if such fires were caused or escaped accidentally or unavoidably, compensation shall be only for the actual damage sustained as determined by the value of the property injured or destroyed, and the detriment to the land and

vegetation thereof. The presumption of wilfulness, malice or neglect shall be overcome; *provided*, that the precautions set forth in section 18 are observed; or, *provided*, under section 17, fires are set during the "dry season" with written permission of and under the direction of the district firewarden. Persons or corporations causing fires by violations of sections 15, 16, 17, or 18 of this act shall be liable to the state in action for debt, to the full amount of all expenses incurred by the state in fighting such fires.

SEC. 19. *Clearing along county roads and railroads.*—Counties, along the county roads, and railroad companies along their lines of road, in forest or brush land, shall, when so directed by the State Forester, and in a manner and to an extent prescribed by him, cut and remove all brush, grass and inflammable material from their rights of way. If such clearing is not done within a reasonable time after notice, said time to be fixed by the State Forester, the State Forester shall have it done and the county or railroad company shall be liable to the state in an action for debt to the amount of the expense thus incurred, and in addition thereto for the expense of any fire patrol rendered necessary by such delay; *it is provided, further*, that all lumber companies, corporations, or individuals shall, when so instructed by the State Forester, and at a time and in a manner prescribed by him, carefully burn their slashings, by which is meant the tops, limbs, and general debris left after lumbering.

SEC. 20. *Disposals of moneys received as penalties.*—All moneys received as penalties for violations of the provisions of this act, less the cost of collection, and not otherwise provided for, shall be paid into the state treasury to the credit of the forestry fund, available only for purposes of forest protection, management and replacement.

SEC. 21. *Moneys for forest purposes.*—County boards of supervisors are hereby authorized to appropriate money for purposes of forest protection, improvement and management.

SEC. 22. *Payment of expenses under this act.*—There is hereby appropriated for the remainder of the fifty-sixth fiscal year, and for the fifty-seventh and fifty-eighth fiscal years, the sum of fifty thousand dollars (\$50,000.00) for carrying out the provisions of this act, and for the payment of all salaries and expenses herein provided for.

SEC. 23. All acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

CHAPTER CCLXIV.

An act to provide for the regulation of fires on, and the protection and management of, public and private forest lands within the State of California, creating a state board of forestry and certain officers subordinate to said board, prescribing the duties of such officers, creating a forestry fund, and appropriating the moneys in said fund, and defining and providing for the punishment of certain offenses for violations of the provisions of this act, and making an appropriation therefor.

(Approved March 18, 1905.)

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. *State Board of Forestry.*—There shall be a State Board of Forestry, consisting of the governor, secretary of state, attorney general and State Forester, which shall supervise all matters of state forest policy and management and convene upon the call of the governor or of its secretary.

SEC. 2. *State Forester and his duties.*—There shall be a State Forester, who shall be a civil executive officer, and who shall be a technically trained forester, appointed by the governor to hold office at the pleasure of the appointing power; and whether any candidate for the position is a technically trained forester shall be determined by certificate from the secretary of the United States department of agriculture, or from the department of forestry of the state university after such department is established. He shall receive a salary of twenty-four hundred dollars per annum, and shall be authorized and empowered to appoint two assistant foresters,

whose salaries shall not exceed twelve hundred dollars each per annum. He shall maintain headquarters at the state capitol in an office provided by the secretary of state, and shall be allowed necessary office and contingent expenses. He and his assistants shall be paid reasonable traveling and field expenses which may be incurred in the necessary performance of their official duties. He shall act as secretary of the State Board of Forestry. He shall, under the supervision of the State Board of Forestry, execute all matters pertaining to forestry within the jurisdiction of the state; have charge of all firewardens in the state, and direct and aid them in their duties; direct the protection and improvement of state parks and forests; collect data relative to forest destruction and conditions; take such action as is authorized by law to prevent and extinguish forest, brush, and grass fires; enforce all laws pertaining to forest and brush-covered land, and prosecute for any violation of such laws; cooperate with landowners, as described in section 4 of this act; and publish from time to time such information of forestry as he may deem wise. He shall prepare annually a report to the governor on the progress and condition of state forest work, and recommend therein plans for improving the state system of forest protection, management and replacement.

SEC. 3. *Supervision and care of state parks.*—The California Redwood Park and the Mount Hamilton tract, together with all moneys heretofore or hereafter appropriated for the purchase of land for or care of said parks, tracts and stations, shall be in charge of the State Board of Forestry, said board to take the place of and forthwith shall have all the powers and duties now possessed in accordance with law by persons or commissions with regard to the state parks, tracts of land, and forest stations mentioned in this act, and also any forest or brush land which may hereafter become state property, or be placed definitely in the care of the state; and it is hereby further enacted that if the government of the United States or any individual or corporation shall, at any time, donate or entrust to the State of California, for state park or state forest reserve purposes, any tract or tracts of wholly or partially wooded land, such tract or tracts of land shall be administered at the expense of the state, as provided by law.

SEC. 4. *Cooperative work.*—The State Forester shall, upon request and whenever he deems it essential to the best interests of the people and the state, cooperate with counties, towns, corporations and individuals in preparing plans for the protection, management and replacement of trees, woodlots and timber tracts, on consideration and under an agreement that the parties obtaining such assistance pay at least the field expenses of the men employed in preparing said plans.

SEC. 5. *Publication of laws and notices.*—The State Forester shall prepare and print for public distribution, an abstract of all the forest laws of California, together with such rules and regulations in accord therewith as he may deem necessary, and shall annually print and distribute a list of all firewardens with their addresses, all such matter to be published with the approval of the State Board of Forestry. He shall also furnish notices, printed in large letters on cloth, calling attention to the danger from forest fires and to forest fire and trespass laws and their penalties. Such notices shall be posted by the firewardens in conspicuous places along every highway in brush and forest-covered country, at frequent intervals along streams and lakes frequented by tourists, hunters or fishermen, at established camping sites, and in every post office in the forested region.

SEC. 6. *Fire districts.*—The State Forester shall divide the state into such number of fire districts as shall be deemed by him most necessary to the efficiency of his work; and, furthermore, any county, or combination of less than four counties, shall be made a separate fire district, upon request of the county board or boards of supervisors, in which case such special fire district shall pay the cost of maintaining the district firewarden.

SEC. 7. *Duties of assistant foresters.*—The duties of the assistant foresters shall be to devote their entire time to state forest interests according to rules and directions to be determined by the State Forester, with the approval of the State Board of Forestry. They shall take prompt measures to prevent and extinguish forest fires; keep a record of the cause, extent and damage of all forest fires in their respective districts, and perform such other duties as the State Forester may direct.

SEC. 8. *Voluntary firewardens and their duties.*—The State Forester shall appoint, in such number and localities as he deems wise, public-spirited citizens to act as voluntary firewardens, who may receive payment for their services from the counties or from private sources. They shall promptly report all fires and take immediate and active steps toward their extinguishment, report any violation of the forest laws, assist in apprehending and convicting offenders, and perform such other duties as the State Forester may direct. The supervisors and rangers on the Federal Forest reserve within the state, whenever they formally accept the duties and responsibilities of firewardens, may be appointed as voluntary firewardens, and shall have all the powers given to firewardens by this act.

SEC. 9. *Powers and requirements of firewardens.*—The State Forester and all firewardens shall have the powers of peace officers to make arrests without warrant, for violations of any state or federal forest laws, and no firewarden shall be liable to civil action for trespass committed in the discharge of his duties. Any firewarden who has information which would show, with reasonable certainty, that any person had violated any provision of such forest laws, shall immediately take action against the offender, either by using his own powers as a peace officer or by making complaint before the proper magistrate, or by information to the proper district attorney, and shall obtain all possible evidence pertaining thereto. Failure on the part of any paid firewarden to comply with the duties prescribed by this act shall be a misdemeanor, and punishable by a fine of not less than twenty dollars, nor more than two hundred and fifty dollars, or imprisonment for not less than ten days nor more than three months, or both such fine and imprisonment and the State Forester is hereby authorized to investigate and prosecute such violations.

SEC. 10. *Assistance of citizens in fighting fires.*—All firewardens shall have authority to call upon able-bodied citizens between the ages of sixteen and fifty years, for assistance in putting out fires, and any such person who refuses to obey such summons, unless prevented by good and sufficient reasons, is guilty of a misdemeanor, and must be fined in a sum not less than fifteen dollars, nor more than fifty dollars, or imprisonment in the county jail of the county in which such conviction shall be had, not less than ten days, nor more than thirty days, or both such fine and imprisonment; *provided*, that no citizen shall be called upon to fight fire a total of more than five days in any one year.

SEC. 11. *Fire patrol.*—In times and localities of particular fire danger the State Forester may maintain a fire patrol, through the firewardens, at such places in brush or forest land as the public interest may require, the expense of such patrol to be paid by the county in which such patrol is maintained; and, furthermore, he may, upon written request by counties, corporations or individuals, maintain a fire patrol on their forest lands; *provided*, that the expense of said patrol be paid by the party or parties requesting same.

SEC. 12. *District attorneys to prosecute vigorously.*—Whenever an arrest shall have been made for violation of any provision of this act, or whenever any information of such violation shall have been lodged with him, the district attorney of the county in which the criminal act was committed must prosecute the offender or offenders with all diligence and energy. If any district attorney shall fail to comply with the provisions of this section he shall be guilty of a misdemeanor, and upon conviction shall be fined not less than one hundred dollars nor more than one thousand dollars in the discretion of the court. Action against the district attorney shall be brought by the attorney general in the name of the people of the State on the relation of the State Forester. The penalties of this section shall apply to any magistrate, with proper authority, who refuses or neglects to cause the arrest and prosecution of any person or persons when complaint, under oath, of violation of any terms of this act has been lodged with him.

SEC. 13. *Destruction of warning notices.*—Any person who shall destroy, deface, remove or disfigure any sign, poster or warning notice posted under the provisions of this act shall be guilty of a misdemeanor and punishable, upon conviction, by a fine of not less than fifteen dollars nor more than one hundred dollars, or imprisonment in the county jail for a period of not less than ten days nor more than three months, or both such fine and imprisonment.

SEC. 14. *Wilfully, maliciously and negligently setting forest fires.*—Every person, who wilfully, maliciously or negligently sets on fire or causes or procures to be set on fire any woods, brush, prairies, grass, grain or stubble on lands not his own, or allows the fire to escape from his own land, whereby any property of another is injured or destroyed, or accidentally sets any such fire or allows it to escape from his control without extinguishing it or using every effort to extinguish it, shall be guilty of a misdemeanor, and upon conviction is punishable by a fine of not less than fifty dollars, nor more than one thousand dollars, or imprisonment for not less than thirty days nor more than one year, or both such fine and imprisonment. Setting such fires or allowing them to escape shall be prima facie proof of wilfulness, malice or neglect under this section; *provided*, that nothing herein contained shall apply to a person who, in good faith, sets a back-fire to check a fire already burning.

SEC. 15. *Extinguishment of camp fires.*—Every person who, upon departing from a camp or camping place, leaves fire burning or unextinguished, or who after building such fire allows it to spread, shall be guilty of a misdemeanor and punishable by a fine of not less than fifty dollars nor more than five hundred dollars, with costs of suit and collection, one half of such fine or such a portion thereof as shall not exceed fifty dollars to be paid to the person securing the arrest and conviction of such offender, and if the defendant refuses or neglects to pay the fine and costs imposed, he shall be confined in the county jail of the county in which the conviction shall be had, for a period not to exceed one day for every two dollars of the fine imposed, or may be subject to both such fine and imprisonment.

SEC. 16. *Restriction of use of fire in dry season.*—It shall be unlawful during what is locally known as the "dry season," this to be considered as the period between May fifteenth and the first soaking rains of autumn or winter, for any person or persons to burn brush, stumps, logs, fallen timber, fallows, grass or forest-covered land, or blast wood with dynamite, powder or other explosives, or set off fireworks of any kind in forest or brush-covered land, either their own or the property of another, without written permission of and under the direction or supervision of a firewarden in that district; these restrictions not to apply to the ordinary use of fire or blasts in logging redwood, nor in cases where back-fires are set in good faith to stop an existing fire. Violation of these provisions shall be a misdemeanor, punishable, upon conviction, by a fine of not less than fifty dollars, nor more than one thousand dollars, or imprisonment not less than thirty days nor more than one year, or both such fines and imprisonment.

SEC. 17. *Engines in forest land.*—Logging locomotives, donkey or threshing engines, and other engines and boilers operated in, through or near forests, brush or grass land, which do not burn oil as fuel, shall be provided with appliances to prevent the escape of fire and sparks from the smokestacks thereof, and with devices to prevent the escape of fire from ash pans and fire boxes. Failure to comply with these requirements shall be a misdemeanor, punishable, upon conviction, by a fine of not less than one hundred dollars nor more than five hundred dollars, and any person violating any provision of this section shall be liable to a penalty of not less than fifty dollars nor more than one hundred dollars, for every such violation, or imprisonment for not less than thirty days nor more than three months, or both such fine and imprisonment.

SEC. 18. *Civil liability for forest fires.*—In addition to the penalties provided in sections 14, 15, 16 and 17 of this act, the United States, state, county, or private owners, whose property is injured or destroyed by such fires, may recover, in a civil action, double the amount of damages suffered if the fires occurred through wilfulness, malice or negligence; but if such fires were caused or escaped accidentally or unavoidably, civil action shall lie only for the actual damage sustained as determined by the value of the property injured or destroyed, and the detriment to the land and vegetation thereof. The presumption of wilfulness, malice or neglect shall be *reversed*; *provided*, that the precautions set forth in section 17 are observed; or *provided*, under section 16, fires are set during the "dry season" with written permission of and under the direction of the district firewarden. Persons or corporations

causing fires by violations of sections 14, 15, 16 and 17 of this act shall be liable to the state or county in action for debt, to the full amount of all expenses incurred by the state or county in fighting such fires.

SEC. 19. *Clearing along county roads and land after lumbering.*—Counties, along the county roads, in forest or brush land, shall, when so directed by the State Forester, and in a manner and to an extent prescribed by him, cut and remove all brush, grass and inflammable material from their rights of way. If such clearing is not done within a reasonable time after notice, said time to be fixed by the State Forester, the State Forester shall have it done and the county shall be liable to the state in an action for debt to the amount of the expense thus incurred, and in addition thereto for the expense of any fire patrol rendered necessary by such delay; *it is provided, further*, that all lumber companies, corporations, or individuals shall, when so instructed by the State Board of Forestry, and at a time and in a manner prescribed by said board, carefully burn their slashings, by which is meant the tops, limbs, and general debris left after lumbering.

SEC. 20. *Disposals of moneys received as penalties.*—All moneys received as penalties for violations of the provisions of this act, less the cost of collection, and not otherwise provided for, shall be paid into the state treasury to the credit of the forestry fund, which fund is hereby created, and the moneys therein are hereby appropriated for purposes of forest protection, management and replacement under direction of the State Board of Forestry.

SEC. 21. *Moneys for forest purposes.*—County boards of supervisors may appropriate money for purposes of forest protection, improvement and management.

SEC. 22. *Payment of expenses under this act.*—There is hereby appropriated for the fifty-seventh and fifty-eighth fiscal years, the sum of seventeen thousand six hundred dollars (\$17,600.00) for carrying out the provisions of this act, and for the payment of all salaries and expenses herein provided for.

SEC. 23. All acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

CHAPTER 408.

(Laws of 1911, California.)

SECTION 1. A commission consisting of three persons which shall be known and designated as the "Conservation Commission of the State of California," is hereby created and established for the purpose of investigating and gathering data and information concerning the subjects of forestry, water, the use of water, water power, electricity, electrical or other power, mines and mining, mineral and other lands, dredging, reclamation and irrigation, and for the purpose of revising, systematizing and reforming the laws of this state, upon, concerning, regarding or appertaining to these said subjects.

SEC. 2. Said commission shall be appointed by the governor, and shall enter upon the performance of its duties immediately. The members of said commission shall hold office at the pleasure of the governor. In case of a vacancy in said commission, such vacancy shall be filled by appointment by the governor.

SEC. 3. It shall be the duty of said commission to investigate and examine the laws of the United States, of foreign nations, of the states of the union and of this state, and the reports and recommendations of persons, officials, commissions, societies and associations upon the subjects of forestry, water, the use of water, water power, electricity, electrical and other power, mines and mining, mineral and other lands, dredging, reclamation and irrigation and to prepare and recommend to the legislature laws, statutes and constitutional amendments revising, systematising and reforming the laws of this state upon forestry, water, the use of water, water power, electricity, electrical and other power, mines and mining, mineral and other lands, dredging, reclamation and irrigation. The said commission is hereby authorized and empowered to do and perform the acts and things required of it by this act, and to adopt all rules and regulations necessary to carry out the provisions of this act.

SEC. 4. The said commission is hereby empowered and authorized to have printed by the state printer its reports, records and proceedings in the manner provided by law.

SEC. 5. It is hereby made the duty of the attorney general, surveyor general, the state engineer and all other state officers to render such aid and assistance to said board as said board may require.

SEC. 6. For the purpose of carrying out the provisions of this act the said commission is authorized to employ such expert, technical, professional and clerical assistance and upon such terms as it may deem proper.

SEC. 7. In order to carry out the provisions of this act the members of said commission or any person authorized by it are authorized to enter and cross all lands within this state, and to make all proper and necessary surveys and measurements of land and water; provided, that in doing so no damage is done to private property; and it shall be a misdemeanor, for any person or persons to wilfully and maliciously remove or destroy any permanent marks or monuments made or erected by said commission or any person or persons under its direction or authorization, or to prevent the members of the said commission or any person authorized by said commission to enter and cross any land within this state or to make surveys and measurements of land and water.

SEC. 8. Said commissioners shall receive no salary for their services but shall be allowed their actual expenses while in the performance of their duties as in this act provided.

SEC. 9. The sum of \$100,000 is hereby appropriated out of the funds of the state not otherwise appropriated for the purposes of carrying out the provisions of this act, and the state controller is hereby authorized and directed to draw warrants upon such sum from time to time upon the requisition of said conservation commission approved by the board of examiners, and the state treasurer is hereby authorized and directed to pay such warrants.

SEC. 10. All acts or parts of acts in conflict herewith are hereby repealed.

SEC. 11. This act shall take effect immediately.

An act to amend an act entitled "An act to provide for the regulation of fires on, and the protection and management of, public and private forest lands within the State of California, creating a state board of forestry and certain officers subordinate to said board, prescribing the duties of such officers, creating a forestry fund, and appropriating the moneys in said fund, and defining and providing for the punishment of certain offences for violations of the provisions of this act, and making an appropriation therefor," approved March 18, 1905. (Amendment introduced in 1913.)

The people of the State of California do enact as follows:

SECTION 1. Section six of the above entitled act is hereby amended to read as follows:

6. The State Forester shall divide the state into such number of fire districts as shall be deemed by him most necessary to the efficiency of his work. He shall create and maintain, during the dry season, a fire patrol system, and make rules and regulations for the prevention and suppression of fires in any timber, brush, grass or other inflammable vegetation or material. He may appoint a district firewarden for each of said districts so established, and he may also employ within such districts such number of fire patrolmen as, in his judgment, may be required to carry out the provisions of this act, assigning to each of the latter the territory over and within which they shall have jurisdiction and fix the amount of the compensation for all district firewardens and fire patrolmen for services actually rendered which shall not exceed the rate of seventy-five dollars per month; the district firewardens and the fire patrolmen may be paid necessary traveling and field expenses. They shall devote their entire time to the prevention and extinguishment of fire in any timber, brush, grass or other inflammable vegetation or material in their respective districts, and the performance of such other duties as the State Forester may direct. The State Forester shall have the power to remove any officer or employee appointed or employed by him. He may purchase necessary equipment, instruments and field supplies. He shall have authority to establish lookout stations and telephone or other systems of communication connecting the same, and to equip and maintain depots for the storing of tools for the extinguishment of forest fires. For the purpose

of controlling and extinguishing fires in any timber, brush, grass or other inflammable vegetation or material the State Forester is authorized to summon and employ suitable persons for controlling and extinguishing such fires and to delegate this authority to the district firewardens and the fire patrolmen, and each person so summoned or employed may be paid twenty-five cents for each hour of service rendered by him and be provided with subsistence during such service; *provided*, no owner, lessee, or person in control of lands upon which fires may be burning or threatening, or any one in the employ of such owner, lessee or person in control shall receive any compensation from the state for extinguishing or controlling any such fire.

The State Forester may and hereby is authorized to enter into agreements with persons, firms, associations, or corporations owning or controlling land covered wholly or in part by timber, brush, grass or other inflammable vegetation or material, or with any group or groups of persons, firms, associations or corporations owning or controlling such land for the purpose of cooperation in maintaining a fire patrol system for preventing and suppressing fires in timber, brush, grass, or other inflammable vegetation or material which endanger or are liable to endanger life or property or life and property. Such agreements may provide that persons, firms, associations or corporations owning or controlling land covered wholly or in part by timber, brush, grass or other inflammable vegetation or material, or group or groups of persons, firms, associations or corporations owning or controlling such land shall bear part or all of the expenses of maintaining such fire patrol system, and no such agreement shall become effective until the person, firm, association or corporation or groups of persons, firms, associations or corporations entering into such agreement shall have paid, into the fund, hereinafter provided for the maintenance of a fire patrol system their pro rata of the expenses stipulated by the terms of the agreement. A fund in the state treasury, to be known as the fire patrol maintenance fund, is hereby created, into which shall be paid the money for the expenses of maintaining the cooperative fire patrol system, as heretofore provided for, in such amounts and at such times as the agreement may direct. All claims presented for payment from the fire patrol maintenance fund shall be audited and paid in a similar manner as other claims against the state. The State Forester may enter into agreements with the federal government, under such terms as he deems advisable or as may be provided for by law, for the purpose of maintaining a fire patrol system for preventing and suppressing fires in any timber, brush, grass or other inflammable vegetation or material. The expense incurred in preventing and extinguishing fires in any timber, brush, grass or other inflammable vegetation or material as provided by law shall be paid from the appropriation or funds available for fire protection.

SEC. 2. Section eleven of the above entitled act is hereby amended to read as follows:

11. Whenever in this act the performance or nonperformance of any act or thing is made a misdemeanor, the person, or the officer, member, manager, agent, director, or employee of any fire association, or corporation who shall direct the performance or nonperformance of such act or thing is likewise and in the same manner guilty of a misdemeanor and shall be punished in like manner as the person actually performing such act or thing.

SEC. 3. Section eighteen of the above entitled act is hereby amended to read as follows:

18. Any fire in any timber, brush, grass or other inflammable vegetation or material, burning uncontrolled and without proper precaution being taken to prevent it from spreading, and which endangers or may endanger life or property is hereby declared to be a public nuisance; and any person, firm, association or corporation owning or controlling lands upon which such nuisance exists is hereby required to abate it immediately by controlling or extinguishing it. In addition to the penalties provided in this act, the United States, state, county, or private owners, whose property is injured or destroyed by such fires, may recover in a civil action, double the amount of damages suffered if the fires occurred through wilfulness, malice or negligence; but if such fires were caused or escaped accidentally or unavoid-

ably, civil action may lie only for the actual damage sustained as determined by the value of the property injured or destroyed, and the detriment to the land and vegetation thereof. The presumption of wilfulness, malice or neglect shall be overcome: *provided*, that the precautions set forth are observed; *or provided*, fires are set during a "dry season" with written permission of and under the direction of the district firewarden. Persons or corporations causing fires by violations of this act shall be liable to the state or county in action for debt, to the full amount of all expenses incurred by the state or county in fighting such fires; such expenses, less cost of collection, shall be paid into the state or county treasury, as the case may be, to the credit of the appropriation or fund for fire protection.

SEC. 4. Section nineteen of the above entitled act is hereby amended to read as follows:

19. All inflammable debris upon forest areas, which by reason of its location or condition or lack of protection may endanger life or property, is hereby declared to be a public nuisance. If the State Forester finds that such a nuisance exists, he shall in writing notify the owner, lessee, the person in control, or the agent of said owner or lessee of the land on which said nuisance is situated of the existence of such nuisance, and shall require that such nuisance be abated within a period and in a manner specified in such notice. But the State Forester may, for good cause shown, extend the time in which such nuisance shall be abated. Whenever such nuisance exists and the proper notice shall have been served, and the period specified in such notice, or any extension thereof, shall have elapsed, without the nuisance having been abated, it shall be the duty of the State Forester to cause the same to be summarily abated. Any notice provided for in this section shall be served in a like manner as a summons in a civil action as provided by the Code of Civil Procedure. The expense of the summary abatement of a nuisance as provided in this act may be paid from the money appropriated for fire protection. Any and all expenses incurred for the summary abatement of a nuisance under the provisions of this act shall be and become a lien on the lands upon which such nuisance shall have existed, the said expenses to be prorated among the owners of such lands according to the number of acres belonging to said owners on which said nuisance was abated. Action to foreclose such lien shall be begun within one year. Such lien shall be filed by the State Forester, or under his direction by any of his assistants or firewardens within ninety days after the abatement of such nuisance. Proceedings for the satisfaction of such lien shall be instituted, at the request of the State Board of Forestry and in the name of the people of the State of California by the district attorney of the county in which said nuisance was abated; and the costs shall be recovered in the usual manner and paid into the state treasury to the credit of the appropriation or fund for fire protection.

ENROLLED COPY OF ASSEMBLY BILL No. 643.

When the following bill was before the Governor for consideration it was the consensus of opinion that neither the present law nor the herewith proposed law, which was pocketed by the Governor, presents a form under which any effective or proper method of administration of a fire patrol system could be carried out by the state.

CHAPTER -----

An act creating a state board of forestry; prescribing its power and duties; creating the office of state forester and providing for the appointment and revocation of appointment of a proper person thereto and the certification of his qualifications; prescribing the power and duties of the state forester and fixing his salary; providing for the appointment and revocation of appointment of assistant foresters and fixing their duties and salaries; providing for the appointment of and revocation of appointment of firewardens and prescribing their duties and mode of compensation; providing for cooperative agreements between the state board of forestry and persons, firms, associations, or corporations, or any combination or group of such persons, firms, associations or corporations and for agreements between the state board of forestry and the federal government; declaring certain fires to be public nuisances, and requiring those owning or controlling the lands upon which said nuisances exist to abate them; declaring certain inflammable debris to be public nuisances, providing for their inspection and abatement, authorizing and providing for the summary abatement of all nuisances declared by this act; making the cost of the abatement of certain nuisances a lien upon the land on which said nuisances are situated; providing for the filing of and the satisfying of claims for such liens and the recovery of costs accruing for said filing and satisfaction; providing for the satisfaction of such liens by district attorneys and the compensation of district attorneys therefor; declaring the duty of those owning or controlling lands on which fires may burn; providing for the payment into county treasuries of moneys collected under the penal sections of this act; providing penalties for violating the provisions of this act; defining the word "forest"; repealing chapter 264 of the laws of 1905 as amended by the act of April 7, 1911, and all acts or parts of acts in conflict with the provisions of this act; providing for the designation of this act.

The people of the State of California do enact as follows:

SECTION 1. There is hereby created a State Board of Forestry consisting of three members, who shall serve without compensation, to be appointed by the governor, and who may be removed by the governor. The said board shall supervise all matters of forest policy and management over which the state has jurisdiction.

SEC. 2. The State Board of Forestry is hereby authorized and directed to make rules and regulations and to establish a system or systems, under the provisions of this act, for the prevention and suppression of forest fires.

SEC. 3. There is hereby created the office of State Forester, the appointee to which office shall be a technically trained forester, who shall be appointed by and hold office at the pleasure of the State Board of Forestry; and whether any candidate for the position is a technically trained forester shall be determined by certificate from the secretary of the United States department of agriculture, or from the department of forestry of the University of California. He shall receive a salary of three thousand dollars per annum, and shall be authorized and empowered to appoint an assistant forester and a deputy forester by and with the consent of the State Board of Forestry. The salaries of said assistant and deputy foresters shall be fixed by the State Board of Forestry and shall not exceed eighteen hundred dollars each per annum. Said assistant and deputy foresters shall hold office at the pleasure of the State Forester. The State Forester shall maintain headquarters at the state capitol and shall be allowed necessary office and contingent expenses. He and his assistants shall be paid reasonable traveling and field expenses which may be incurred in the performance of their official duties. He shall act as secretary of

the State Board of Forestry. He shall, under the supervision of the State Board of Forestry, execute all matters pertaining to forestry within the jurisdiction of the state; have charge of all firewardens in the state, and direct and aid them in their duties; direct the protection and improvement of state parks and forests; collect data relative to forest destruction and conditions; take such action as is authorized by law to prevent and extinguish forest, brush, and grass fires; look after the enforcement of all laws pertaining to the protection of lands; publish, from time to time, under the direction of the State Board of Forestry, information concerning forestry, and perform such other duties under this act as the State Board of Forestry may direct; prepare annually a report to the governor on the progress and condition of state forest work, and make such recommendations therein concerning forestry as he may see fit. The assistant and deputy foresters shall perform such duties as may be prescribed by the State Forester.

SEC. 4. The State Forester shall be chief firewarden of the state. He shall have supervision and control of the firewardens appointed by virtue of this act, and shall have power and authority, under the State Board of Forestry, to carry into effect any system of fire prevention and suppression provided for in this act.

SEC. 5. Under such general policy as to qualifications, numbers, and localities as shall be prescribed by the State Board of Forestry, the said board is authorized to appoint firewardens, who shall have all the powers given to firewardens under the state laws, but shall serve voluntarily or under compensation from other sources than the State Board of Forestry.

SEC. 6. In times or localities of particular fire danger, or to enforce the fire laws, or to apprehend and prosecute violators thereof, the State Board of Forestry shall have power to appoint and employ, either independently or jointly with other agencies, such additional firewardens, and to furnish them such assistance and facilities for protecting life or property from fire, as the public safety may demand; and unless contributed by other sources, the compensation of the firewardens in this section provided shall be paid for out of any money appropriated to the use of the State Board of Forestry.

SEC. 7. Firewardens shall have authority to issue permits to burn brush, inflammable debris or rubbish under such general rules and regulations as the State Board of Forestry may prescribe, and under such special stipulations regarding the time and circumstances of the burning as shall seem necessary for the safeguarding of life or property. Firewardens shall have authority to call upon able-bodied persons for assistance in combating forest fires. Firewardens while in the performance of their duty as such shall have the right to enter into and upon any lands and premises other than a dwelling or other house.

SEC. 8. The State Board of Forestry is hereby empowered to enter into agreements with persons, firms, associations or corporations owning or controlling forest land, or with any combinations or groups of such persons, firms, associations or corporations, for the purpose of cooperation in the employment of men and facilities and taking other measures for prevention and control of forest, brush, or grass fires. Such agreements shall designate the lands or districts over which protective measures shall be maintained and the nature, extent and participation of the parties to such agreements in the expenditures that may be incurred for patrol and other measures for fire fighting and fire protection. For the purpose of carrying out the provisions of such agreements the State Board of Forestry shall appoint firewardens to be named by the person, firm, association or corporation or combination or group of such persons, firms, associations or corporations with whom such agreement is made. Such firewardens may be given charge, under the State Forester, of all matters of fire prevention within such districts and upon such lands, so long as an effective system of fire protection is maintained thereon under the provisions of such cooperative agreement. The appointment of any such firewarden shall be revocable at the pleasure of the State Board of Forestry and shall be revoked at the request of the person, firm, association, corporation or combination or group thereof upon whose nomination said appointment was made; but when said appointment shall be revoked, said person, firm, association, corporation or combinations or groups thereof shall immediately nominate another firewarden, and said State Board of Forestry shall

appoint the same. The State Board of Forestry is further empowered to enter into agreements with the federal government upon such terms as may be deemed advisable or as may be provided by law, for the purpose of cooperating in the prevention and suppression of forest fires. All sums chargeable to the state on account of any cooperative agreement as provided in this section shall be paid from the appropriation for fire protection.

SEC. 9. Any fire in any forest or other land burning uncontrolled and without proper precaution being taken to prevent it from spreading, or which endangers life or property, is hereby declared to be a public nuisance; and any person, firm, association or corporation owning or controlling land upon which such nuisance exists is hereby required to abate it immediately by controlling or extinguishing it. And if said owner or controller shall fail, refuse or neglect to abate said nuisance the State Forester may summarily abate said nuisance.

SEC. 10. All forest areas containing inflammable debris, which by reason of the location or condition or lack of protection thereof may endanger life or property, are hereby declared to be public nuisances. If such a nuisance exists, the State Forester shall in writing notify the owner, lessee, the person in control, or the agent of said owner or lessee of the land on which said nuisance is situated of the existence of such nuisance and shall require that such nuisance be abated within a period and in a manner specified in such notice. But the State Forester may, for good cause shown, extend the time in which such nuisance shall be abated. Whenever such nuisance exists and the proper notice shall have been served, and the period specified in such notice, or any extension thereof, shall have elapsed, without the nuisance having been abated, it shall be the duty of the State Forester to cause the same to be summarily abated. Any notice provided for in this section shall be served in a like manner as a summons in a civil action, as provided in sections 410 to 415 inclusive, of the Code of Civil Procedure.

SEC. 11. The expense of the summary abatement of nuisances as provided in this act shall be paid from the money appropriated for fire protection. Any and all expenses incurred for the summary abatement of a nuisance under the provisions of this act shall be and become a lien on the lands upon which such nuisance shall have existed, the said expenses to be prorated among the owners of such lands according to the acreage belonging to said owners on which said nuisance was situated. Action to foreclose such lien shall be begun within one year. No such lien shall be filed or accrue upon the land of any person, firm, corporation or association, who in good faith endeavors to abate any nuisance mentioned in this act, or who maintains a protective system established under agreement with the State Board of Forestry as specified in section eight (8) of this act, or who is operating under a cooperative agreement for fire protection with the Federal Forest Service, which agreement is certified to the State Board of Forestry as effective by the head of the Federal Forest Service in California and approved by the State Board of Forestry. Such lien shall be filed by the State Forester or under his direction by any of his assistants or firewardens within ninety days after the abatement of such nuisance. Proceedings for the satisfaction of such lien shall be instituted, at the request of the State Board of Forestry and in the name of the people of the State of California, by the district attorney of the county in which such nuisance was abated; and the costs shall be recovered in the usual manner.

SEC. 12. The district attorney of any county who may bring action on behalf of the state to satisfy any lien created by the provisions of this act shall receive as compensation for his services 10 per cent of the amount recovered. Such compensation shall be in addition to that allowed by law for fees and salaries of district attorneys.

SEC. 13. Owners, lessees, or persons in control of lands upon which fires may be started or burning are not relieved by any of the provisions of this act from the duty of extinguishing or controlling such fires; and no such owner or lessee or persons in control or any person in the employ of such owner or lessee or person in control shall receive any compensation under this act for extinguishing or controlling fire occurring upon or threatening the lands of such owner or lessee or person in control.

SEC. 14. All moneys recovered under the provisions of the penal sections of the forest laws of this state shall be paid, less the costs of and compensation for collection, into the treasury of the county in which such money was collected.

SEC. 15. Every firewarden appointed under the provisions of this act shall be provided by the State Board of Forestry with a badge of authority which shall be produced and shown whenever demand is made for such production.

SEC. 16. Wherever in this act the performance or nonperformance of any act or thing is made a misdemeanor, the person, or the officer, member, manager, agent, director, or employee of any firm, association, or corporation who shall direct the performance or nonperformance of such act or thing is likewise and in the same manner guilty of a misdemeanor and shall be punished in a like manner as the person actually performing such act or thing.

SEC. 17. The State Forester shall post or cause to be posted in a conspicuous place copies of fire-warning notices and other notices prescribed by the State Board of Forestry to be posted in such manner as may be directed by the State Board of Forestry; and any person who shall remove, destroy, deface or cover up any such notice shall be guilty of a misdemeanor.

SEC. 18. For the purpose of this act the word "forest" shall be taken to mean and to comprise lands wholly or in part covered with timber, brush or other similar inflammable vegetation.

SEC. 19. Chapter 264 of the laws of 1905 as amended April 7, 1911, and all acts and parts of acts in conflict with the provisions of this act are hereby repealed.

SEC. 20. This act shall be known and designated as the "forest-fire act."

This bill received the pocket veto by the Governor.

FOREST LAWS OF CALIFORNIA NOW IN OPERATION.

Organization of State Forest Work.

CHAPTER 264.

(Laws of 1905, page 235.)

An act to provide for the regulation of fires on, and the protection and management of, public and private forest lands within the State of California, creating a state board of forestry and certain officers subordinate to said board, prescribing the duties of such officers, creating a forestry fund, and appropriating the moneys in said fund, and defining and providing for the punishment of certain offenses for violations of the provisions of this act, and making an appropriation therefor.

SECTION 1. *State Board of Forestry.*—There shall be a State Board of Forestry, consisting of the Governor, secretary of state, attorney general and State Forester, which shall supervise all matters of state forest policy and management and convene upon the call of the Governor or of its secretary.

SEC. 2. *State Forester and his duties.*—There shall be a State Forester, who shall be a civil executive officer, and who shall be a technically trained forester, appointed by the governor to hold office at the pleasure of the appointing power; and whether any candidate for the position is a technically trained forester shall be determined by certificate from the secretary of the United States department of agriculture, or from the department of forestry of the state university after such department is established. He shall receive a salary of twenty-four hundred dollars per annum, and shall be authorized and empowered to appoint two assistant foresters, whose salaries shall not exceed twelve hundred dollars per annum. He shall maintain headquarters at the state capitol in an office provided by the secretary of state, and shall be allowed necessary office and contingent expenses. He and his assistants shall be paid reasonable traveling and field expenses which may be incurred in the performance of their official duties. He shall act as secretary of the State Board of Forestry. He shall, under the supervision of the State Board of Forestry,

execute all matters pertaining to forestry within the jurisdiction of the state; have charge of all firewardens in the state, and direct and aid them in their duties; direct the protection and improvement of state parks and forests; collect data relative to forest destruction and conditions; take such action as is authorized by law to prevent and extinguish forest, brush, and grass fires; enforce all laws pertaining to forest and brush covered land, and prosecute for any violation of such laws; cooperate with landowners, as described in section four in this act; and publish from time to time such information of forestry as he may deem wise. He shall prepare annually a report to the governor on the progress and condition of state forest work, and recommend therein plans for improving the state system of forest protection, management and replacement.*

SEC. 3. *Supervision and care of state parks.*—The California Redwood Park and the Mount Hamilton tract, together with all moneys heretofore or hereafter appropriated for the purchase of land for or care of said parks, tracts and stations, shall be in charge of the State Board of Forestry, said board to take the place of and forthwith shall have all the powers and duties now possessed in accordance with law by persons or commissions with regard to the state parks, tracts of land, and forest stations mentioned in this act, and also any forest or brush land which may hereafter become state property, or be placed definitely in the care of the state; and it is hereby further enacted that, if the government of the United States or any individual or corporation shall, at any time, donate or intrust to the State of California, for state park or state forest reserve purposes, any tract or tracts of wholly or partially wooded land, such tract or tracts of land shall be administered at the expense of the state, as provided by law.**

SEC. 4. *Cooperative work.*—The State Forester shall, upon request and whenever he deems it essential to the best interests of the people and the state, cooperate with counties, towns, corporations, and individuals in preparing plans for the protection, management and replacement of trees, woodlots and timber tracts, on consideration and under an agreement that the parties obtaining such assistance pay at least the field expenses of the men employed in preparing said plans.

SEC. 5. *Publication of laws and notices.*—The State Forester shall prepare and print for public distribution an abstract of all the forest laws of California, together with such rules and regulations in accord therewith, as he may deem necessary, and shall annually print and distribute a list of all firewardens with their addresses, all such matter to be published with the approval of the State Board of Forestry. He shall also furnish notices, printed in large letters on cloth, calling attention to the danger from forest fires, and to forest fire and trespass laws and their penalties. Such notices shall be posted by the firewardens in conspicuous places along every highway in brush and forest-covered country, at frequent intervals along streams and lakes frequented by tourists, hunters and fishermen, at established camping sites, and in every post office in the forested region.

SEC. 6. *Fire districts.*—The State Forester shall divide the state into such number of fire districts as shall be deemed by him most necessary to the efficiency of his work; and, furthermore, any county, or combination of less than four counties, shall be made a separate fire district, upon request of the county board or boards of supervisors, in which case such special fire district shall pay the cost of maintaining its district firewardens.†

*Salary of State Forester increased in 1909 to \$3,000. Provision regarding two assistant foresters amended at same time to one deputy forester at \$1,800, and one assistant forester at \$1,600.

**One such tract was donated in 1909 by Mrs. Annie Bidwell of Chico. The California Redwood Park is now in charge of a commission appointed by the Governor. Chap. 12, Laws of 1911. (Approved February 6, 1911.)

†The original bill as presented to the legislature provided for five district firewardens to be paid by the state. This provision was not enacted into law and in consequence section 6 has no meaning.

SEC. 7. *Duties of assistant foresters.*—The duties of the assistant foresters shall be to devote their entire time to state forest interests according to rules and directions to be determined by the State Forester, with the approval of the State Board of Forestry. They shall take prompt measures to prevent and extinguish forest fires; keep a record of the cause, extent and damage of all forest fires in their respective districts, and perform such other duties as the State Forester may direct.

SEC. 8. *Voluntary firewardens and their duties.*—The State Forester shall appoint, in such number and localities as he deems wise, public-spirited citizens to act as voluntary firewardens, who may receive payment for their services from the counties or from private sources. They shall promptly report all fires and take immediate and active steps toward their extinguishment, report any violation of the forest laws, assist in apprehending and convicting offenders, and perform such other duties as the State Forester may direct. The supervisors and rangers on the federal forest reserves within the state, whenever they formally accept the duties and responsibilities of firewardens, may be appointed as voluntary firewardens, and shall have all the powers given to firewardens by this act.

SEC. 9. *Powers and requirement of firewardens.*—The State Forester and all firewardens shall have the powers of peace officers to make arrests without warrant, for violations of any state or federal forest laws, and no firewarden shall be liable to civil action for trespass committed in the discharge of his duties. Any firewarden who has information which would show with reasonable certainty, that any person had violated any provision of such forest laws, shall immediately take action against the offender, either by using his own powers as a peace officer or by making complaint before the proper magistrate, or by information to the proper district attorney, and shall obtain all possible evidence pertaining thereto. Failure on the part of any *paid* firewarden to comply with the duties prescribed in this act shall be a misdemeanor, and punishable by a fine of not less than twenty dollars nor more than two hundred and fifty dollars, or imprisonment for not less than ten days nor more than three months, or both such fine and imprisonment and the State Forester is hereby authorized to investigate and prosecute such violations.

SEC. 10. *Assistance of citizens in fighting fire.* (Penal Code, sec. 384, subsec. 5.)

SEC. 11. *Fire patrol.*—In times and localities of particular fire danger the State Forester may maintain a fire patrol through the firewardens, at such places in brush or forest land, as the public interest may require, the expense of such patrol to be paid by the county in which such patrol is maintained; and, furthermore, he may, upon written request by counties, corporations or individuals, maintain a fire patrol on their forest lands; *provided*, that the expense of said patrol be paid by the party or parties requesting same.

SEC. 12. *District attorneys to prosecute vigorously.*—Whenever an arrest shall have been made for violation of any provision of this act, or whenever any information of such violation shall have been lodged with him, the district attorney of the county in which the criminal act was committed must prosecute the offender or offenders with all diligence and energy. If any district attorney shall fail to comply with the provisions of this section he shall be guilty of a misdemeanor, and upon conviction shall be fined not less than one hundred dollars nor more than one thousand dollars, in the discretion of the court. Action against the district attorney shall be brought by the attorney general in the name of the people of the state on the relation of the State Forester. The penalties of this section shall apply to any magistrate, with proper authority, who refuses or neglects to cause the arrest and prosecution of any person or persons when complaint, under oath, of violation of any terms of this act has been lodged with him.

SEC. 13. *Destruction of warning notices.*—Any person who shall destroy, deface, remove or disfigure any sign, poster or warning notice posted under the provisions of this act shall be guilty of a misdemeanor and punishable, upon conviction, by a fine of not less than fifteen dollars nor more than one hundred dollars, or imprisonment in the county jail for a period of not less than ten days nor more than three months, or both such fine and imprisonment.

SEC. 14. *Wilfully, maliciously and negligently setting forest fires.*—(Penal Code, sec. 384, subsec. 1.)

SEC. 15. *Extinguishment of camp fires.*—(Penal Code, sec. 384, subsec. 6.)

SEC. 16. *Restriction of use of fire during a dry season.*—(Penal Code, sec. 384, subsec. 3.)

SEC. 17. *Engines in forest land.*—(Penal Code, sec. 384, subsec. 4.)

SEC. 18. *Civil liability for forest fires.*—In addition to the penalties provided in this act, the United States, state, county, or private owners, whose property is injured or destroyed by such fires, may recover in a civil action, double* the amount of damages suffered if the fires occurred through wilfulness, malice or negligence; but if such fires were caused or escaped accidentally or unavoidably, civil action shall lie only for the actual damage sustained as determined by the value of the property injured or destroyed, and the detriment to the land and vegetation thereof. The presumption of wilfulness, malice or neglect shall be overcome; *provided*, that the precautions set forth are observed; *or provided*, fires are set during a "dry season" with written permission of and under the direction of the district firewarden. *Persons or corporations causing fires by violations of this act shall be liable to the state or county in action for debt, to the full amount of all expenses incurred by the state or county in fighting such fires.*

Section 19 of the above entitled act, approved March 18, 1905, is hereby amended so as to read as follows:

SEC. 19. *Inspection of forest area.*—It shall be the duty of the State Board of Forestry, whenever it shall be deemed necessary, to notify the owner of any forest area within the state by a written notice to be served upon the person or persons or corporation, or either of them, owning or having charge of such area, or upon the agents, attorney or representative of either, by any firewarden, deputy firewarden or special firewarden or any employee of the State Board of Forestry, in the same manner as a summons in a civil action, or if such area belongs to any nonresident person or corporation and there is no person in control or possession thereof, and such nonresident person or corporation has no tenant, attorney, representative or agent upon whom such service can be had, or if the owner or owners of such area or their tenants, attorneys, representatives, or agents, can not after due diligence be found, then by posting said notice in some conspicuous place upon such area and by mailing a copy thereof to the owner thereof at his last known place of residence if the same is known or can be ascertained, that the said State Board of Forestry intends to cause an inspection to be made of the said forest area for the purpose of ascertaining whether or not the same constitutes a nuisance as hereinafter provided. The said notice shall describe the forest area to be inspected by general description and shall designate the time of such inspection. At the time so designated in said notice the said State Board of Forestry shall cause an inspection to be made of the said forest area and the said owner or his agent shall be permitted to be present during such inspection and shall be given a full opportunity of showing that such forest area is not a nuisance as contemplated by this act. If the said State Board of Forestry after such inspection finds any forest area inadequately protected adjoining, lying near, or intermingled with other forest and covered wholly or in part with inflammable debris, which by reason of such location or condition or lack of protection endangers life or property, the State Board of Forestry shall in writing notify the owner or owners of such areas that the condition of said areas endangers life or property and shall require such person or corporation to clean up such areas by the use of fire or otherwise at a time and in a manner to be therein specified. Said notice may be served upon the person or persons or corporation or either of them, owning or having charge of such areas or upon the agents of either, by any firewarden, deputy firewarden or special firewarden or any employee of the State Board

*Section 3344 of the Political Code states that "Every person negligently setting fire to his own woods, or negligently suffering any fire to extend beyond his own land, is liable in treble damages to the party injured." Treble damages are changed to double damages by the above section.

of Forestry, in the same manner as a summons in a civil action; *provided, however*, that if any such area belong to any nonresident person or corporation and there is no person in control or possession thereof and such nonresident person or corporation has no tenant, bailee, depository or agent upon whom such service can be had; or if the owner or owners of such areas can not after due diligence be found, then such notice may be served by posting the same in some conspicuous place upon such area, and by mailing a copy thereof to the owner thereof at his last known place of residence, if the same is known or can be ascertained. Any and all such inadequately protected forest areas adjoining, lying near, or intermingled with other forest and covered wholly or in part with inflammable debris, which by reason of such location or condition or lack of protection endangers life or property, are hereby declared to be a public nuisance; and whenever any such nuisance shall exist within the state, and the proper notice shall have been served, as herein provided, and the time specified in said notice shall have elapsed without the nuisance having been abated, it shall be the duty of the State Board of Forestry to cause said nuisance to be at once abated, by burning or otherwise disposing of the inflammable debris. The expense thereof shall be paid by the state in like manner as bills for fire fighting are paid. Any and all such sum or sums so paid shall be and become a lien on the property from which said nuisance has been removed or abated in pursuance of this section, and said lien shall continue as long as the said sum or sums above referred to shall remain unpaid. The claim for any lien shall be filed by the State Forester, or under his direction, by any of his assistants or firewardens, in the office of the county recorder of the county in which the property on which said nuisance existed is situated. Proceedings for the enforcement of such lien shall be instituted by the district attorney of the county where the nuisance existed, at the request of the State Board of Forestry and in the name of the State of California as claimant; and the costs shall be recovered in the usual manner. The State Board of Forestry is hereby vested with the power to cause any and all such nuisances to be abated in a summary manner.

SEC. 20. *Disposal of moneys received as penalties.*—All moneys received as penalties for violations of the provisions of this act, less the cost of collection, and not otherwise provided for, shall be paid into the state treasury to the credit of the forestry fund, which fund is hereby created, and the moneys therein are hereby appropriated for purposes of forest protection, management and replacement under direction of the State Board of Forestry.*

SEC. 21. *Moneys for forest purposes.*—County boards of supervisors may appropriate money for purposes of forest protection, improvement and management.

SEC. 22. *Payment of expenses under this act.*—There is hereby appropriated for the fifty-seventh and fifty-eighth fiscal years, the sum of seventeen thousand six hundred dollars (\$17,600) for carrying out the provisions of this act, and for the payment of all salaries and expenses herein provided for.

SEC. 23. All acts or parts of acts inconsistent with the provisions of this act are hereby repealed.

County Cooperation.

The provisions made by the above sections 4, 6, 8, 11, 19 and 21 for the cooperation of counties with the state is supplanted by the following act (Stats. 1905, 394) :

SECTION 4. A new section is hereby added to the act to establish a uniform system of county and township governments, to be numbered 33½, and to read as follows :

Section 33½. To appropriate from the general fund of the county, unless otherwise provided, not exceeding in counties of the first and second class the sum of twenty thousand dollars, and in all other counties not exceeding the sum of ten thousand dollars in any one year, to aid and carry on the work of the preservation of forests upon public lands, the reforestation of forests upon public lands and the protection of forests upon public lands from fire.

*The moneys collected to go to the county.

Fire Laws and Penalties.

CHAPTER 699.

An act to amend section 384 of the Penal Code, relating to forest fires.

(Approved May 1, 1911.)

The people of the State of California, represented in senate and assembly, do enact as follows:

Setting fire wilfully or negligently.

384. Any person who shall wilfully or negligently commit any of the acts herein-after enumerated in this section shall be guilty of a misdemeanor, and upon conviction thereof be punishable by a fine of not less than fifty nor more than five hundred dollars, or imprisonment in the county jail not less than fifteen days nor more than six months, or both such fine and imprisonment, except that in the case of an offense against subsection five of this section, the fine imposed may be not less than ten dollars.

1. *Back-firing.*

Setting fire, or causing or procuring fire to be set to any forest, brush or other inflammable vegetation growing on lands not his own, without the permission of the owner of such land; *provided*, that no person shall be convicted under this section who shall have set, in good faith and with reasonable care, a back-fire for the purpose of stopping the progress of a fire then actually burning.

2. *Allowing fire to escape.*

Allowing fires to escape from the control of the persons having charge thereof, or to spread to the lands of any person other than the builder of such fire without using every reasonable and proper precaution to prevent such fire from escaping.

3. *Carelessness with fire.*

Burning brush, stumps, logs, rubbish, fallen timber, fallows or grass on his own land, or blasting with dynamite, powder or other explosives, or setting off fireworks in forest or brush covered land, either his own or the property of another, without taking every proper and reasonable precaution both before the lighting of said fire and at all times thereafter to prevent the escape thereof; *provided*, that any fire-warden may, in his discretion, give a written permit to any person desiring to burn or blast as aforesaid; such permit shall contain such rules and regulations for the building and management of such fires as the State Board of Forestry may from time to time prescribe; and in any prosecution under this subsection it shall be prima facie evidence that the defendant has taken proper and reasonable precautions to prevent the escape of such fire, when he shall show that he has received such a permit and has complied with all the rules and regulations therein prescribed.

4. *Locomotives, engines and boilers.*

Using any logging locomotive, donkey or threshing engine, or any other engine or boiler, in or near any forest, brush or grass land, unless he shall prove upon trial, affirmatively, that such engines or boilers used by him were provided with adequate devices to prevent the escape of fire or sparks from smokestacks, ashpans, fireboxes, or other parts, and that he has used every reasonable precaution to prevent the causing of fire thereby.

5. *Obliged to fight fire when called upon.*

Refusing or failing to render assistance in combating fires at the summons of any firewarden unless prevented by good and sufficient reasons.

6. *Allowing fires to escape.*

Leaving fire burning or unextinguished on departing from a camp or camping place, or allowing such fire to spread after being built.

7. *Municipal corporation.*

The provisions of this section shall not apply to the setting of fire on lands within any municipal corporation of the state.

SEC. 2. All acts and parts of acts in conflict herewith are hereby repealed.

MALICIOUSLY SETTING FIRE.

Penal Code, Sec. 600. Every person who wilfully and maliciously burns any bridge exceeding in value fifty dollars, or any structure, snowshed, vessel or boat, not the subject of arson, or any tent, or any stack of hay or grain or straw of any kind, or any pile of baled hay or straw, or any pile of potatoes, or beans, or vegetables, or produce, or fruit of any kind, whether sacked, boxed, or crated, or not, or any growing or standing grain, grass, or trees, or any fence, or any railroad car, lumber, cord wood, railroad ties, telegraph or telephone poles, or shakes, or any tule land or peat ground, of the value of twenty-five dollars or over, not the property of such person, is punishable by imprisonment in the state prison for not less than one year nor more than ten years.

UNLAWFUL CUTTING AND INJURY.

Timber Trespass a Misdemeanor.

Penal Code, Sec. 602. Every person who wilfully commits trespass by either—

1. Cutting down, destroying, or injuring any kind of wood or timber standing or growing upon the lands of another; or,
2. Carrying away any kind of wood or timber lying on such lands—is guilty of a misdemeanor.

Civil Liability for Timber Trespass.

Civil Code, Sec. 3346. For wrongful injuries to timber, trees or underwood, upon the lands of another, or removal thereof, the measure of damages is three times such a sum as would compensate for the actual detriment, except where the trespass was casual and involuntary, or committed under the belief that the land belonged to the trespasser, or where the wood was taken by the authority of highway officers for the purposes of a highway; in which cases the damages are a sum equal to the actual detriment.

Code of Civil Procedure, Sec. 733. Any person who cuts down or carries off any wood or underwood, tree or timber, or girdles or otherwise injures any tree or timber on land of another person, * * * without lawful authority, is laible to the owner of such land * * * for treble the amount of damages which may be assessed therefor, in a civil action, in any court having jurisdiction.

Code of Civil Procedure, Sec. 734. Nothing in the last section authorizes the recovery of more than the just value of the timber taken from uncultivated woodland, for the repair of a public highway or being upon the land adjoining it.

NOTE.—The Political Code, section 3345, states that “Whenever the woods are on fire any justice of the peace, constable or road overseer of the township or district where the fire exists, may order as many of the inhabitants liable to poll tax, residing in the vicinity, as may be deemed necessary, to repair to the place of the fire and assist in stopping, or extinguishing it.” It may sometimes be necessary for fire fighters to take advantage of this privilege where no firewarden is available.

FORTY-SIXTH ANNUAL REPORT

OF THE

Insurance Commissioner

State of California

For the year ending December 31, 1913

J. E. PHELPS, Insurance Commissioner

SAN FRANCISCO



CALIFORNIA
STATE PRINTING OFFICE
1914

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FORTY-SIXTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER OF THE STATE OF CALIFORNIA

INSURANCE DEPARTMENT, SAN FRANCISCO, July 25, 1914.

To His Excellency HIRAM W. JOHNSON,
Governor of the State of California.

SIR: In compliance with the provisions of section 596 of the Political Code, I respectfully submit the Forty-sixth Annual Report of the Insurance Department of the State of California, containing a statement of the collections and disbursements of the department, a synopsis of the statements of all insurance companies, fraternal societies and other corporations under its control during said year, together with statistical tables and other information pertaining to all classes of insurance business covering the calendar year ending December 31, 1913.

The total number of insurance companies and associations, except fraternal insurance societies, authorized to transact business in the State of California during the year ending December 31, 1913, was 327, classified as follows:

CALIFORNIA COMPANIES.

Fire and Marine (Stock)	5
Fire and Marine (Mutual)	1
Life (Legal Reserve)	8
Life (Assessment)	2
Accident and Health (Assessment)	2
County Mutual Fire	22
Miscellaneous Casualty (Stock)	15
Inter-Insurance Associations	6
Total	61

COMPANIES OF OTHER STATES.

Fire and Marine (Stock)	100
Fire and Marine (Mutual)	9
Life (Legal Reserve)	40
Life (Assessment)	3
Accident and Health (Assessment)	3
Miscellaneous Casualty (Stock)	49
Inter-Insurance Associations	9
Total	213

COMPANIES OF FOREIGN COUNTRIES.

Fire and Marine (Stock)	47
Miscellaneous Casualty (Stock)	6
Total	53
Grand total	327

The above shows an increase of 21 in the total number of insurance companies authorized to transact business in California during the year 1913, as compared with the preceding year.

In addition to the foregoing, 32 brokers were licensed under section 596 of the Political Code to write "Surplus Line" insurance.

COMPANIES AND ASSOCIATIONS ORGANIZED IN CALIFORNIA DURING 1913.

COMPANIES.

Farmers' Mutual Fire Insurance Company of Fort Bragg, Mendocino County, incorporated as a county mutual fire insurance company and licensed to transact business on-----	May 12, 1913.
Great Republic Life Insurance Company, Los Angeles, incorporated as a stock life insurance company, licensed to transact business on-----	February 7, 1913.
Indemnity Exchange Mutual Fire Insurance Company, Los Angeles, incorporated as a mutual fire insurance company, licensed to commence business on-----	January 9, 1913.
Los Angeles Title Insurance Company, Los Angeles, incorporated as a stock title insurance company, licensed to commence business on-----	October 16, 1913.
Maturity Life Association, San Francisco, incorporated as an assessment life insurance company, licensed to commence business on-----	June 18, 1913.
Oakland Title Insurance & Guaranty Company, Oakland, incorporated as a stock title insurance company, licensed to commence business on-----	February 15, 1913.
United Protective Life Association, Los Angeles, incorporated as an assessment life insurance company and licensed to commence business on-----	September 20, 1913.

INTER-INSURANCE ASSOCIATIONS.

The following named associations were formed in accordance with that certain act of the State of California, entitled "An act defining certain classes of contracts for the exchange of indemnity, prescribing regulations therefor, and fixing a license fee," approved May 1, 1911:

Hardware Merchants' Inter-Insurers, Los Angeles, licensed to transact business on-----	May 5, 1913.
Property Underwriters' Association, San Francisco, licensed to transact business on-----	July 1, 1913.
California Casualty Indemnity Exchange of San Francisco, licensed to transact business on-----	December 29, 1913.

NEW COMPANIES AND ASSOCIATIONS ADMITTED.

The following new companies were licensed to transact business in the State during the year:

FIRE AND MARINE (STOCK).

Allianz Insurance Company, Ltd.-----	Berlin, Germany.
British American Assurance Company-----	Toronto, Canada.
Citizens Fire Insurance Company-----	Baltimore, Md.
Columbia Insurance Company-----	Jersey City, N. J.
Commercial Fire Insurance Company of the District of Columbia-----	Washington, D. C.
First National Fire Insurance Company-----	Washington, D. C.
Hamburg Bremen Fire Insurance Company-----	Hamburg, Germany.
Knickerbocker Insurance Company-----	New York, N. Y.
Netherlands Fire and Life Insurance Company-----	The Hague, Holland.
Nord Deutsche Insurance Company-----	Hamburg, Germany.
North China Insurance Company, Ltd.-----	Shanghai, China.
Northwestern Fire and Marine Insurance Company-----	Minneapolis, Minn.
Sterling Fire Insurance Company-----	Indianapolis, Ind.
Williamsburgh City Fire Insurance Company-----	New York, N. Y.

FIRE AND MARINE (MUTUAL).

Atlantic Mutual Insurance Company-----	New York, N. Y.
Indemnity Exchange Mutual Fire Insurance Company-----	Los Angeles, Cal.
Oregon Fire Relief Association-----	McMinnville, Ore.

LIFE (LEGAL RESERVE).

American National Insurance Company-----	Galveston, Texas.
Connecticut General Life Insurance Company-----	Hartford, Conn.
Confidential Life Insurance Investment Company-----	Salt Lake City, Utah.
Great Republic Life Insurance Company-----	Los Angeles, Cal.
International Life Insurance Company-----	St. Louis, Mo.

LIFE, ACCIDENT AND HEALTH (ASSESSMENT).

Great Western Accident Association-----	Des Moines, Iowa.
Maturity Life Association-----	San Francisco, Cal.
United Protective Life Association-----	Los Angeles, Cal.

MISCELLANEOUS CASUALTY (STOCK).

Chicago Bonding and Surety Company-----	Chicago, Ill.
Commonwealth Bonding and Casualty Company-----	Phoenix, Ariz.
Los Angeles Title Insurance Company-----	Los Angeles, Cal.
Maryland Motor Car Company-----	Baltimore, Md.
Mortgage Guarantee Company-----	Los Angeles, Cal.
Oakland Title Insurance and Guaranty Company-----	Oakland, Cal.
Ocean Accident and Guarantee Corporation, Ltd.-----	London, England.
Western Indemnity Company-----	Dallas, Texas.
Western Mortgage and Guaranty Company-----	San Francisco, Cal.

COUNTY FIRE MUTUALS.

Farmers' Mutual Fire Insurance Company of Mendocino County---	Fort Bragg, Cal.
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INTER-INSURANCE ASSOCIATIONS.

California Casualty Indemnity Exchange-----	San Francisco, Cal.
Casualty Reciprocal Exchange-----	Kansas City, Mo.
Employers' Indemnity Exchange-----	Kansas City, Mo.
Hardware Merchants' Inter-Insurers-----	Los Angeles, Cal.
Lumber Manufacturers Inter-Insurance Association-----	New York, N. Y.
Property Underwriters' Association-----	San Francisco, Cal.
Warners' Inter-Insurance Bureau-----	Chicago, Ill.

COMPANIES REINSURED, OR CEASED BUSINESS DURING 1913.

American Union Fire Insurance Company of Philadelphia, Pennsylvania, went into the hands of a Receiver.

California National Life Insurance Company of San Diego, California, reinsured by International Life Insurance Company of St. Louis, Missouri.

Dixie Fire Insurance Company of Greensboro, North Carolina, reinsured by Globe and Rutgers Fire Insurance Company of New York, New York.

Franklin Insurance Company of Washington, D. C., reinsured by Globe and Rutgers Fire Insurance Company of New York, N. Y.

Los Angeles Fire Insurance Company of Los Angeles, California, reinsured by Home Insurance Company of New York.

National Lumber Insurance Company of Buffalo, New York, reinsured by New Hampshire Fire Insurance Company of Manchester, N. H.

Pacific Mutual Indemnity Company of Los Angeles, California, reinsured by Pacific Mutual Life Insurance Company of Los Angeles, California.

Reciprocal Indemnity Exchange of Los Angeles, California, reinsured by Niagara Fire Insurance Company of New York, N. Y.

Southern States Fire Insurance Company of Birmingham, Alabama, reinsured by Great Southern Fire Insurance Company of Birmingham, Alabama.

Sovereign Fire Insurance Company of Toronto, Canada, reinsured by Globe and Rutgers Fire Insurance Company of New York, N. Y.

Teutonia Insurance Company of New Orleans, Louisiana, reinsured by Hartford Fire Insurance Company of Hartford, Conn.

Title Guaranty and Surety Company of Scranton, reinsured by American Surety Company of New York, N. Y.

Vulcan Fire Insurance Company of New York, N. Y., reinsured by Western Assurance Company of Toronto, Canada.

Western Casualty and Guaranty Company of Dallas, Texas, reinsured by Western Indemnity Company of Dallas, Texas.

COMPANIES CONSOLIDATED.

American Bonding Company of Baltimore, Maryland, and the Fidelity and Deposit Company of Maryland merged under the name "Fidelity and Deposit Company of Maryland."

Pacific Fire Insurance Company of New York and the Greenwich Insurance Company of New York merged under name "Pacific Fire Insurance Company."

Nassau & Deutches Fire Insurance Company of Brooklyn, and the Williamsburgh City Fire Insurance Company of New York, merged under name "Williamsburgh City Fire Insurance Company."

COMPANIES AND ASSOCIATIONS EXAMINED.

The following named companies and associations were examined as to their financial condition by this Department during the year:

CALIFORNIA COMPANIES AND ASSOCIATIONS.

Bond and Mortgage Company, Los Angeles.
 California Casualty Indemnity Exchange, San Francisco.
 California National Life Insurance Company, San Diego.
 California Insurance Company, San Francisco.
 California State Life Insurance Company, Sacramento.
 City Abstract and Title Insurance Company, San Francisco.
 Great Republic Life Insurance Company, Los Angeles.
 Hardware Merchants Inter-Insurers, Los Angeles.
 Indemnity Exchange Mutual Fire Insurance Company, Los Angeles.
 Inter-Insurance Exchange of the Automobile Club of Southern California, Los Angeles.
 Los Angeles Title Insurance Company, Los Angeles.
 Los Angeles Title and Trust Company, Los Angeles.
 Maturity Life Association, San Francisco.
 Mortgage Guaranty Company, Los Angeles.
 Pacific Coast Casualty Company, San Francisco.
 Pacific Mutual Indemnity Company, Los Angeles.
 Property Underwriters Association, San Francisco.
 Oakland Title Insurance and Trust Company, Oakland.
 San Francisco Life Insurance Company, San Francisco.
 Standard Title Insurance Company, San Francisco.
 Title Insurance and Guaranty Company, San Francisco.
 Title Insurance and Trust Company, Los Angeles.
 Title Guaranty and Trust Company, Los Angeles.
 United Protective Life Association, Los Angeles.
 Vulcan Fire Insurance Company, Oakland.
 Western Mortgage and Guaranty Company, San Francisco.
 Western States Life Insurance Company, San Francisco.

COMPANIES OF OTHER STATES.

Commonwealth Bonding and Casualty Company, Phoenix, Arizona.
 Continental Casualty Company, Hammond, Ind.
 Northwestern Mutual Fire Association, Seattle, Wash.

FOREIGN COMPANIES.

Canton Insurance Office, Hongkong, China (U. S. Branch).
 New Zealand Insurance Company, Auckland, New Zealand
 (U. S. Branch).

DEPOSITS MADE BY COMPANIES IN CALIFORNIA.

The following tabulations show deposits of securities on December 31, 1913, made through this Department, with the State Treasurer of California:

Name of company	Location	Deposited in accordance with	For the benefit of	Amount of deposit
California Accident Association*	San Francisco	\$453e, Civ. C.	All policyholders	\$5,000 00
California Mutual Benefit Society*	San Francisco	\$453e, Civ. C.	All policyholders	5,000 00
California Pacific Title Insurance Company -----	San Francisco	\$453t, Civ. C.	All policyholders	101,150 00
City Abstract and Title Insurance Company -----	San Francisco	\$453t, Civ. C.	All policyholders	100,600 00
Fidelity Mutual Aid Association*	San Francisco	\$453e, Civ. C.	All policyholders	5,000 00
Fireman's Fund Insurance Company -----	San Francisco	\$618, Pol. C.	All policyholders	100,000 00
Great Republic Life Insurance Company -----	Los Angeles---	\$634, Pol. C.	Registered policyholders -----	25,000 00
Los Angeles Title and Trust Company -----	Los Angeles---	\$453t, Civ. C.	All policyholders	100,000 00
Los Angeles Title Insurance Company -----	Los Angeles---	\$453t, Civ. C.	All policyholders	100,463 70
Maturity Life Association -----	San Francisco	\$453e, Civ. C.	All policyholders	5,000 00
Mutual Indemnity Company* -----	San Francisco	\$453e, Civ. C.	All policyholders	5,000 00
New Zealand Insurance Company	Auckland -----	\$594a, Pol. C.	Policyholders in United States--	250,000 00
Oakland Title Insurance and Guaranty Company -----	Oakland -----	\$453t, Civ. C.	All policyholders	100,000 00
Occidental Life Insurance Company -----	Los Angeles---	\$634, Pol. C.	Registered policyholders -----	142,000 00
Pacific Coast Casualty Company	San Francisco	\$618, Pol. C.	All policyholders	251,700 50
Pacific Mutual Life Insurance Company -----	Los Angeles---	\$618, Pol. C. \$634, Pol. C.	All policyholders Registered policyholders -----	250,000 00 1,779,000 00
Pacific Surety Company -----	San Francisco	\$618, Pol. C.	All policyholders	104,427 20
Rio Grande Fire Insurance Company -----	San Antonio---	\$622, Pol. C.	All policyholders in California --	12,000 00
Standard Title Insurance Company -----	San Francisco	\$453t, Civ. C.	All policyholders	100,723 23
San Francisco Life Insurance Company -----	San Francisco	\$634, Pol. C.	Registered policyholders -----	143,175 00
Sunset Assurance Association ---	Santa Barbara	\$453e, Civ. C.	All policyholders	5,000 00
Title Guarantee and Trust Company -----	Los Angeles---	\$453t, Civ. C.	All policyholders	105,728 60
Title Insurance and Guaranty Company -----	San Francisco	\$453t, Civ. C.	All policyholders	102,083 70
Title Insurance and Trust Company -----	Los Angeles---	\$453t, Civ. C.	All policyholders	100,000 00
United Protective Association ---	Los Angeles---	\$453e, Civ. C.	All policyholders	5,000 00
Vulcan Fire Insurance Company	Oakland -----	\$618, Pol. C.	All policyholders	212,135 00
Western Assurance Company ---	Toronto -----	\$594a, Civ. C.	All policyholders in United States	103,687 50
Western States Life Insurance Company -----	San Francisco	\$618, Pol. C. \$634, Pol. C.	All policyholders Registered policyholders -----	102,231 50 397,806 00
Total -----	-----	-----	-----	\$4,818,311 93

*Companies not now licensed.

SUMMARY OF CAPITAL STOCK, ASSETS, LIABILITIES AND SURPLUS.

The following summary shows the total capital stock, admitted assets, liabilities and surplus of all companies, except Inter-Insurance Associations and County Mutuals, authorized to transact business in California on December 31, 1913.

	California companies	Companies of other states	Companies of foreign countries	Totals
Capital stock (paid up)-----	\$12,394,306 90	\$132,368,949 42	-----	\$144,763,256 32
Admitted assets -----	57,576,455 13	4,803,165,677 79	\$136,059,208 83	4,996,801,341 75
Liabilities (except capital)-----	39,577,066 83	4,385,239,657 23	84,969,486 73	4,509,786,210 79
Net surplus (except capital)-----	5,605,081 40	285,557,071 14	51,089,722 10	342,251,874 64
Surplus as regards policyholders	17,999,388 30	417,926,020 56	51,089,722 10	487,015,130 96

Divided as follows:

CALIFORNIA COMPANIES.

	Fire and Marine	Life	Miscellaneous	Totals
Capital stock (paid up)-----	\$2,894,341 90	\$3,850,000 00	\$5,649,965 00	\$12,394,306 90
Admitted assets -----	12,577,691 84	35,611,179 78	9,387,583 51	57,576,455 13
Liabilities (except capital)-----	6,781,248 09	29,995,823 37	2,799,995 37	39,577,066 83
Net surplus (except capital)-----	2,902,101 85	1,765,356 41	937,623 14	5,605,081 40
Surplus as to policyholders-----	5,796,443 75	5,615,356 41	6,587,588 14	17,999,388 30

COMPANIES OF OTHER STATES.

	Fire and Marine	Life	Miscellaneous	Totals
Capital stock (paid up)-----	\$77,938,414 42	\$24,258,835 00	\$30,171,700 00	\$132,368,949 42
Admitted assets -----	459,535,560 64	4,234,679,009 54	108,951,107 61	4,803,165,677 79
Liabilities (except capital)-----	240,640,893 41	4,086,875,326 26	57,723,434 56	4,385,239,657 23
Net surplus (except capital)-----	140,956,249 81	123,544,848 28	21,055,973 05	285,557,071 14
Surplus as to policyholders-----	218,894,664 23	147,803,683 28	51,227,673 05	417,926,020 56

COMPANIES OF FOREIGN COUNTRIES—UNITED STATES BRANCH.

	Fire and Marine	Miscellaneous	Totals
Admitted assets -----	\$114,691,717 37	\$21,367,491 46	\$136,059,208 83
Liabilities -----	68,953,381 01	16,016,105 72	84,969,486 73
Surplus as to policyholders-----	45,738,336 36	5,351,385 74	51,089,722 10

COMPARATIVE SUMMARY FOR THE YEARS 1912-1913.**CALIFORNIA COMPANIES.**

	1912	1913
Capital stock (paid up)-----	\$11,228,665 00	\$12,394,306 90
Admitted assets -----	51,427,084 76	57,576,455 13
Liabilities (except capital)-----	33,144,613 91	39,577,066 83
Net surplus (except capital)-----	7,053,805 85	5,605,081 40
Surplus as regards policyholders-----	18,282,470 85	17,999,388 30

COMPANIES OF OTHER STATES.

	1912	1913
Capital stock (paid up).....	\$116,485,355 16	\$132,958,949 42
Admitted assets	4,534,295,303 20	4,803,155,677 79
Liabilities (except capital).....	4,127,897,782 40	4,385,239,657 23
Net surplus (except capital).....	289,962,165 64	287,557,071 14
Surplus as regards policyholders.....	405,397,520 80	417,926,020 56

COMPANIES OF FOREIGN COUNTRIES—UNITED STATES BRANCH.

	1912	1913
Admitted assets	\$123,901,364 54	\$136,059,208 83
Liabilities	78,039,214 84	84,939,486 73
Surplus as to policyholders in United States.....	45,832,149 70	51,089,722 10

PREMIUMS RECEIVED AND LOSSES PAID IN 1913.

	Premiums received	Losses paid
Fire (Stock)	\$15,603,589 85	\$9,925,860 17
Fire (Mutual)	179,914 23	134,683 72
Fire (County Mutual)	98,594 11	71,905 04
Fire (Interinsurance)	113,751 01	40,754 75
Fire (Surplus Line)	45,234 33	-----
Marine (Stock)	2,463,866 33	2,011,324 81
Marine (Mutual)	1,109 74	-----
Marine and Miscellaneous (Surplus Line)	196,210 94	-----
Life (Ordinary)	18,454,772 20	6,944,709 28
Life (Industrial)	1,943,320 93	509,252 59
Life (Assessment)	307,063 93	254,500 00
Accident and Health	1,967,628 86	937,397 71
Liability	2,319,655 65	1,108,098 62
Workmen's Compensation	106,020 47	35,182 71
Fidelity and Surety	938,917 88	452,035 94
Plate Glass	188,837 38	55,650 21
Boiler and Machinery	60,458 07	3,008 00
Burglary and Theft	129,258 70	39,806 04
Title	1,682,263 94	17,811 68
Automobile	1,010,081 07	388,598 58
Team and Vehicle	45,430 96	17,786 76
Teams and Auto Property Damage	65,772 42	24,154 70
Sprinkler	6,221 46	3,176 25
Workmen's Collective	32,973 12	33,019 57
Credit	32,807 50	6,168 69
Live Stock	9,622 07	7,810 00
Medical Defense	14,466 89	1,555 05
Miscellaneous (Interinsurance)	166,077 45	48,545 05
Totals	\$47,583,913 55	\$20,042,595 92

FIRE INSURANCE.

(Surplus Line and County Mutual Excepted.)

The total number of companies and associations authorized to transact the business of fire insurance in California during 1913 was 148. Of these, 9 were organized under the laws of California, 111 were from other states and 28 were foreign organizations.

The following comparisons show an increase in the amount written, a decrease in premiums received and an increase in losses paid during 1913 as compared with the preceding year:

Amount written in 1913	\$1,128,543,117 00
Amount written in 1912	1,037,122,915 00
Increase	\$91,420,202 00
Premiums received in 1913	\$15,897,255 09
Premiums received in 1912	16,258,040 76
Decrease of	\$360,785 67
Losses paid during 1913	\$7,101,298 64
Losses paid during 1912	5,569,008 87
Increase	\$1,532,289 77

Fourteen new companies and associations were licensed to transact the business of fire insurance during 1913.

COMPANIES (STOCK).

British American Assurance Company	Toronto, Canada.
Citizens' Fire Insurance Company	Baltimore, Md.
Commercial Fire Insurance Company of the District of Columbia	Washington, D. C.
First National Fire Insurance Company	Washington, D. C.
Hamburg Bremen Fire Insurance Company	Hamburg, Germany.
Knickerbocker Insurance Company	New York, N. Y.
Netherlands Fire and Life Insurance Company	The Hague
Northwestern Fire and Marine Insurance Company	Minneapolis, Minn.
Sterling Fire Insurance Company	Indianapolis, Ind.
Williamsburgh City Fire Insurance Company	New York, N. Y.

COMPANIES (MUTUAL).

Indemnity Exchange Mutual Fire Insurance Company	Los Angeles, Cal.
Oregon Fire Relief Association	McMinnville, Ore.

INTER-INSURANCE ASSOCIATIONS.

Lumber Manufacturers' Inter-Insurance Association	New York, N. Y.
Property Underwriters' Association	San Francisco, Cal.

The following summary shows the amount of risks written, premiums received, losses paid, and ratio of losses to premiums, comparing business transacted by California companies, companies of other states, companies of foreign countries, and the totals thereof:

	California companies	Companies of other states	Companies of foreign countries	Totals
Amount written	\$56,442,782 00	\$734,336,458 00	\$337,763,877 00	\$1,128,543,117 00
Premiums received	910,972 69	10,237,927 86	4,748,354 54	15,897,255 09
Losses paid	367,860 83	4,623,431 79	2,110,006 02	7,101,298 64
Ratio of losses to premiums	40.3	45.1	44.4	44.6

The foregoing figures show that 5 per cent of the fire insurance business was written by California companies with a loss ratio of 40.3 per cent; 95 per cent by companies of other states with a loss ratio of 45.1 per cent; and 30 per cent by companies of foreign countries with a loss ratio of 44.4 per cent.

The following tabulation shows that during the past thirty years the fire insurance companies have received in premiums in California \$263,420,735.34, and paid out in losses \$248,891,319.40:

	Premiums received	Losses paid	Ratio of losses to premiums
1884	\$4,538,062 44	\$1,295,594 48	28.5
1885	4,540,883 39	2,033,257 05	44.8
1886	5,185,772 23	2,654,371 08	51.2
1887	5,590,353 89	2,101,482 52	37.6
1888	6,087,041 48	3,049,030 42	50.1
1889	6,158,754 64	2,572,001 93	41.7
1890	6,303,324 05	2,753,392 22	43.7
1891	6,669,998 72	2,408,156 05	36.1
1892	6,975,185 15	2,715,819 95	38.9
1893	6,780,453 93	2,667,160 24	39.4
1894	6,336,734 55	2,815,671 30	44.4
1895	4,704,584 11	2,850,672 07	60.6
1896	3,817,316 18	2,645,397 45	69.3
1897	4,767,019 28	2,637,706 71	55.3
1898	6,657,887 55	3,578,294 69	53.7
1899	5,545,260 51	2,882,973 60	52.0
1900	5,795,506 75	2,430,242 35	41.9
1901	7,522,401 88	2,344,581 05	31.2
1902	7,339,984 39	2,655,301 58	36.2
1903	8,288,354 90	4,342,785 60	52.4
1904	10,104,033 49	3,830,252 77	38.1
1905	10,353,808 04	3,883,540 20	37.5
1906	13,368,350 87	146,306,376 92	1,094.4
1907	16,242,105 95	7,008,035 97	43.1
1908	14,442,623 40	5,345,988 35	37.0
1909	15,094,210 60	5,795,279 57	38.4
1910	15,900,524 11	6,013,423 48	37.8
1911	16,154,903 01	4,604,219 19	28.5
1912	16,258,040 76	5,569,008 97	34.3
1913	15,897,255 09	7,101,298 64	44.6
Totals	\$263,420,735 34	\$248,891,319 40	

The ratio of losses to premiums on fire risks for the thirty-eight years next preceding is shown by the following tabulation:

1876	32.2	1886	51.2	1893	69.3	1905	37.5
1877	31.2	1887	37.6	1897	55.3	1906	1,094.4
1878	26.3	1888	50.1	1898	53.8	1907	43.1
1879	32.5	1889	41.7	1899	52.0	1908	37.0
1880	32.5	1890	43.7	1900	41.9	1909	38.4
1881	33.3	1891	36.1	1901	31.2	1910	37.8
1882	39.9	1892	38.9	1902	33.2	1911	28.5
1883	39.1	1893	39.4	1903	52.4	1912	34.3
1884	28.5	1894	44.4	1904	38.1	1913	44.6
1885	44.8	1895	60.6				

"SURPLUS LINE" FIRE INSURANCE.

Nineteen brokers transacted the business of surplus line fire insurance in California during 1913, under the provisions of section 596 of the Political Code.

The returns made show a decrease as shown by the following comparisons:

Net amount procured in 1913	\$2,018,357 50
Net amount procured in 1912	2,706,117 32
Decrease	\$687,759 82
Net Premiums collected in 1913	\$45,234 33
Net Premiums collected in 1912	57,495 96
Decrease	\$12,261 63

COUNTY FIRE MUTUALS.

Twenty-two County Mutual fire insurance companies transacted business in California during 1913. The business transacted during 1913 shows an increase in amount written over that written in 1912; a decrease in premiums received, and an increase in losses paid. The comparisons are as follows:

Amount written in 1913	\$11,043,161 00
Amount written in 1912	11,011,446 00
Increase	\$31,715 00
Premiums and Assessments received in 1913	\$98,594 11
Premiums and Assessments received in 1912	112,098 49
Decrease	\$13,504 38
Losses paid in 1913	\$71,905 04
Losses paid in 1912	53,269 78
Increase	\$18,635 26

One new County Mutual fire insurance company was licensed to transact business in California during 1913, namely:

Farmers' Mutual Fire Insurance Company of Mendocino County,
Fort Bragg.

MARINE INSURANCE.

The total number of companies transacting marine insurance business in California during 1913 was 40.

The returns made by the companies transacting this character of business show an increase in amount written in 1913 over that written in 1912 of \$127,828,427.00, and a decrease in the amount of premiums received of \$202,925.93; with an increase in the losses paid of \$1,232,086.81.

The comparisons are as follows:

Amount written in 1913	\$600,371,909 00
Amount written in 1912	472,543,482 00
Increase	\$127,828,427 00
Premiums received in 1913	\$2,464,976 07
Premiums received in 1912	2,667,902 00
Decrease	\$202,925 93
Losses paid in 1913	\$2,011,324 81
Losses paid in 1912	779,238 00
Increase	\$1,232,086 81

The following summary shows the amount of risks written, premiums received, losses paid, and ratio of losses to premiums, comparing business transacted by California companies, companies of other states, companies of foreign countries, and the totals thereof.

	California companies	Companies of other states	Companies of foreign countries	Totals
Amount written	\$89,220,598 00	\$109,521,987 00	\$401,629,324 00	\$300,371,909 00
Premiums received	393,682 06	876,577 31	1,194,716 70	2,464,976 07
Losses paid	198,926 81	613,942 43	1,198,455 54	2,011,324 81
Ratio of losses to premiums	50.5	70.0	100.3	81.5

These figures show that 14.9 per cent of the marine business was written by California companies with a loss ratio of 50.5 per cent; 18.2 per cent by companies of other states with a loss ratio of 70.0 per cent; and 66.9 per cent by companies of foreign countries with a loss ratio of 100.3 per cent.

The following tabulation shows that during the past thirty years the marine insurance companies have received in premiums \$50,930,754.19 and paid out in losses \$30,738,977.57:

	Premiums received	Losses paid	Ratio of losses to premiums
1884	\$1,433,138 20	\$468,410 85	32.7
1885	1,395,993 67	855,630 41	61.3
1886	1,515,279 79	676,325 30	43.8
1887	971,859 86	583,772 27	60.1
1888	1,752,696 58	955,239 49	54.5
1889	1,602,434 12	926,811 88	57.8
1890	1,526,453 95	1,109,431 64	72.7
1891	1,927,088 44	736,735 18	38.2
1892	1,638,876 63	1,059,120 83	64.6
1893	1,354,439 13	808,792 67	59.7
1894	1,113,840 90	418,106 22	37.5
1895	1,249,317 11	887,761 60	71.1
1896	1,418,739 79	819,221 66	57.7
1897	1,689,658 74	1,375,911 66	81.4
1898	1,789,140 56	765,624 90	42.8
1899	1,557,487 19	818,261 22	52.5
1900	1,938,123 83	1,134,047 78	58.5
1901	1,802,525 31	978,308 20	54.3
1902	1,692,599 26	1,074,070 22	63.5
1903	1,511,365 30	1,034,522 92	68.4
1904	1,502,518 52	899,004 65	59.8
1905	1,581,196 83	1,463,939 42	92.5
1906	1,628,982 01	1,394,987 73	85.6
1907	1,885,535 22	1,276,704 91	67.7
1908	1,864,861 07	994,487 39	53.3
1909	1,952,269 99	1,368,892 35	70.1
1910	2,180,135 74	1,689,065 81	77.4
1911	2,321,318 35	1,375,225 59	59.2
1912	2,667,902 00	779,238 00	29.2
1913	2,464,976 07	2,011,324 81	81.5
Totals	\$50,930,754 19	\$30,738,977 57	

"SURPLUS LINE" MARINE AND MISCELLANEOUS.

Twenty-four brokers transacted this character of insurance business in California during 1913, under the provisions of section 596 of the Political Code.

The returns made show an increase as shown by the following comparisons:

Net amount procured in 1913	\$10,505,027 69
Net amount procured in 1912	4,120,606 18
Increase	\$6,384,421 51
Net premiums collected in 1913	\$196,210 94
Net premiums collected in 1912	49,246 79
Increase	\$146,964 15

LIFE INSURANCE (ORDINARY).

The total number of companies authorized to transact this character of business in the State of California during 1913 was 48. Of these, 8 were organized under the laws of California and 40 under the laws of other states.

The insurance issued in 1913 amounted to \$97,868,666.00 represented by 43,678 policies, while that issued in 1912 amounted to \$85,162,790.00 represented by 36,016 policies, showing an increase of \$12,705,876.00 in amount of insurance issued, represented by 7,662 policies.

The total premiums received in 1913 amounted to-----	\$18,454,772 20
The total premiums received in 1912 amounted to-----	16,718,297 79
Increase -----	<u>\$1,736,474 41</u>
The total losses and claims paid in 1913 amounted to-----	\$6,944,709 28
The total losses and claims paid in 1912 amounted to-----	6,449,765 86
Increase -----	<u>\$494,943 42</u>
The number of policies in force on December 31, 1913, was-----	241,472
The number of policies in force on December 31, 1912, was-----	209,222
Increase -----	<u>32,250</u>
The amount of insurance in force on December 31, 1913, was-----	\$525,483,410 00
The amount of insurance in force on December 31, 1912, was-----	459,131,112 00
Increase -----	<u>\$66,352,298 00</u>

Five new legal reserve life insurance companies were licensed to transact business in California during 1913, namely:

American National Insurance Company, Galveston, Texas.

Connecticut General Life Insurance Company, Hartford, Connecticut.

Continental Life Insurance and Investment Company, Salt Lake City, Utah.

Great Republic Life Insurance Company, Los Angeles, California.

International Life Insurance Company, St. Louis, Missouri.

The following summary shows that the premiums received by the ordinary life insurance companies in California during the past thirty years have been \$212,976,929.34, and the losses and claims paid \$72,-818,314.47:

1884	\$1,548,671 16	\$1,426,340 26
1885	1,590,344 82	1,114,844 57
1886	1,802,916 68	1,116,729 44
1887	2,073,203 65	1,051,055 11
1888	2,839,141 80	1,205,106 91
1889	3,253,759 62	1,545,497 51
1890	3,507,207 07	1,485,143 27
1891	3,818,753 65	1,626,832 60
1892	4,096,824 84	1,594,898 56
1893	4,255,153 76	2,093,825 96
1894	4,086,307 40	1,943,243 18
1895	4,077,486 45	1,973,822 49
1896	4,004,510 06	2,106,786 19
1897	4,252,455 64	2,068,975 06
1898	4,491,699 78	2,471,974 78
1899	4,925,429 09	2,473,543 38
1900	5,683,412 06	2,430,650 33
1901	6,242,443 41	2,975,847 61
1902	7,480,488 89	2,887,479 63
1903	8,866,405 31	2,881,932 78
1904	10,166,656 76	3,121,817 19
1905	10,550,503 83	3,400,490 37
1906	10,643,952 00	4,081,162 73
1907	11,017,207 20	4,995,417 25
1908	11,658,903 26	4,343,935 04
1909	12,557,869 31	4,404,398 96
1910	13,501,003 98	4,771,862 70
1911	14,811,167 84	5,719,644 03
1912	16,718,297 79	6,449,765 86
1913	18,454,772 20	6,944,709 28
Totals	\$212,976,929 34	\$72,818,314 47

INDUSTRIAL LIFE INSURANCE.

Five companies transacted this character of business in California during 1913. Of these, one was a California corporation and four were from other states.

The insurance issued in 1913 amounted to \$16,597,605.00 represented by 115,601 policies, while that issued in 1912 amounted to \$15,500,964.00 represented by 97,978 policies, showing an increase in amount issued of \$1,096,641.00 represented by 17,023 policies.

The total premiums received in 1913 amounted to	\$1,943,320 96
The total premiums received in 1912 amounted to	1,724,786 67

Increase	\$218,534 29
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The total losses paid during 1913 amounted to	\$509,252 59
The total losses paid during 1912 amounted to	420,678 02

Increase	\$88,574 57
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The number of policies in force on December 31, 1913, was	387,421
The number of policies in force on December 31, 1912, was	334,242

Increase	53,179
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The amount of insurance in force on December 31, 1913, was	\$60,293,723 00
The amount of insurance in force on December 31, 1912, was	53,775,673 00

Increase	\$6,518,050 00
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The returns made by the companies transacting industrial business for the past ten years ending December 31, 1913, are indicated by the following summary:

	Premiums received	Losses paid
1904	\$367,152 51	\$169,933 98
1905	725,705 69	175,854 95
1906	810,355 30	213,436 29
1907	845,188 77	212,701 78
1908	920,464 73	225,829 95
1909	1,058,790 00	275,574 95
1910	1,285,416 24	305,356 64
1911	1,466,604 96	354,320 28
1912	1,724,786 67	420,678 02
1913	1,943,320 96	509,252 59
Totals	\$11,447,785 83	\$2,862,939 43

ASSESSMENT LIFE INSURANCE.

Six companies transacted this character of business in California during 1913.

The following comparisons show a decrease in premiums received and losses paid and insurance in force:

Net premiums or assessments received in 1913	\$307,063 96
Net premiums or assessments received in 1912	307,066 11
Decrease	\$2 15
Losses paid during 1913	\$254,500 00
Losses paid during 1912	263,000 00
Decrease	\$8,500 00
Amount of insurance in force on December 31, 1913, was	\$17,990,000 00
Amount of insurance in force on December 31, 1912, was	23,935,500 00
Decrease	\$5,945,500 00

MISCELLANEOUS INSURANCE.

All classes of casualty insurance show an increase over the preceding year except Burglary, Title, Workmen's Collective, and Live Stock, as shown by the following comparisons:

ACCIDENT AND HEALTH.

Premiums received in 1913	\$1,967,628 86
Premiums received in 1912	1,762,149 81
Increase	\$205,479 05
Losses paid in 1913	\$907,397 71
Losses paid in 1912	681,856 09
Increase	\$225,541 62

Three new companies were licensed to transact accident and health insurance in California during 1913, namely:

Commonwealth Bonding and Casualty Company, Phoenix, Arizona.
 Ocean Accident and Guarantee Corporation, Ltd., London,
 England.
 Western Indemnity Company, Dallas, Texas.

LIABILITY.

Premiums received in 1913	\$2,319,655 65
Premiums received in 1912	2,109,984 41
Increase	\$209,671 24
Losses paid in 1913	\$1,108,098 62
Losses paid in 1912	704,284 58
Increase	\$403,814 04

Three new companies were licensed to transact this character of business during 1913, namely:

Commonwealth Bonding and Casualty Company, Phoenix, Arizona.
Ocean Accident and Guarantee Corporation, Ltd., London, England.

Western Indemnity Company, Dallas, Texas.

WORKMEN'S COMPENSATION.

Premiums received in 1913	\$106,020 47
Premiums received in 1912 (included with liability)	*
Losses paid in 1913	35,182 71
Losses paid in 1912 (included with liability)	*

FIDELITY AND SURETY.

Premiums received in 1913	\$938,917 88
Premiums received in 1912	894,583 83
Increase	\$44,334 05
Losses paid in 1913	\$452,065 94
Losses paid in 1912	208,892 55
Increase	\$243,173 39

Two new companies were licensed to transact fidelity and surety business in California during 1913, namely:

Chicago Bonding and Surety Company, Chicago, Illinois.
Commonwealth Bonding and Casualty Company, Phoenix, Arizona.*

PLATE GLASS.

Premiums received in 1913	\$188,837 38
Premiums received in 1912	173,788 20
Increase	\$15,049 18
Losses paid in 1913	\$55,650 21
Losses paid in 1912	47,334 40
Increase	\$8,315 81

Two new companies were licensed to transact plate glass insurance in California during 1913, namely:

Commonwealth Bonding and Casualty Company, Phoenix, Arizona.
Western Indemnity Company, Dallas, Texas.

*Prior to 1913 no segregation was made by the companies transacting Liability and Workmen's Compensation business.

BOILER AND MACHINERY.

Premiums received in 1913	\$60,458 07
Premiums received in 1912	47,152 94
Increase	\$13,305 13
Losses paid in 1913	\$3,008 00
Losses paid in 1912	231 71
Increase	\$2,776 29

BURGLARY AND THEFT.

Premiums received in 1913	\$129,258 70
Premiums received in 1912	139,172 79
Decrease	\$9,914 09
Losses paid in 1913	\$39,866 04
Losses paid in 1912	68,717 27
Decrease	\$28,851 23

Three new companies were licensed to transact burglary and theft insurance during 1913, namely:

Commonwealth Bonding and Casualty Company, Phoenix, Arizona.
Ocean Accident and Guarantee Corporation, Ltd., London, Eng-
land.

Western Indemnity Company, Dallas, Texas.

TITLE.

Premiums received in 1913	\$1,082,263 94
Premiums received in 1912	1,156,955 30
Decrease	\$74,691 36
Losses paid in 1913	\$17,811 68
Losses paid in 1912	13,974 44
Increase	\$3,837 24

One new company was licensed to transact title insurance business in California during 1913, namely:

Los Angeles Title Insurance Company, Los Angeles, California.

SPRINKLER.

Premiums received in 1913	\$6,221 46
Premiums received in 1912	7,853 76
Decrease	\$1,632 30
Losses paid in 1913	\$3,176 25
Losses paid in 1912	375 12
Increase	\$2,801 13

WORKMEN'S COLLECTIVE.

Premiums received in 1913	\$32,973 12
Premiums received in 1912	41,518 56
Decrease	\$8,545 44
Losses paid in 1913	\$33,019 57
Losses paid in 1912	23,693 19
Increase	\$9,326 38

CREDIT.

Premiums received in 1913	\$32,807 50
Premiums received in 1912	28,696 50
Increase	\$4,111 00
Losses paid in 1913	\$6,168 69
Losses paid in 1912	5,720 93
Increase	\$447 76

LIVE STOCK.

Premiums received in 1913	\$9,622 07
Premiums received in 1912	13,303 90
Decrease	\$3,681 83
Losses paid in 1913	\$7,810 00
Losses paid in 1912	7,465 00
Increase	\$345 00

MEDICAL DEFENSE.

Premiums received in 1913	\$14,466 89
Premiums received in 1912	8,239 34
Increase	\$6,227 55
Losses paid in 1913	\$1,555 05
Losses paid in 1912	196 00
Increase	\$1,359 05

AUTOMOBILE.

Premiums received in 1913	\$1,010,081 07
Losses paid in 1913	388,508 58

TEAM AND VEHICLE.

Premiums received in 1913	\$45,460 96
Losses paid in 1913	17,786 76

AUTOMOBILE AND TEAMS (PROPERTY DAMAGE).

Premiums received in 1913	\$65,772 42
Losses paid in 1913	24,154 70

No comparisons are given on Automobile, Team and Vehicle and Property Damage, for the reason that said classes of business were not reported separately prior to 1913.

In addition to the above three Inter-Insurance Associations transacted miscellaneous business. The returns are as follows:

Premiums received in 1913	\$166,077 45
Losses paid in 1913	48,354 05

FRATERNAL.

A total of 55 fraternal societies is now licensed by this Department. Since July 1, 1913, 2 new societies have received certificates of authority to transact business in this State, as follows:

United Order of Foresters, Milwaukee, Wisconsin.

Ladies Catholic Benevolent Association, Erie, Pennsylvania.

The following is a complete list of licensed fraternal societies transacting business in this State:

CALIFORNIA SOCIETIES.

Fraternal Brotherhood	Los Angeles.
Order of Railway Employees	San Francisco
United Christian Protective League	Los Angeles

SOCIETIES OF OTHER STATES.

Ben Hur (Supreme Tribe)	Crawfordsville, Ind.
Brotherhood of American Yoemen	Des Moines, Iowa.
Catholic Order of Foresters	Chicago, Ill.
Catholic Knights of America	St. Louis, Mo.
Court of Honor	Springfield, Ill.
Degree of Honor	Sioux City, Iowa
Equitable Fraternal Union	Neenah, Wis.
Fraternal Aid Association	Lawrence, Kansas.
Fraternal Mystic Circle	Philadelphia, Pa.
Fraternal Union of America	Denver, Colo.
Grand Fraternity	Philadelphia, Pa.
Heralds of Liberty	Philadelphia, Pa.
Homesteaders, The	Des Moines, Iowa.
Independent Order of Foresters	Toronto, Canada.
Independent Order of Puritans	Pittsburg, Pa.
Knights of Columbus	New Haven, Conn.
Knights of Honor	St. Louis, Mo.
Knights of Pythias (Ins. Dept.)	Indianapolis, Ind.
Knights and Ladies of Honor	Indianapolis, Ind.
Knights and Ladies of Security	Topeka, Kansas.
Knights of the Modern Maccabees	Port Huron, Mich.
Knights of the Maccabees of the World	Detroit, Mich.
Ladies of the Modern Maccabees	Port Huron, Mich.
Ladies of the Maccabees of the World	Port Huron, Mich.
Loyal Americans of the Republic	Springfield, Ill.
Loyal Mystic Legion of America	Hastings, Neb.
Modern Brotherhood of America	Mason City, Iowa.
Modern Order of Prætorians	Dallas, Texas
Modern Woodmen of America	Rock Island, Ill.
Mystic Toilers	Des Moines, Iowa
National Americans	Kansas City, Mo.
National Franternal Society of the Deaf	Chicago, Ill.
National Protective Legion	Waverly, New York.
National Union	Toledo, Ohio.
National Slavonic Society	Pittsburg, Pa.
North American Union	Chicago, Ill.
Order of Iroquois	Buffalo, N. Y.
Order of the Golden Seal	Roxbury, N. Y.
Polish National Alliance	Chicago, Ill.
Royal Arcanum	Boston, Mass.
Royal Highlanders	Aurora, Neb.
Royal Neighbors of America	Rock Island, Ill.
Travelers Protective Association	St. Louis, Mo.
United Artisans	Portland, Ore.
United American Mechanics, Benefit Degree, Junior Order	Pittsburg, Pa.
United Commercial Travelers	Columbus, Ohio.
Woodmen of the World, Pac. Jur., Head Camp	Denver, Colo.
Workmen's Sick and Death Benefit Fund	New York, N. Y.
Women of Woodcraft	Portland, Ore.
Women's Catholic Order of Foresters	Chicago, Ill.

EXAMINATIONS.

Order of Railway Employees	San Francisco, Cal.
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The following table shows the California business of all fraternal societies:

	Number	Amount
Certificates in force, December 31, 1912.....	163,170	\$231,956 235 00
Certificates issued, transferred or increased during 1913.....	27,289	28,590,921 00
Certificates terminated during 1913.....	31,805	36,157,246 00
Certificates in force, December 31, 1913.....	158,654	224,389,910 00
Received from members in California during the year 1913.....		2,793,673 48
Losses or claims paid in California during the year 1913.....		1,969,296 97

FIGURES OF ALL SOCIETIES.

Total number	55
Total membership	4,177,725
Total income	\$80,459,219 09
Total disbursements	73,406,208 95
Total assets	123,348,877 51
Total liabilities	15,201,792 89
Total insurance in force December 31, 1913.....	5,732,933 00

DEPARTMENT COLLECTIONS AND EXPENDITURES.

The total amount of fees collected by this Department during the year 1913, was..... \$63,932 91

EXPENDITURES.

Salary of Commissioner and deputy.....	\$6,700 00	
Office salaries	22,193 52	
Office rent	2,616 00	
Telephone	209 73	
Postage	510 00	
Expressage	40 92	
Stationery	284 99	
Telegraph	53 85	
Office furniture	229 75	
Printing	512 40	
Traveling expenses	179 25	
General expenses	833 61	34,364 02
Balance		\$29,568 89

Respectfully submitted.

J. E. PHELPS,
Insurance Commissioner.

STATEMENT OF MONEYS AND FEES COLLECTED FOR THE YEAR ENDING DECEMBER 31, 1913.

Companies	Home office	Amount paid
Aachen and Munich Fire Insurance Company	Aix-la-Chapelle	\$56 00
Etna Accident and Liability Company	Hartford	154 00
Etna Insurance Company	Hartford	719 00
Etna Life Insurance Company	Hartford	233 00
Agricultural Insurance Company	Watertown	355 00
Alliance Assurance Company, Ltd.	London	41 00
Alliance Insurance Company	Philadelphia	120 00
Allianz Insurance Company, Ltd.	Berlin	100 00
American Automobile Insurance Company	St. Louis	63 00
American Bonding Company	Baltimore	37 20
American Casualty Company	Tacoma	63 00
American Central Insurance Company	St. Louis	346 00
American Credit Indemnity Company	New York	36 00
American Druggists' Fire Insurance Company	Cincinnati	37 00
American and Foreign Marine Insurance Company	New York	30 00
American Fidelity	Montpelier	20 00
American Insurance Company	Newark	773 00
American National Insurance Company	Galveston	104 00
American Surety Company	New York	338 80
American Union Fire Insurance Company	Philadelphia	27 00
Amicable Life Insurance Company	Waco	40 00
Arizona Fire Insurance Company	Phoenix	32 00
Atlas Assurance Company, Ltd.	London	482 00
Atlantic Mutual Insurance Company	New York	112 00
Austin Fire Insurance Company	Dallas	71 00
Bankers' Life Company	Des Moines	127 00
Bank and Mortgage Insurance Company	Los Angeles	55 00
Boston Insurance Company	Boston	206 00
British America Assurance Company	Toronto	105 00
British and Foreign Marine Insurance Company, Ltd.	Liverpool	35 00
Butte County Farmers' Mutual Fire Insurance Company	Chico	1 00
Caledonian Insurance Company	Edinburgh	350 00
Caledonian American Insurance Company	New York	47 00
California Insurance Company	San Francisco	441 00
California Accident Association	San Francisco	87 00
California National Life Insurance Company	San Diego	52 00
California State Life Insurance Company	Sacramento	124 60
California Pacific Title Insurance Company	San Francisco	46 00
Camden Fire Insurance Association	Camden	383 00
Canton Insurance Office, Ltd.	Hong Kong	52 00
Capital Fire Insurance Company of California	Sacramento	142 00
Casualty Company of America	New York	61 00
Central Manufacturers' Mutual Insurance Company	Van Wert	40 00
Century Insurance Company, Ltd.	Edinburgh	92 00
Chicago Bonding and Surety Company	Chicago	134 00
Citizens' Insurance Company of Missouri	St. Louis	368 00
Citizens' Fire Insurance Company of West Virginia	Baltimore	187 00
City Abstract and Title Insurance Company	San Francisco	30 00
City of New York Insurance Company	New York	115 00
Columbia Life and Trust Company	Portland	42 00
Columbia Insurance Company	Jersey City	183 00
Columbian National Life Insurance Company	Boston	60 00
Commercial Fire Insurance Company of District of Columbia	Washington, D. C.	126 00
Commercial Union Assurance Company, Ltd.	London	374 20
Commercial Union Fire Insurance Company	New York	65 00
Commonwealth Bonding and Casualty Company	Phoenix	143 40
Commonwealth Insurance Company	New York	118 00
Commonwealth Fire Insurance Company of Texas	Dallas	71 00
Concordia Fire Insurance Company	Milwaukee	75 00
Connecticut Fire Insurance Company	Hartford	564 00
Connecticut General Life Insurance Company	Hartford	114 00
Connecticut Mutual Life Insurance Company	Hartford	51 00
Continental Insurance Company	New York	342 00
Continental Casualty Company	Hammond	599 00
Continental Life Insurance and Investment Company	Salt Lake City	137 00
Detroit Fire and Marine Insurance Company	Detroit	195 00

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

Companies	Home office	Amount paid
Dixie Fire Insurance Company	Greensboro	\$82 00
Dubuque Fire and Marine Insurance Company	Dubuque	232 00
Employers' Liability Assurance Corporation, Ltd.	London	128 00
Equitable Fire and Marine Insurance Company	Providence	140 00
Equitable Life Assurance Society of the United States ..	New York	312 00
Equitable Surety Company	St. Louis	98 20
Farmers' Mutual Fire Insurance Company of Mendocino County ..	Fort Bragg	5 00
Farmers' Mutual Fire Insurance Company of Stanislaus County ..	Turlock	1 00
Farmers' Mutual Protective Fire Insurance Company of San Joaquin County	Stockton	1 00
Farmers' Mutual Fire Insurance Company of Yolo County	Woodland	1 00
Federal Insurance Company	Jersey City	242 00
Federal Casualty Company	Detroit	54 00
Fidelity and Casualty Company	New York	194 10
Fidelity and Deposit Company of Maryland	Baltimore	206 40
Fidelity Mutual Life Insurance Company	Philadelphia	54 00
Fidelity Phoenix Fire Insurance Company	New York	332 00
Fire Association of Philadelphia	Philadelphia	337 00
Fireman's Fund Insurance Company	San Francisco	1,007 00
Firemen's Insurance Company	Newark	300 00
First National Fire Insurance Company	Washington, D.C.	198 70
Fitchburg Mutual Fire Insurance Company	Fitchburg	39 00
Fonciere Transports Insurance Company	Paris	40 00
Frankfort General Insurance Company	Frankfort	210 00
Franklin Fire Insurance Company	Philadelphia	261 00
Franklin Insurance Company	Washington, D.C.	45 00
General Accident Fire and Life Assurance Corporation, Ltd.	Perth	70 00
General Marine Insurance Company	Dresden	35 00
German Alliance Insurance Company	New York	290 00
German American Insurance Company	New York	919 00
German American Insurance Company of Pennsylvania	Pittsburg	52 00
German Fire Insurance Company	Peoria	71 00
German Fire Insurance Company	Pittsburg	60 00
Germania Fire Insurance Company	New York	103 00
Germania Life Insurance Company	New York	43 00
Girard Fire and Marine Insurance Company	Philadelphia	88 00
Glens Falls Insurance Company	Glens Falls	183 00
Globe Indemnity Company	New York	324 20
Globe and Rutgers Fire Insurance Company	New York	179 00
Great Eastern Casualty Company	New York	156 00
Great Republic Life Insurance Company	Los Angeles	811 00
Great Western Accident Association	Des Moines	127 00
Greenwich Insurance Company	New York	30 00
Guarantee Fund Life Association	Omaha	75 00
Guardian Casualty and Guaranty Company	Salt Lake City	83 60
Hamburg Bremen Fire Insurance Company	Hamburg	90 00
Hamilton Fire Insurance Company	New York	42 00
Hanover Fire Insurance Company	New York	230 00
Hartford Fire Insurance Company	Hartford	1,030 00
Hartford Life	Hartford	20 00
Hartford Steam Boiler Inspection and Insurance Company	Hartford	56 00
Hilmar Mutual Fire Insurance Company of Merced County	Hilmar	1 00
Home Insurance Company	New York	994 00
Home Fire Insurance Company	Salt Lake City	97 00
Home Life Insurance Company	New York	67 00
Humboldt Fire Insurance Company	Pittsburg	74 00
Humboldt County Fire Insurance Association	Ferndale	1 00
Indemnity Mutual Marine Assurance Company, Ltd.	London	41 00
Illinois Surety Company	Chicago	125 20
Indiana Lumbermen's Mutual Insurance Company	Indianapolis	45 00
Indiana and Ohio Live Stock Insurance Company	Crawfordville	83 00
Indemnity Exchange Mutual Fire Insurance Company	Los Angeles	23 00
Insurance Company of North America	Philadelphia	428 00
Insurance Company of the State of Pennsylvania	Philadelphia	108 00
International Casualty Company	Spokane	37 00
International Fire Insurance Company	Fort Worth	39 00
International Indemnity Company	Los Angeles	37 20
International Life Insurance Company	St. Louis	66 00
Inter-Ocean Life and Casualty Company	Indianapolis	66 00
Jefferson Insurance Company	Philadelphia	20 00

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

Companies	Home office	Amount paid
Knickerbocker Insurance Company	New York	\$110 00
Lake County Farmers' Mutual Fire Insurance Company	Lakeport	1 00
Law Union and Rock Insurance Company, Ltd.	London	270 00
Liverpool and London and Globe Insurance Company, Ltd.	Liverpool	479 00
Lloyds Plate Glass Insurance Company	New York	81 00
London Assurance Corporation	London	617 00
London Guarantee and Accident Company, Ltd.	London	42 00
London and Lancashire Fire Insurance Company	Liverpool	501 00
London and Lancashire Guarantee and Accident Company	Toronto	243 00
Los Angeles County Mutual Fire Association	Los Angeles	1 00
Los Angeles Fire Insurance Company	Los Angeles	191 00
Los Angeles Title Insurance Company	Los Angeles	65 00
Los Angeles Title and Trust Company	Los Angeles	61 00
Loyal Protective Insurance Company	Boston	44 00
Lumber Insurance Company	New York	44 00
Lumber Mutual Fire Insurance Company	Boston	39 00
Lumbermen's Mutual Insurance Company	Mansfield	39 00
Manhattan Life Insurance Company	New York	44 00
Mannheim Insurance Company	Mannheim	83 00
Marine Insurance Company, Ltd.	London	53 00
Maritime Insurance Company, Ltd.	Liverpool	50 00
Maryland Casualty Company	Baltimore	171 00
Maryland Motor Car Company	Wilmington	155 00
Masonic Mutual Accident Company	Springfield	54 00
Masonic Protective Association	Worcester	48 00
Massachusetts Bonding and Insurance Company	Boston	195 00
Massachusetts Mutual Life Insurance Company	Springfield	72 00
Maturity Life Association	San Francisco	94 00
Mechanics and Traders' Insurance Company	New Orleans	84 00
Medical Protective Company	Fort Wayne	39 00
Merchants' Fire Assurance Corporation	New York	72 00
Merchants' Fire Insurance Company	Denver	79 00
Merchants' Life Association	Burlington	58 00
Metropolitan Life Insurance Company	New York	545 00
Metropolitan Casualty Company	New York	100 00
Michigan Commercial Insurance Company	Lansing	146 00
Michigan Fire and Marine Insurance Company	Detroit	219 00
Midland Casualty Company	Chicago	118 00
Missouri State Life Insurance Company	St. Louis	61 00
Mortgage Guarantee Company	Los Angeles	65 00
Mutual Benefit Life Insurance Company	Newark	184 00
Mutual Life Insurance Company	New York	204 00
Napa County Farmers' Mutual Fire Insurance Company	Napa	1 00
Nassau Fire	Brooklyn	30 00
National Ben Franklin Fire Insurance Company	Pittsburg	138 00
National Casualty Company	Detroit	110 00
National Fire Insurance Company	Hartford	414 00
National Life Association	Des Moines	60 00
National Life Insurance Company	Montpelier	46 00
National Life Insurance Company of U. S. A.	Chicago	111 00
National Lumber Insurance Company	Buffalo	31 00
National Surety Company	New York	213 20
National Union Fire Insurance Company	Pittsburg	311 00
Netherlands Fire and Life Insurance Company	The Hague	111 00
New Amsterdam Casualty Company	New York	108 00
New Brunswick Fire Insurance Company	New Brunswick	148 00
New England Casualty Company	Boston	72 00
New England Mutual Life Insurance Company	Boston	55 00
New Hampshire Fire Insurance Company	Manchester	163 00
New Jersey Fire Insurance Company	Newark	413 00
New Jersey Fidelity and Plate Glass Insurance Company	Newark	35 00
New World Life Insurance Company	Spokane	77 00
New York Life Insurance Company	New York	420 00
New York Plate Glass Insurance Company	New York	114 00
New Zealand Insurance Company, Ltd.	Auckland	371 00
Newark Fire Insurance Company	Newark	331 00
Niagara Fire Insurance Company	New York	511 00
Nord Deutsche Insurance Company	Hamburg	100 00
North American Accident Insurance Company	Chicago	135 00
North British and Mercantile Insurance Company	London	462 00

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

Companies	Home office	Amount paid
North China Insurance Company, Ltd.	Shanghai	\$115 00
Northern Assurance Company, Ltd.	London	330 00
Northern Insurance Company	New York	70 00
North River Insurance Company	New York	112 00
Northwestern Fire and Marine Insurance Company	Minneapolis	139 00
Northwestern Mutual Fire Association	Seattle	147 00
Northwestern National Insurance Company	Milwaukee	280 00
Northwestern Mutual Life Insurance Company	Milwaukee	234 00
Norwich Union Fire Insurance Society, Ltd.	Norwich	198 00
Oakland Title Insurance and Guaranty Company	Oakland	86 00
Occidental Fire Insurance Company	Albuquerque	120 00
Occidental Life Insurance Company	Los Angeles	1,670 00
Ocean Accident and Guarantee Corporation, Ltd.	London	105 00
Ocean Marine Insurance Company, Ltd.	London	36 00
Old Colony Insurance Company	Boston	122 00
Oregon Fire Relief Association	McMinnville	102 00
Orient Insurance Company	Hartford	253 00
Orange County Farmers' Mutual Fire Insurance Company	Santa Ana	1 00
Pacific Coast Casualty Company	San Francisco	335 60
Pacific Fire Insurance Company	New York	39 00
Pacific Mutual Indemnity Company	Los Angeles	57 00
Pacific Mutual Life Insurance Company	Los Angeles	674 00
Pacific Surety Company	San Francisco	239 00
Pacific Title Insurance Company	San Francisco	31 00
Palatine Insurance Company, Ltd.	London	253 20
Patrons' Mutual Fire Association of Tulare County	Tulare	1 00
Pelican Assurance Company	New York	75 00
Penn Mutual Life Insurance Company	Philadelphia	96 00
Pennsylvania Fire Insurance Company	Philadelphia	434 00
Pennsylvania Lumbermen's Mutual Fire Insurance Company	Philadelphia	34 00
People's National Fire Insurance Company of Delaware	Philadelphia	168 00
Philadelphia Life Insurance Company	Philadelphia	83 00
Phoenix Assurance Company, Ltd.	London	312 00
Phoenix Insurance Company	Hartford	577 00
Phoenix Mutual Life Insurance Company	Hartford	80 00
Pittsburg Life and Trust Company	Pittsburg	43 00
Preferred Accident Insurance Company	New York	63 00
Providence Washington Insurance Company	Providence	209 00
Provident Life and Trust Company	Philadelphia	248 00
Prudential Casualty Company	Indianapolis	81 00
Prudential Insurance Company of America	Newark	963 00
Prussian National Insurance Company	Stettin	174 00
Queen Insurance Company of America	New York	385 00
Reliance Insurance Company	Philadelphia	155 00
Reliance Life Insurance Company	Pittsburg	125 00
Reliance Marine Insurance Company, Ltd.	Liverpool	36 00
Rhode Island Insurance Company	Providence	40 00
Ridgely Protective Association	Worcester	47 00
Rio Grande Fire Insurance Company	San Antonio	59 00
Royal Insurance Company, Ltd.	Liverpool	537 00
Royal Indemnity Company	New York	127 40
Sacramento County Patrons and Farmers' Mutual Fire Insurance Company	Sacramento	1 00
San Bernardino County Mutual Fire Insurance Company	Ontario	1 00
San Diego County Mutual Fire Insurance Company	San Diego	1 00
San Francisco Life Insurance Company	San Francisco	2,450 00
Santa Barbara County Farmers' Mutual Fire Association	Santa Barbara	1 00
Santa Clara County Fire Insurance Company	San Jose	1 00
Scandinavian Mutual Protective Fire Insurance Association of Fresno County	Kingsburg	1 00
Seranton Life Insurance Company	Seranton	50 00
Security Insurance Company	New Haven	131 00
Security Life Insurance Company of America	Richmond	49 00
Scottish Union and National Insurance Company	Edinburgh	342 00
Sea Insurance Company, Ltd.	Liverpool	40 00
Sonoma County Farmers' Mutual Fire Insurance Company	Santa Rosa	1 00
Southern States Fire Insurance Company	Birmingham	56 30
Southwestern Surety and Insurance Company	Durant	267 60
Sovereign Fire Assurance Company of Canada	Toronto	21 00
Springfield Fire and Marine Insurance Company	Springfield	422 00

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

Companies	Home office	Amount paid
St. Paul Fire and Marine Insurance Company	St. Paul	\$776 00
Standard Accident Insurance Company	Detroit	175 00
Standard Fire Insurance Company	Hartford	129 00
Standard Life Insurance Company of America	Pittsburg	61 00
Standard Marine Insurance Company, Ltd.	Liverpool	43 00
Standard Title Insurance Company	San Francisco	31 00
State Assurance Company, Ltd.	Liverpool	169 00
State Life Insurance Company	Indianapolis	36 00
Sterling Fire Insurance Company	Indianapolis	129 00
Stuyvesant Insurance Company	New York	50 00
Subscribers at United States Lloyds	New York	127 00
Sun Insurance Office	London	293 00
Sun Insurance Company	New Orleans	20 00
Sunset Assurance Association	Santa Barbara	40 00
Svea Fire and Life Insurance Company, Ltd.	Gothenburg	313 00
Switzerland General Insurance Company	Zurich	40 00
Teutonia Insurance Company	New Orleans	30 00
Thames and Mersey Marine Insurance Company, Ltd.	Liverpool	40 00
Title Guarantee and Trust Company	Los Angeles	31 00
Title Guarantee and Surety Company	Seranton	138 80
Title Insurance and Guaranty Company	San Francisco	30 00
Title Insurance and Trust Company	Los Angeles	66 00
Travelers Insurance Company	Hartford	574 00
Union Assurance Society, Ltd.	London	372 00
Union Central Life Insurance Company	Cincinnati	60 00
Union Marine Insurance Company, Ltd.	Liverpool	63 00
Union Mutual Life Insurance Company	Portland	68 00
United Firemen's Insurance Company	Philadelphia	100 00
United Protective Life Association	Los Angeles	82 00
United States Casualty Company	New York	68 00
United States Fidelity and Guaranty Company	Baltimore	236 40
United States Fire Insurance Company	New York	86 00
United States Health and Accident Insurance Company	Saginaw	77 00
Ventura County Mutual Fire Insurance Company	Ventura	1 00
Vulcan Insurance Company	New York	43 60
Vulcan Fire Insurance Company	Oakland	363 00
Westchester Fire Insurance Company	New York	415 00
West Coast Life Insurance Company	San Francisco	379 00
Western Assurance Company	Toronto	285 00
Western Casualty and Guaranty Company	Dallas	235 00
Western Life and Accident Company	Denver	56 00
Western Indemnity Company	Dallas	95 00
Western Mortgage and Guaranty Company	San Francisco	73 40
Western States Life Insurance Company	San Francisco	3,750 40
Williamsburgh City Fire Insurance Company	New York	122 00
Yang-tsze Insurance Association, Ltd.	Shanghai	35 00
Yorkshire Insurance Company	York	138 00
Fraternal Benefit Societies.		
	Location	
Ben Hur (Supreme Tribe)	Crawfordsville	10 00
Brotherhood of American Yeomen	Des Moines	10 00
Catholic Order of Foresters	Chicago	10 00
Catholic Knights of America	St. Louis	10 00
Court of Honor	Springfield	10 00
Degree of Honor	Sioux City	10 00
Equitable Fraternal Union	Neenah	10 00
Fraternal Aid Association	Lawrence	10 00
Fraternal Brotherhood	Los Angeles	12 00
Fraternal Mystic Circle	Philadelphia	10 00
Fraternal Union of America	Denver	10 00
Grand Fraternity	Philadelphia	10 00
Heralds of Liberty	Philadelphia	10 00
Homesteaders	Des Moines	10 00
Independent Order of Foresters	Toronto	10 00
Independent Order of Puritans	Pittsburg	10 00
Knights of Columbus	New Haven	10 00
Knights of Honor	St. Louis	10 00
Knights of Pythias (Insurance Department)	Indianapolis	10 00
Knights and Ladies of Honor	Indianapolis	10 00
Knights and Ladies of Security	Topeka	10 00

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

Companies	Location	Amount paid
Fraternal Benefit Societies—Continued.		
Knights of the Maccabees of the World	Detroit	\$10 00
Knights of the Modern Maccabees	Port Huron	10 00
Ladies of the Maccabees of the World	Port Huron	10 00
Ladies of the Modern Maccabees	Port Huron	10 00
Loyal Americans of the Republic	Springfield	10 00
Loyal Mystic Legion of America	Hastings	10 00
Modern Brotherhood of America	Mason City	10 00
Modern Order of Praetorians	Dallas	10 00
Modern Woodmen of America	Rock Island	10 00
Mystic Toilers	Des Moines	10 00
National Fraternal Society of the Deaf	Chicago	10 00
National Protective Legion	Waverly	10 00
National Slavonic Society	Pittsburg	10 00
National Union	Toledo	10 00
National Americans	Kansas City	10 00
North American Union	Chicago	10 00
Order of the Golden Seal	Roxbury	10 00
Order of the Iroquois	Buffalo	10 00
Order of Railway Employees	San Francisco	57 20
Polish National Alliance	Chicago	10 00
Royal Arcanum	Boston	10 00
Royal Highlanders	Aurora	10 00
Royal Neighbors of America	Rock Island	10 00
Travelers Protective Association	St. Louis	10 00
United Artisans	Portland	10 00
United Commercial Travelers	Columbus	10 00
United American Mechanics, Junior Order, benefit degree	Pittsburg	10 00
United Order of Foresters	Milwaukee	20 00
Women of Woodcraft	Portland	10 00
Woodmen of the World, Pacific Junior, Head Camp	Denver	10 00
Workmen's Sick and Death Benefit Fund of U. S. A.	New York	10 00
Women's Catholic Order of Foresters	Chicago	10 00
Inter-Insurance Associations.		
American Exchange Underwriters	New York	30 00
At Underwriters' Exchange	Chicago	10 00
California Casualty Indemnity Exchange	San Francisco	50 00
Casualty Reciprocal Exchange	Kansas City	50 00
Employers' Indemnity Exchange	Kansas City	50 00
Hardware Merchants' Inter-Insurers	Los Angeles	60 00
Individual Underwriters	New York	10 00
Inter-Insurance Exchange of the Automobile Club of Southern California	Los Angeles	10 00
Lumber Manufacturers Inter-Insurance Association	New York	50 00
Lumbermen's Indemnity Exchange	Seattle	10 00
New York Reciprocal Underwriters	New York	10 00
Pacific Automobile Indemnity Exchange	Los Angeles	10 00
Property Underwriters' Association	San Francisco	61 30
Reciprocal Indemnity Exchange	Los Angeles	20 00
Warner's Inter-Insurance Bureau	Chicago	50 00
Surplus Line Brokers.		
Archer, A. T.	Los Angeles	112 61
Bender, A. M.	San Francisco	38 36
Birlem, F. W.	San Francisco	115 45
Clark, J. E.	San Francisco	376 88
Cortelyou, G. W.	San Francisco	50 00
Davis, Bert L.	San Francisco	291 36
Dickson, Frank W.	San Francisco	25 00
Evans, C. Evan	San Francisco	82 20
Foster, Robert D.	San Francisco	41 17
Harrison, C. B.	San Francisco	277 34
Johns, R. G.	Los Angeles	48 19
Johnson, J. G.	San Francisco	50 00
Kahn, Emele E.	San Francisco	31 19
Mannheim, H. S.	San Francisco	103 53
Macdonald, Wm.	San Francisco	70 67
Newhall, Geo. A.	San Francisco	138 63
Pierce, D. W.	Los Angeles	21 45

STATEMENT OF MONEYS AND FEES COLLECTED—Continued.

	Location	Amount paid
Surplus Line Brokers—Continued.		
Rambo, N. T. -----	San Jose -----	\$29 72
Rosenthal, Louis -----	San Francisco -----	603 02
Rule, O. Rey -----	Los Angeles -----	297 08
Silent, Edward D. -----	Los Angeles -----	25 00
Sloan, J. R. -----	San Francisco -----	25 00
Smith, A. H. -----	San Francisco -----	417 63
Stephens, Will -----	Los Angeles -----	50 72
Thompson, M. -----	San Francisco -----	25 00
Wayman, W. O. -----	San Francisco -----	47 09
Ward, Basil E. -----	San Francisco -----	133 39
Ward, R. C. -----	San Francisco -----	111 50
Miscellaneous.		
Boyd, Thos. P. -----		\$2 00
Burnett, John M. -----		8 00
Carlin, W. H. -----		2 00
Claffin, C. L. -----		2 00
Crabbe, John -----		2 00
Dearing, Milton M. -----		2 00
Gaylord R. B. -----		2 00
Johnson & Higgins -----		4 00
Johnson & Lennon -----		2 00
Lamb, Earl -----		4 00
Lamson, J. S. -----		2 00
Lieb & Lieb -----		2 00
McAllister, E. -----		2 00
McCloskey, J. B. -----		4 00
Prusker, C. L. -----		2 00
Williams, Katherine -----		1 00
Whisner, S. H. -----		2 50
Grand Total -----		\$63,932 91

I certify the foregoing to be a full, true and correct statement of the receipts of the insurance department of the State of California for the year nineteen hundred and thirteen, as shown by the records of this office.

J. E. PHELPS,
Insurance Commissioner.

Subscribed and sworn to before me this 25th day of July, 1914.

NETTIE HAMILTON,
Notary Public in and for the City and County
of San Francisco, State of California.

SUMMARY OF INSURANCE BUSINESS

Transacted During the Year Ending

December 31, 1913

AS SHOWN BY REPORTS OF COMPANIES

(Tables 1 to 36 Inclusive)

TABLE No. 1.
Showing the fire and marine insurance business of California Stock Companies for the year 1913—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Net losses incurred	Percentages of premiums		In force December 31st.	
						Losses paid	Losses incurred	Risks	Premiums
California Insurance Company	San Francisco	\$17,167,584 00	\$239,703 51	\$108,014 44	\$101,613 79	45.1	42.4	\$21,373,642 00	\$299,230 98
Capital Fire Insurance Company	Sacramento	1,890,444 00	28,522 31	11,700 26	13,375 99	41.0	46.9	1,890,444 00	28,522 31
Fireman's Fund Insurance Company	San Francisco	34,681,150 00	540,709 53	203,547 08	207,385 87	37.6	38.4	45,620,450 00	\$51,500 20
Los Angeles Fire Insurance Company	Los Angeles	All re-insured	13,376 54	11,305 21	11,862 81	84.5	88.7	3,005,729 00	49,071 08
Vulcan Fire Insurance Company	Oakland	3,005,729 00	49,071 08	17,993 69	19,002 19	33.5	38.7	3,005,729 00	49,071 08
Totals		\$56,144,907 00	\$871,382 97	\$352,480 68	\$353,240 65	40.4	40.5	\$71,790,265 00	\$1,228,384 57
MARINE.									
Fireman's Fund Insurance Company	San Francisco	\$89,220,598 00	\$393,682 06	\$198,926 84		50.5		\$5,293,283 00	\$186,783 10

TABLE No. 2.
Showing the business of California County Mutual Fire Insurance Companies for the year 1913—California business.

Name of company	Location	Amount written	Net premiums and assessments received	Losses paid	Total admitted assets	Total liabilities
Butte County Farmers' Mutual Fire Insurance Company	Chico	\$35,265 00	\$1,498 06	\$1,300 00	\$42 92	\$136 25
Farmers' Mutual Fire Insurance Company of Mendocino County	Fort Bragg	52,516 00	481 10	None	114 00	None
Farmers' Mutual Fire Insurance Company	Turlock	523,939 00	4,435 98	2,137 65	1,575 76	None
Farmers' Mutual Fire Insurance Company of Yolo County	Woodland	188,603 00	5,020 69	1,357 37	9,744 39	None
Farmers' Mutual Protective Fire Insurance Company of San Joaquin County	Stockton	694,638 00	6,731 95	6,291 20	217 55	None
Hilmar Mutual Fire Insurance Company of Merced County	Hilmar Colony	130,699 00	1,239 17	995 00	395 50	None
Humboldt County Fire Insurance Association	Ferndale	266,534 00	1,794 76	2,825 00	2,528 45	None
Lake County Farmers' Mutual Fire Insurance Company	Lakeport	34,423 00	178 39	None	252 30	None
Los Angeles County Mutual Fire Association	Los Angeles	2,053,979 00	17,463 45	9,058 10	13,389 27	None
Napa County Farmers' Mutual Fire Insurance Company	Napa	260,213 00	1,664 89	2,105 00	1,527 27	None
Orange County Farmers' Mutual Insurance Company	Santa Ana	812,215 00	4,268 60	1,350 57	1,081 86	None
Patrons Mutual Fire Association of Tulare County	Tulare	171,347 00	1,060 84	30 00	199 20	None
Sacramento County Patrons and Farmers' Mutual Fire Insurance Company	Sacramento	303,768 00	4,254 77	5,026 00	312 22	None
San Bernardino County Mutual Fire Insurance Company	Ontario	1,107,334 00	14,681 50	10,220 35	2,030 52	125 30
San Diego County Mutual Fire Insurance Company	San Diego	36,285 00	385 98	None	416 71	463 00
Santa Barbara County Farmers' Mutual Fire Association	Santa Barbara	362,379 00	2,850 82	1,715 65	1,237 50	None
Santa Clara County Fire Insurance Company	San Jose	242,011 00	3,603 34	4,527 90	2,958 58	None
Santa Cruz County Mutual Fire Insurance Company	Santa Cruz	Company ceased business December 31, 1912.				
Scandinavian Mutual Protective Fire Insurance Association	Kingsburg	1,415,563 00	8,722 78	9,618 80	3,191 14	None
Sonoma County Farmers' Mutual Fire Insurance Company	Santa Rosa	1,216,484 00	7,997 08	10,011 45	12,080 71	None
Ventura County Mutual Fire Insurance Company	Ventura	1,085,828 00	10,030 42	3,335 00	19,737 24	None
Westside Mutual Fire Insurance Company	Patterson	49,108 00	256 53	None	237 38	None
Totals		\$11,043,161 00	\$98,594 11	\$71,905 04	\$73,270 47	\$724 55

TABLE No. 3.
Showing the fire insurance business of Stock Companies of other states for the year 1913—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Net losses incurred	Percentages of premiums		In force December 31st	
						Losses paid	Losses incurred	Risks	Premiums
Etter	Hartford	\$57,938,848 00	\$519,547 26	\$182,216 34		35.1		\$72,036,100 00	\$947,753 69
Agricultural	Watertown	8,409,200 00	129,853 14	62,034 02	\$60,808 05	47.8	46.8	11,928,400 00	175,400 00
Alliance	Philadelphia	4,031,519 00	58,208 46	31,267 10	33,804 42	53.7	58.1	6,920,870 00	99,644 60
American	Newark	10,762,281 00	163,179 75	69,403 42	72,008 80	45.3	45.3	18,674,701 00	249,784 33
American Central	St. Louis	11,188,716 00	148,586 68	64,045 08	69,625 37	43.1	43.9	20,197,254 00	249,697 17
American Prudential Fire	Cincinnati	431,600 00	6,262 04	216 97	816 47	33.4	35.0	457,100 00	6,354 19
American Union Fire	Philadelphia								
Arizona Fire	Phoenix	642,113 00	6,133 52	1,830 46	1,850 46	29.2	30.2	358,398 00	5,132 40
Austin Fire	Dallas	1,764,133 00	27,472 12	21,885 17	24,446 51	79.7	89.0	1,271,600 00	19,771 07
Boston	Boston	3,123,221 00	39,029 13	10,013 14	11,294 71	25.7	28.9	2,949,364 00	38,477 08
Calcedonian American	New York	421,705 00	4,078 65	1,530 53	1,802 75	37.5	44.2	524,318 00	5,973 03
Camden Fire	Camden	4,318,453 00	68,534 57	37,480 28	29,494 64	54.7	43.0	8,293,534 00	118,850 30
Citizens	St. Louis	4,126,230 00	74,451 26	39,878 78	40,657 30	53.5	54.6	8,479,483 00	132,777 25
Citizens' Fire	Baltimore	708,094 00	9,912 84	4,915 94	4,975 94	49.6	50.2	705,794 00	9,899 53
City of New York	New York	4,391,372 00	62,445 98	35,918 03	40,414 03	57.5	63.7	4,384,355 00	62,445 98
Commercial Fire	Washington, D. C.	687,780 00	10,660 84	5,467 46	5,403 34	50.7	50.7	687,780 00	10,660 84
Commercial Union Fire	New York	1,283,302 00	15,427 86	3,666 32	4,380 82	23.8	28.4	2,397,450 00	28,889 25
Commonwealth Fire	Dallas	1,764,133 00	27,472 12	21,885 17	24,446 51	79.7	89.0	1,271,600 00	19,771 07
Commonwealth	New York	2,422,794 00	25,863 73	2,918 03	2,754 03	11.5	10.6	12,931,500 00	46,553 40
Concordia	Milwaukee	4,670,157 00	75,240 19	53,675 34	52,204 04	71.3	69.4	9,093,919 00	134,693 76
Connecticut Fire	Hartford	15,438,716 00	122,030 78	98,392 33	93,536 87	80.6	76.7	22,386,138 00	351,071 08
Continental	New York	37,719,707 00	440,627 03	203,983 52	213,640 22	45.6	48.5	71,517,169 00	838,910 75
Detroit Fire and Marine	Detroit	2,026,163 00	28,803 60	5,643 33	7,149 93	19.6	24.8	3,262,127 00	46,322 20
Dixie Fire*	Greensboro								
Dubuque Fire and Marine	Dubuque	4,428,104 00	65,381 60	28,040 44	27,158 45	42.9	41.5	6,343,329 00	99,809 60
Equitable Fire and Marine	Providence	2,664,658 00	43,508 32	21,469 70	19,794 70	45.2	42.6	7,030,974 00	114,345 02
First National Fire	Washington, D. C.	1,543,100 00	23,918 99	5,016 15	8,322 55	21.0	34.8	1,543,130 00	23,918 99
Franklin*	Washington, D. C.								
Franklin Fire	Philadelphia	4,958,028 00	67,212 63	46,994 14	42,072 02	69.9	62.6	6,561,124 00	89,105 00
Fidelity Phoenix	New York	15,761,333 00	198,089 94	81,475 57	81,330 51	41.1	41.1	20,637,042 00	304,888 09
Fire Association of Philadelphia	Philadelphia	12,516,275 00	182,484 07	67,792 87	64,355 00	37.2	35.3	22,529,295 00	302,423 32
Firemen's	Newark	6,154,654 00	112,879 75	57,003 05	59,283 34	50.5	52.5	6,154,034 00	112,879 75
German Alliance	New York	1,630,675 00	26,353 03	11,918 18	10,416 18	45.2	39.5	15,961,879 00	214,547 41

German American	New York	29,622,875 00	442,068 48	230,494 53	226,882 53	52.1	51.3	53,011,139 00	646,125 77
German American	Pittsburg	673,719 00	9,932 68	981 39	1,011 39	9.8	10.1	689,814 00	10,115 15
German Fire	Peoria	1,466,677 00	22,468 40	18,666 28	18,666 28	83.1	83.1	1,466,677 00	22,468 40
German Fire	Pittsburg	2,922,584 00	44,559 10	34,287 92	32,060 89	76.9	72.0	4,826,222 00	65,084 05
Germania Fire	New York	2,233,534 00	31,934 83	8,478 42	10,886 00	26.5	34.1	3,130,700 00	45,156 14
Gerard Fire and Marine	Philadelphia	4,442,253 00	64,493 68	31,249 30	36,678 20	46.3	54.3	4,093,768 00	64,298 76
Glens Falls	Glens Falls, N. Y.	6,202,901 00	84,012 71	38,993 55	44,513 55	46.4	53.0	14,019,398 00	178,593 64
Globe and Rutgers	New York	15,139,198 00	169,542 52	63,361 97	50,784 56	37.4	30.0	15,139,198 00	169,542 52
Greenwich*	New York								
Hamilton Fire	New York	334,906 00	6,095 75	2,373 82	2,408 32	38.9	39.5	1,167,214 00	14,302 12
Hanover Fire	New York	5,174,725 00	74,693 67	32,787 94	32,178 84	43.9	43.1	9,414,417 00	121,771 90
Hartford Fire	Hartford	50,244,715 00	769,071 75	343,679 69	329,531 39	44.7	42.8	103,012,781 00	1,504,826 30
Home Fire	Salt Lake City	1,613,625 00	24,737 67	7,315 53	7,716 16	29.6	31.2	2,149,710 00	31,216 57
Home	New York	59,296,090 00	838,994 13	363,303 35	359,524 83	43.3	42.9	105,850,500 00	1,482,770 00
Humboldt Fire	Pittsburg	4,294,992 00	55,347 57	15,358 38	16,524 28	27.7	29.9	3,939,135 00	67,424 24
Insurance Co. of North America	Philadelphia	18,623,119 00	267,900 34	121,391 83	119,088 93	43.4	44.5	31,616,700 00	442,853 00
Insurance Company of State of Pennsylvania	Philadelphia	4,269,622 00	65,370 12	41,302 05	44,892 19	63.2	68.7	2,435,721 00	34,492 50
International Fire	Dallas	481,006 00	8,859 70	9,380 44	8,124 60	105.8	91.7	342,940 00	6,400 38
Knickerbocker	New York								
Lumber	New York	550,932 00	15,607 75	17,139 14	18,071 14	109.8	115.8	445,593 00	9,114 75
Mechanics and Traders'	New Orleans	4,737,599 00	57,259 05	19,405 99	23,218 18	33.9	40.5	4,561,351 00	53,720 31
Merchants' Fire	Denver	933,659 00	16,503 59	2,327 87	5,250 36	14.1	31.8	1,082,881 00	25,365 43
Merchants' Fire Assurance	New York	1,859,185 00	30,316 28	7,195 05	6,838 05	23.7	22.6	1,822,093 00	29,709 95
Michigan Commercial	Lansing	3,273,490 00	51,220 33	26,753 05	17,077 85	53.2	34.6	3,721,902 00	54,777 31
Michigan Fire and Marine	Detroit	4,087,628 00	69,398 45	33,468 56	31,471 07	55.4	52.1	9,236,900 00	102,814 24
National Ben Franklin	Pittsburg	7,990,741 00	125,055 51	39,823 28	34,340 60	31.8	27.5	15,114,482 00	233,228 63
National Fire	Hartford	31,987,425 00	419,504 05	145,409 13	146,551 27	34.7	34.9	27,003,492 00	370,752 48
National Lumber	Buffalo, N. Y.	304,855 00	6,101 67	4,315 54	6,923 01	70.7	113.5	304,805 00	6,101 67
National Union Fire	Pittsburg	30,093,711 00	413,489 67	237,096 47	232,006 51	57.3	56.1	29,694,150 00	455,960 33
Newark Fire	Newark	2,767,045 00	42,386 36	18,443 44	18,957 07	43.5	44.7	3,559,377 00	52,063 16
New Brunswick Fire	New Brunswick	2,970,334 00	51,009 84	13,429 95	13,821 98	26.0	26.8	7,195,764 00	116,022 34
New Hampshire Fire	Manchester	3,656,654 00	61,347 38	16,541 67	19,027 23	27.0	31.0	7,034,004 00	60,546 61
New Jersey Fire	Newark	5,182,544 00	77,900 92	16,827 24	18,051 02	21.6	23.2	5,182,544 00	77,900 92
Niagara Fire	New York	17,584,780 00	238,247 83	113,027 76	118,426 61	42.0	44.1	29,014,887 00	413,927 77
North River	New York	12,490,012 00	141,432 99	38,034 42	40,520 11	27.5	28.6	12,480,012 00	141,472 99
Northern Insurance Company	New York	1,292,699 00	17,042 77	5,331 60	6,365 63	31.3	37.4	1,393,218 00	16,601 02
Northwestern Fire and Marine	Minneapolis	444,566 00	6,026 86	374 97	374 97	6.2	6.2	440,088 00	5,994 55
Northwestern National	Milwaukee	17,119,218 00	198,420 58	87,780 73	95,691 54	43.7	48.2	31,532,039 00	353,805 93
Occidental Fire	Albuquerque	951,788 00	8,788 43	5,631 49	6,221 93	64.1	70.8	759,133 00	9,395 98
Old Colony	Boston	779,227 00	10,556 83	2,667 47	3,080 53	25.3	29.2	767,546 00	10,421 13
Orient	Hartford	5,782,639 00	75,245 16	18,004 78	43,079 78	50.5	57.3	7,737,270 00	92,685 12
Pacific Fire	New York	2,856,826 00	43,563 01	23,508 58	23,018 53	54.0	54.0	2,814,240 00	53,319 00
Pelican Assurance	New York	1,936,462 00	27,690 45	16,176 82	17,727 08	58.4	64.0	2,420,575 00	33,228 55

TABLE No. 3.—Continued.
Showing the fire insurance business of Stock Companies of other states for the year 1913—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Net losses incurred	Percentage of premiums		In force December 31st	
						Losses paid	Losses incurred	Risks	Premiums
Pennsylvania Fire	Philadelphia	13,274,500 00	199,755 01	104,788 97	101,014 46	52.5	50.6	21,224,761 00	319,965 43
People's National Fire	Wilmington	1,998,414 00	35,434 75	13,377 82	13,465 18	37.8	38.0	5,245,683 00	69,514 82
Phoenix	Hartford	19,937,518 00	291,884 37	115,638 10	---	39.6	---	34,615,830 00	495,113 74
Providence Washington	Providence	7,764,642 00	114,371 29	43,401 78	44,834 84	37.9	39.2	12,403,524 00	165,521 02
Queen	New York	21,585,141 00	332,030 12	164,934 11	164,633 11	49.7	50.0	36,540,402 00	513,399 78
Reliance	Philadelphia	3,407,755 00	47,201 73	27,063 61	29,028 79	58.6	61.5	4,289,888 00	58,050 00
Rhode Island	Providence	1,293,533 00	15,377 34	3,419 00	4,045 57	22.2	26.3	1,293,533 00	15,377 34
Rio Grande Fire	San Antonio	658,447 00	11,120 45	4,618 29	4,436 99	41.5	39.9	658,447 00	11,120 45
Security	New Haven	6,930,902 00	100,094 42	34,884 59	39,637 65	34.8	39.6	13,755,915 00	192,592 81
Southern States Fire*	Birmingham	---	---	---	---	---	---	---	---
Springfield Fire and Marine	Springfield	23,314,292 00	350,343 48	159,871 80	158,930 48	45.6	45.4	37,451,805 00	540,643 10
St. Paul Fire and Marine	St. Paul	10,471,296 00	144,227 05	65,691 24	---	45.5	---	26,446,114 00	369,934 36
Standard Fire	Hartford	1,649,995 00	22,048 92	15,846 88	16,003 99	71.9	72.6	2,106,145 00	28,236 74
Sterling Fire	Indianapolis	854,440 00	10,278 89	1,072 28	1,472 28	10.4	14.3	850,190 00	10,242 59
Stuyvesant	New York	3,363,723 00	47,865 88	27,659 32	22,659 47	57.7	47.3	3,506,723 00	47,865 08
Teutonia*	New Orleans	---	---	7,774 17	---	---	---	---	---
United Firemen's	Philadelphia	2,286,775 00	44,505 12	26,483 70	21,528 10	59.5	48.4	2,613,222 00	36,955 77
United States Fire	New York	6,063,082 00	72,834 49	9,934 23	13,115 96	13.6	18.0	2,286,775 00	44,505 12
Vulcan*	New York	---	---	---	---	---	---	6,056,182 00	72,836 99
Westchester Fire	New York	8,470,465 00	115,148 10	55,873 65	50,054 41	48.5	43.5	8,470,465 00	115,148 10
Williamsburg City Fire	New York	2,262,279 00	36,448 16	13,651 69	13,845 28	37.5	38.0	2,262,279 00	36,448 16
Totals	---	\$712,362,661 00	\$9,983,852 34	\$4,463,373 47	\$4,095,239 56	44.7	41.0	\$1,151,925,064 00	\$15,745,611 24

*Reinsured during 1913. †Went in hands of receiver during 1913.

NOTE.—Fire business includes tornado, lightning and windstorm.

TABLE No. 4.
Showing the fire insurance business of Foreign Stock Companies of other states for the year 1913—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Net losses incurred	Percentages of premiums		In force December 31st	
						Losses paid	Losses incurred	Risks	Premiums
Aachen and Munich Fire	Aix-la-Chapelle	\$154,910 00	\$2,478 15	\$23 30	\$23 30	.9	.9	\$200,521 00	\$3,420 39
Atlas Assurance Company, Ltd.	London	13,678,710 00	198,526 69	121,937 62	127,361 28	61.4	64.2	21,994,330 00	272,087 39
British American Assurance	Toronto	986,379 00	14,686 34	3,892 28	2,806 28	26.5	19.1	986,379 00	14,634 84
Caledonian	Edinburgh	9,305,423 00	153,007 95	62,820 72	62,048 41	41.1	40.9	13,348,195 00	222,705 82
Century	Edinburgh	1,114,718 00	18,051 46	13,941 34	14,796 59	77.2	81.9		
Commercial Union Assurance, Ltd.	London	10,181,902 00	143,409 66	54,856 67		38.3		14,179,635 00	159,282 28
Hamburg Bremen Fire	Hamburg								
Law Union and Rock, Ltd.	London	6,411,299 00	66,215 52	47,501 42	46,916 42	71.7	70.8	10,905,550 00	114,057 00
Liverpool and London and Globe, Ltd.	Liverpool	41,347,306 00	544,618 40	197,584 80	208,017 31	36.3	38.2	68,069,673 00	929,631 00
London Assurance Corporation	London	24,431,867 00	381,735 60	173,884 54	175,504 54	45.6	46.0	31,612,790 00	511,125 25
London and Lancashire Fire	Liverpool	17,758,827 00	248,650 00	116,316 44	112,921 44	46.8	45.0	25,415,901 00	343,847 82
Netherland Fire and Life	The Hague	2,024,135 00	30,439 89	1,017 70	6,408 81	3.3	21.1	1,653,895 00	24,178 67
New Zealand, Ltd.	Auckland	19,886,167 00	283,766 87	121,504 47	123,235 62	42.8	43.4	34,069,901 00	472,970 10
North British and Mercantile	London	28,909,356 00	346,682 44	110,520 04	120,677 62	31.9	34.8	139,792,000 00	513,251 20
Northern Assurance, Ltd.	London	19,424,643 00	282,771 12	125,199 36	107,156 02	44.3	37.9	31,780,365 00	429,702 90
Norwich Union Fire, Ltd.	Norwich	5,408,916 00	71,399 82	20,764 22	20,409 22	29.1	28.6	3,976,541 00	54,316 25
Palatine, Ltd.	London	6,259,752 00	90,848 50	40,681 06		44.8		8,907,537 00	119,432 09
Phoenix Assurance, Ltd.	London	17,383,653 00	253,994 85	124,173 51	125,764 61	48.9	49.5	21,729,566 00	304,793 80
Prussian National	Stettin	11,847,689 00	154,417 74	111,630 21	106,899 42	72.3	69.2	19,797,369 00	240,713 73
Royal, Ltd.	Liverpool	40,254,738 00	621,888 44	297,503 79	304,890 79	47.8	49.0	76,223,253 00	1,107,059 83
Scottish Union and National	Edinburgh	10,974,005 00	154,493 53	49,923 28	48,797 39	32.3	31.6	16,721,288 00	225,429 23
Sovereign Fire*	Toronto								
State Assurance Company, Ltd.	Liverpool	948,406 00	13,552 37	5,738 13	5,411 21	42.3	39.9	1,699,194 00	23,310 07
Sun Insurance Office	London	17,662,857 00	255,122 90	102,736 10	113,010 14	40.3	44.3	50,725,839 00	522,983 40
Svea Fire and Life, Ltd.	Gothenburg	5,716,563 00	95,487 76	51,195 47	37,708 55	53.6	39.5	9,977,187 00	167,385 43
Union Assurance Society, Ltd.	London	12,599,926 00	149,833 93	94,439 26	90,858 14	63.0	60.6	19,440,823 00	212,497 00
Western Assurance	Toronto	7,613,832 00	101,681 91	37,642 81	37,864 54	37.0	37.2	10,672,263 00	136,073 21
Yorkshire Insurance Company	York, Eng.	5,477,867 00	70,589 68	52,574 48	25,826 98	32.0	36.6	6,955,365 00	91,899 37
Totals		\$337,763,877 00	\$4,748,354 54	\$2,110,006 02	\$2,025,914 63	44.4	42.6	\$40,865,360 00	\$7,216,788 27

*Reinsured during 1913. †Company licensed, but transacted no business during 1913.

NOTE.—Fire business includes tornado, lightning and windstorm.

TABLE No. 5.
Showing the business transacted in California by Mutual Fire Insurance Companies during the year ending December 31, 1913.

Name of company	Location	Amount written	Premiums received	Net losses paid	Rate of losses paid to premiums	In force December 31st	
						Risks	Premiums
Central Manufacturers' Mutual	Van Wert	\$488,200 00	\$7,883 98	\$9,833 67	124.6	\$488,200 00	\$7,886 98
Fitchburg Mutual Fire	Fitchburg	197,100 00	2,829.43	2,830 49	100.0	197,100 00	2,829 43
Indemnity Exchange Mutual Fire	Los Angeles	287,675 00	3,983 69	1,952 30	49.0	287,675 00	3,953 69
Indiana Lumbermen's Mutual	Indianapolis	374,550 00	5,931 97	9,827 26	135.6	374,550 00	5,758 24
Lumbermen's Mutual	Mansfield	620,536 00	10,993 62	10,588 47	95.3	733,330 00	11,072 96
Lumber Mutual Fire	Boston	452,895 00	8,815 71	10,205 70	115.7	534,263 00	8,530 96
Northwestern Mutual Fire Association	Seattle	1,710,761 00	132,003 71	80,022 11	68.1	-----	117,017 32
Oregon Fire Relief Association	McMinnville	15,300 00	100 00	None	-----	15,300 00	100 00
Pennsylvania Lumbermen's Mutual Fire	Philadelphia	489,900 00	7,368 32	9,423 72	73.8	489,900 00	7,733 45
Totals	-----	\$4,636,917 00	\$179,914 23	\$134,083 72	74.8	\$3,140,318 00	\$164,913 63

TABLE No 6.

Showing the business of Marine Insurance Companies of other states and foreign countries for the year 1913.—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Percentage of premiums paid	In force risks	December 31st premiums
Aetna Insurance Company	Hartford	\$13,475,435 00	\$300,205 51	\$273,680 83	91.1	\$3,961,031 00	\$238,072 16
Alliance Assurance Company	London	770,592 00	7,003 02	53,125 49	758.6	209,485 00	2,709 11
Alliance Insurance Company	Philadelphia	2,895,449 00	46,210 21	34,991 27	75.7	507,381 00	32,144 00
Allianz Insurance Company	Berlin	304,405 00	7,317 20	None	---	109,295 00	6,360 55
American and Foreign Marine Insurance Company	New York	25,245,446 00	13,064 03	398 15	3.0	56,330 00	11 29
Atlantic Mutual Insurance Company	New York	830,280 00	1,109 74	None	---	338,000 00	34 20
Boston Insurance Company	Boston	3,330,971 00	82,685 40	52,454 94	63.4	1,187,466 00	67,355 35
British and Foreign Marine Insurance Company	Liverpool	12,204,240 00	92,725 41	118,154 78	127.4	1,147,639 00	21,499 23
Canton Insurance Office, Ltd.	Hongkong	28,781,130 00	150,961 35	442,808 82	94.6	1,188,406 00	61,870 56
Commercial Union Assurance Company, Ltd.	London	62,773,878 00	35,482 00	53,523 91	153.6	8,802,023 00	10,368 47
Continental Insurance Company	New York	4,300 00	62 40	None	---	2,000 00	62 40
Federal Insurance Company	Jersey City	13,410,371 00	20,070 90	9,251 14	46.0	443,055 00	5,953 86
Fouquier Transports Insurance Company	Paris	9,160,395 00	37,983 10	31,181 33	82.1	517,793 00	12,626 50
General Marine Insurance Company	Dresden	3,382,710 00	11,733 00	3,420 90	29.1	77,291 00	376 99
Hartford Fire Insurance Company	Hartford	1,796,932 00	34,172 63	11,458 89	33.5	3,626,902 00	69,902 32
Home Insurance Company	New York	5,185,763 00	6,020 47	None	---	59,300 00	1,036 00
Indemnity Mutual Marine Assurance Company, Ltd.	London	843,771 00	11,755 57	854 85	7.2	140,228 00	3,698 85
Insurance Company of North America	Philadelphia	17,403,965 00	150,617 97	104,487 63	69.3	1,749,662 00	85,807 73
London Assurance Company	London	21,493 22	35,435 42	21,493 22	60.6	539,411 00	19,488 98
Mannheim Insurance Company	Mannheim	17,433,017 00	91,614 81	58,468 51	63.8	9,88,298 00	40,801 54
Marine Insurance Company	London	45,532,683 00	7,147 76	54,358 41	760.4	1,663,296 00	1,939 00
Maritime Insurance Company	Liverpool	4,180,399 00	41,417 58	40,471 68	97.7	745,625 00	25,804 03
Nord Deutsche Insurance Company	Hamburg	2,558,241 00	3,404 07	None	---	195,340 00	6,054 74
North China Insurance Company, Ltd.	Shanghai	5,035,894 00	34,233 22	32,105 90	93.7	352,581 00	14,170 86
Ocean Marine Insurance Company, Ltd.	London	6,339,478 00	22,517 77	17,812 31	79.1	531,852 00	15,618 14
Phoenix Assurance Company	London	9,105,463 00	59,711 57	24,327 04	40.7	1,585,935 00	48,521 95
Providence Washington Insurance Company	Providence	4,892,205 00	61,773 73	42,089 48	68.1	632,048 00	38,875 18
Queen Insurance Company of America	New York	3,897,180 00	1,065 34	None	---	2,450 00	49 00
Reliance Marine Insurance Company	Liverpool	551,070 00	6,492 78	291 41	14.4	334,905 00	3,387 04
Royal Insurance Company	Liverpool	4,709,880 00	3,250 71	700 14	21.5	58,035 00	773 69
St. Paul Fire and Marine Insurance Company	St. Paul	6,735,694 00	70,228 71	38,230 61	54.4	1,277,725 00	37,583 08

TABLE No. 6—Continued.

Showing the fire insurance business of Marine Insurance Companies of other states for the year 1913—California business.

Name of company	Location	Amount written	Premiums received	Net losses paid	Percentage of premiums paid	In force risks	December 31st premiums
Svea Insurance Company, Ltd.	Liverpool	8,646,559 00	35,466 38	46,456 52	130.9	615,658 00	5,671 04
Standard Marine Insurance Company	Liverpool	18,000,421 00	75,882 99	74,556 20	98.2	960,517 00	34,334 46
Subscribers at U. S. Lloyds	New York	11,218,338 00	90,349 98	46,870 09	51.8	961,839 00	17,217 69
Switzerland General Insurance Company	Zurich	32,134,697 00	180,406 13	140,394 39	77.8	1,434,033 00	67,412 30
Thames and Mersey Marine Insurance Company	Liverpool	6,054,499 00	58,774 16	78,500 50	135.2	1,013,237 00	39,496 98
Union Marine Insurance Company	Liverpool	8,160,958 00	81,331 13	103,744 35	127.8	798,071 00	37,808 11
Western Assurance Company	Toronto	4,856,553 00	20,621 85	28,871 67	140.8	556,377 00	19,680 21
Yang-tsze Insurance Association, Ltd.	Shanghai	12,548,497 00	77,897 38	73 030 41	93.7	1,075 082 00	50,987 41
Totals		\$511,151,311 00	\$2,071,294 01	\$1,812,397 97	87.5	\$31,144,643 00	\$1,121,377 31

TABLE No. 7.

Showing the business transacted by Interinsurance Associations during the year 1913—California business.

Name of company	Location	Amount written	Premium received	Losses paid
At Underwriters Exchange -----	Chicago -----	\$4,093,500 00	\$17,765 56	\$632 18
American Exchange Underwriters -----	New York -----	845,000 00	5,371 54	None
California Casualty Indemnity Exchange* -----	San Francisco -----			
Casualty Reciprocal Exchange* -----	Kansas City -----			
Employers Indemnity Exchange -----	Kansas City -----		18,632 12	4,136 93
Hardware Merchants Interinsurance -----	Los Angeles -----	10,200 00	557 87	105 82
Individual Underwriters -----	New York -----	2,242,925 00	11,843 69	None
Interinsurance Exchange of the Automobile Club of Southern California -----	Los Angeles -----	3,119,680 00	110,117 42	35,321 88
Lumber Manufacturers Interinsurance Association -----	New York -----	128,000 00	2,070 35	26,165 01
Lumbermen's Indemnity Exchange -----	Seattle -----	1,231,380 00	20,155 63	23 62
New York Reciprocal Underwriters -----	New York -----	9,083,750 00	20,938 21	506 09
Pacific Automobile Indemnity Exchange -----	Los Angeles -----	755,930 00	37,327 91	8,886 24
Property Underwriters Association -----	San Francisco -----		35,048 16	13,322 03
Reciprocal Indemnity Exchange† -----	Los Angeles -----			
Warners Interinsurance Bureau* -----	Chicago -----			
Totals -----		\$21,510,395 00	\$279,828 46	\$89,099 80

*Licensed to commence business on December 30, 1913. No business transacted during 1913.

†Reinsured by Niagara Fire Insurance Company of New York.

TABLE

Showing the business of Life Insurance Companies doing

Name of company	Location	Policies in force at the beginning of the year	
		No.	Amount
Ætna Life	Hartford	7,221	\$15,594,608 00
American National	Galveston		
Amicable Life	Waco, Texas		
Bankers' Life	Des Moines	11,040	22,257,500 00
California National Life*	San Diego		
California State Life	Sacramento	1,866	7,350,500 00
Columbia Life and Trust Company	Portland	68	190,417 00
Columbian National Life	Boston	854	2,393,685 00
Connecticut General Life	Hartford		
Connecticut Mutual Life	Hartford	3,740	7,429,964 00
Continental Life Insurance and Investment	Salt Lake City		309,345 00
Equitable Life	New York	14,322	41,605,133 00
Fidelity Mutual Life	Philadelphia	2,103	5,459,697 00
Germania Life	New York	2,375	5,353,286 00
Great Republic Life	Los Angeles		
Home Life	New York	1,920	4,207,558 00
International Life	St. Louis	51	142,500 00
Manhattan Life	New York	1,073	2,210,385 00
Massachusetts Mutual Life	Springfield	1,539	3,649,247 00
Metropolitan Life	New York	23,316	21,821,482 00
Missouri State Life	St. Louis	290	805,021 00
Mutual Life	New York	21,516	53,310,783 00
Mutual Benefit Life	Newark	6,038	17,607,991 00
National Life of United States of America	Chicago	1,288	3,636,205 00
National Life	Montpelier	2,240	5,398,523 00
New England Mutual Life	Boston	5,580	11,838,990 00
New World Life	Spokane	10	24,500 00
New York Life	New York	25,287	53,390,048 00
Northwestern Mutual Life	Milwaukee	15,344	39,617,723 00
Occidental Life	Los Angeles	3,009	6,745,542 00
Pacific Mutual Life	Los Angeles	20,201	41,869,657 00
Penn Mutual Life	Philadelphia	7,869	21,331,139 00
Philadelphia Life	Philadelphia	254	979,104 00
Pittsburg Life and Trust	Pittsburg	1,139	3,634,290 00
Phoenix Mutual Life	Hartford	2,438	4,959,933 00
Provident Life and Trust	Philadelphia	3,700	8,638,587 00
Prudential	Newark	11,320	15,876,311 00
Reliance Life	Pittsburg	679	1,341,010 00
San Francisco Life	San Francisco	1,732	5,375,236 00
Scranton Life	Scranton	430	1,143,360 00
Security Life of America	Richmond	273	567,572 00
Standard Life	Pittsburg		
State Life	Indianapolis	778	3,510,247 00
Travelers	Hartford	4,794	11,465,597 00
Union Central Life	Cincinnati	2,740	7,332,149 00
Union Mutual Life	Portland, Me.	2,965	4,313,541 00
West Coast Life	San Francisco	3,203	7,359,944 00
Western States Life	San Francisco	2,932	7,265,950 00
Totals (Ordinary)		219,537	\$479,314,260 00
INDUSTRIAL.			
American National	Galveston		
German Life	New York	1	\$200 00
Metropolitan Life	New York	230,982	38,575,359 00
Prudential	Newark	77,555	11,657,556 00
West Coast Life	San Francisco	25,705	3,742,758 00
Totals (Industrial)		334,243	\$53,775,873 00
Grand Totals		553,780	\$533,090,133 00

*Re-insured during 1913.

No. 8.

business in California for the year 1913—California business.

Policies issued during the year		Policies terminated during the year		Policies in force at the end of the year		Total premiums received	Total losses and claims paid
No.	Amount	No.	Amount	No.	Amount		
1,603	\$3,306,779 00	1,235	\$2,672,766 00	7,589	\$16,228,621 00	\$480,533 52	\$182,503 00
20	42,754 00			20	42,754 00	74 98	None
2,431	6,545,000 00	3,937	8,177,500 00	9,534	20,625,000 00	180,842 20	259,000 00
1,009	2,769,285 00	283	1,448,113 00	2,592	8,671,672 00	341,042 58	29,058 80
60	209,724 00	19	59,000 00	109	341,141 00	7,568 80	None
220	514,405 00	120	357,935 00	954	2,550,125 00	72,602 73	9,500 00
10	16,000 00		79 00	10	15,921 00	9,011 17	None
589	1,239,247 00	465	855,035 00	3,864	7,814,176 00	236,224 54	241,290 00
	583,000 00		110,837 00		781,508 00	32,953 12	None
1,916	6,181,500 00	885	2,885,664 00	15,353	44,900,969 00	1,939,132 43	572,395 81
168	597,682 00	106	372,362 00	2,165	5,685,017 00	199,395 27	71,354 30
253	729,500 00	149	444,482 00	2,479	5,638,304 00	201,040 14	171,471 31
655	2,196,665 00	63	231,387 00	592	1,965,278 00	82,572 66	None
189	494,062 00	149	401,857 00	1,960	4,299,763 00	164,746 62	77,293 80
571	1,723,237 00	95	401,940 00	527	1,463,797 00	21,322 70	5,000 00
69	148,665 00	87	264,070 00	1,055	2,094,980 00	67,100 86	87,294 87
310	928,394 00	109	323,569 00	1,740	4,254,072 00	197,075 80	64,930 00
7,460	6,877,211 00	2,422	2,228,088 00	28,534	26,470,605 00	970,335 91	181,194 00
362	1,114,558 00	153	481,923 00	499	1,437,656 00	52,388 98	19,000 00
1,759	5,452,553 00	994	3,427,022 00	22,281	55,336,314 00	1,835,215 50	1,289,518 76
912	2,449,456 00	322	938,175 00	6,628	19,119,272 00	690,933 62	185,363 00
216	556,093 00	247	995,808 00	1,257	3,196,490 00	106,601 56	36,663 68
192	553,705 00	127	360,889 00	2,305	5,594,339 00	180,216 93	77,950 00
612	1,448,452 00	405	972,790 00	5,787	12,314,652 00	411,782 06	231,359 00
87	181,700 00	6	15,000 00	91	191,200 00	7,214 05	2,500 00
4,016	8,058,486 00	1,629	3,817,986 00	27,674	57,630,548 00	2,638,280 39	1,091,684 45
1,428	4,984,306 00	24	436,080 00	16,748	44,165,943 00	1,155,643 07	630,216 00
1,198	2,549,299 00	745	1,623,352 00	3,462	7,671,489 00	277,708 09	30,544 09
2,564	7,034,063 00	1,490	3,564,555 00	21,275	45,369,165 00	1,708,203 84	413,482 51
702	2,235,116 00	120	258,070 00	8,451	23,308,185 00	886,642 78	284,053 31
311	845,225 00	163	555,752 00	402	1,268,577 00	21,983 45	3,550 00
184	893,804 00	236	1,144,852 00	1,087	3,383,242 00	84,847 72	64,617 29
509	1,105,443 00	192	439,463 00	2,755	5,625,913 00	228,930 20	68,569 61
912	2,424,392 00	300	961,372 00	4,312	10,101,607 00	323,199 66	73,765 00
3,121	4,128,630 00	995	1,605,517 00	13,446	18,399,424 00	576,317 67	159,403 34
448	813,872 00	119	327,891 00	1,008	1,826,991 00	56,542 82	13,000 00
1,238	3,292,857 00	485	2,116,761 00	2,485	6,551,332 00	235,941 04	22,720 60
67	195,736 00	201	562,750 00	296	776,346 00	28,607 37	2,000 00
90	148,948 00	73	145,314 00	290	571,206 00	18,080 47	8,503 14
81	181,956 00	15	40,860 00	66	141,096 00	3,704 11	None
35	94,944 00	84	380,497 00	729	3,224,694 00	124,830 65	10,000 00
1,351	2,891,419 00	412	926,407 00	5,733	13,430,609 00	431,821 62	83,315 26
400	1,233,806 00	165	489,552 00	2,975	8,076,403 00	351,834 35	54,367 65
277	605,925 00	204	321,652 00	3,038	4,597,814 00	161,516 15	49,004 03
1,363	3,474,705 00	819	1,404,527 00	3,747	9,430,122 00	312,700 65	61,672 67
1,710	3,783,113 00	894	2,149,985 00	3,748	8,899,078 00	339,496 28	25,600 00
43,678	\$97,868,666 00	21,743	\$51,699,516 00	241,472	\$525,483,410 00	\$18,454,772 20	\$6,944,709 28
1,505	\$251,306 00			1,505	\$251,306 00	\$1,225 47	\$10 50
1	200 00	None	None	2	400 00	8 32	None
54,010	7,146,564 00	24,611	4,376,766 00	260,881	41,145,157 00	1,301,912 73	384,696 03
39,006	6,985,491 00	22,347	3,388,102 00	94,214	14,354,945 00	451,865 41	81,934 75
20,479	3,114,044 00	14,865	2,314,887 00	31,319	4,541,915 00	188,309 03	42,611 31
115,001	\$16,597,605 00	61,823	\$10,079,755 00	387,421	\$60,293,723 00	\$1,943,320 96	\$509,252 59
158,679	\$114,466,271 00	83,566	\$61,779,271 00	628,893	\$585,777,133 00	\$20,398,093 16	\$7,453,961 87

TABLE No. 9.
Showing the business of Assessment Life Insurance for the year 1913—California business.

Name of company	Location	Certificates in force December 31, 1912		Certificates issued during year 1913		Certificates terminated during year 1913		Certificates in force December 31, 1913		Net premiums or assessments received	Losses paid
		No.	Amount	No.	Amount	No.	Amount	No.	Amount		
Bankers' Life Company	Des Moines---	10,727	\$21,574,000 00	72	\$144,000 00	3,564	\$7,128,000 00	7,295	\$14,590,000 00	\$257,336 44	\$242,000 00
Guarantee Fund Life	Omaha ----	1,020	2,040,000 00	554	1,118,000 00	386	772,000 00	1,193	2,386,000 00	30,019 73	6,000 00
Association -----	San Francisco			157	189,000 00	157	189,000 00			1,760 30	None
Maturity Life Associa-	Burlington --	76	152,000 00	105	210,000 00	47	94,000 00	134	268,000 00	6,652 33	None
tion -----	Des Moines---	77	177,500 00	221	484,500 00	2	6,500 00	296	655,500 00	5,794 88	6,500 00
Merchants' Life Asso-	Los Angeles--			68	90,500 00			68	90,500 00	5,500 28	None
ciation -----											
National Life Associa-											
tion -----											
United Protective Life											
Association -----											
Totals -----		11,960	\$23,943,500 00	1,182	\$2,236,000 00	4,156	\$8,189,500 00	8,986	\$17,990,000 00	\$307,063 96	\$254,500 00

TABLE NO. 10.

Showing the business of Accident and Health Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Life Insurance Company-----	Hartford -----	\$122,419 89	\$45,173 90
American Casualty Company-----	Tacoma -----	24,650 80	10,541 71
American National Insurance Company-----	Galveston -----	159 75	10 50
California Accident Association*-----	San Francisco -----	20,774 55	9,704 05
Casualty Company of America-----	New York -----	321 03	73 03
Connecticut General Life Insurance Company-----	Hartford -----	773 86	-----
Columbian National Life Insurance Company-----	Boston -----	7,930 44	2,596 34
Commonwealth Bonding and Casualty Company-----	Phoenix -----	597 50	12 50
Continental Casualty Company-----	Hammond -----	138,064 96	70,076 48
Employers Liability Assurance Corporation-----	London -----	31,749 41	15,739 24
Federal Casualty Company-----	Detroit -----	12,104 15	3,348 80
Fidelity and Casualty Company-----	New York -----	95,948 23	100,419 11
Fidelity and Deposit Company-----	Baltimore -----	30,039 98	10,231 40
Frankfort General Insurance Company-----	Frankfort -----	21,816 42	10,175 38
General Accident, Fire and Life Assurance Corporation-----	Perth -----	5,205 64	981 17
Globe Indemnity Company-----	New York -----	9,639 56	623 73
Great Eastern Casualty Company-----	New York -----	15,813 67	8,048 06
Great Western Accident Association*-----	Des Moines -----	189 15	35 00
Guardian Casualty and Guaranty Company-----	Salt Lake City-----	5,862 89	730 21
International Casualty Company-----	Spokane -----	278 46	756 80
International Indemnity Company-----	Los Angeles -----	-----	-----
Inter-Ocean Life and Casualty Company-----	Indianapolis -----	5,520 06	1,790 09
London Guarantee and Accident Company, Ltd.-----	London -----	8,374 43	3,721 18
London and Lancashire Guarantee and Accident Company-----	Toronto -----	9,046 00	1,806 63
Loyal Protective Insurance Company-----	Boston -----	7,707 72	5,630 92
Maryland Casualty Company-----	Baltimore -----	24,403 38	7,875 91
Masonic Protective Association-----	Worcester -----	8,734 00	4,006 53
Massachusetts Bonding and Insurance Company-----	Boston -----	26,764 59	7,627 25
Masonic Mutual Accident Association*-----	Springfield -----	2,993 50	1,871 60
Metropolitan Casualty Company-----	New York -----	6,580 27	2,718 00
Midland Casualty Company-----	Chicago -----	7,894 63	2,071 71
National Casualty Company-----	Detroit -----	31,829 42	9,576 80
New Amsterdam Casualty Company-----	New York -----	14,310 02	6,294 32
New England Casualty Company-----	Boston -----	3,183 31	192 85
New Jersey Fidelity and Plate Glass Company-----	Newark -----	552 20	201 28
North American Accident Insurance Company-----	Chicago -----	67,348 56	25,381 54
Occidental Life Insurance Company-----	Los Angeles -----	143,960 13	82,758 04
Ocean Accident and Guarantee Corporation-----	London -----	371 55	2 41
Pacific Coast Casualty Company-----	San Francisco -----	39,153 92	11,729 58
Pacific Mutual Life Insurance Company-----	Los Angeles -----	390,493 44	167,924 78
Pacific Surety Company-----	San Francisco -----	63,701 74	24,734 80
Philadelphia Life Insurance Company-----	Philadelphia -----	544 86	70 44
Preferred Accident Insurance Company-----	New York -----	66,901 75	43,762 28
Prudential Casualty Company-----	Indianapolis -----	3,214 66	1,321 91
Reliance Life Insurance Company-----	Pittsburg -----	4,154 47	610 49
Ridgely Protective Association-----	Worcester -----	17,770 00	7,114 84
Royal Indemnity Company-----	New York -----	14,848 76	16,036 44
Southwestern Surety and Insurance Company-----	Durant -----	7,692 46	3,817 35
Standard Accident Insurance Company-----	Detroit -----	76,317 60	44,920 84
Sunset Assurance Association*-----	Santa Barbara -----	16,169 76	9,319 82
Travelers' Insurance Company-----	Hartford -----	313,863 07	105,203 38
United States Casualty Company-----	New York -----	6,854 02	1,853 46
United States Fidelity and Guaranty Company-----	Baltimore -----	7,052 73	9,806 99
United States Health and Accident Insurance Company-----	Saginaw -----	16,646 53	4,598 39
Western Indemnity Company-----	Dallas -----	309 83	86 90
Western Life and Accident Company*-----	Denver -----	8,001 15	1,680 55
Totals -----	-----	\$1,967,628 86	\$907,397 71

* Assessment company.

TABLE NO. 11.

Showing the business of Liability Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Aetna Accident and Liability Company.....	Hartford	\$39 00	None
Aetna Life Insurance Company.....	Hartford	239,417 66	\$97,721 48
Casualty Company of America.....	New York	26,218 89	10,655 59
Commonwealth Bonding and Casualty Company..	Phoenix	10,190 74	1,896 00
Employers' Liability Assurance Corporation, Ltd.	London	179,731 44	101,141 33
Fidelity and Casualty Company.....	New York	159,818 38	53,893 71
Fidelity and Deposit Company of Maryland.....	Baltimore	99,546 78	52,663 72
Frankfort General Insurance Company.....	Frankfort	54,529 98	47,837 79
General Accident Fire and Life Insurance Corporation, Ltd.	Perth	51,042 94	22,530 54
Globe Indemnity Company.....	New York	63,691 03	19,035 05
Guardian Casualty and Guaranty Company.....	Salt Lake City..	31,050 92	8,617 24
International Casualty Company.....	Spokane	2,185 12	205 00
London Guarantee and Accident Company, Ltd.	London	187,576 84	74,729 87
London and Lancashire Guarantee and Accident Company	Toronto	25,067 44	1,351 24
Maryland Casualty Company.....	Baltimore	118,321 30	93,382 93
Massachusetts Bonding and Insurance Company..	Boston	58,720 48	29,905 98
New Amsterdam Casualty Company.....	New York	66,411 16	50,412 84
New England Casualty Company.....	Boston	21,013 86	2,301 85
Ocean Accident and Guarantee Corporation, Ltd.	London	10,747 89	6,347 48
Pacific Coast Casualty Company.....	San Francisco ..	231,459 36	117,419 60
Pacific Surety Company.....	San Francisco ..	135,027 41	72,397 32
Prudential Casualty Company.....	Indianapolis ..	11,033 30	6,098 10
Royal Indemnity Company.....	New York	218,539 79	75,054 44
Southwestern Surety and Insurance Company.....	Durant	171,836 26	93,228 13
Standard Accident Insurance Company.....	Detroit	2,445 02	None
Travelers' Insurance Company.....	Hartford	1,843 60	236 30
United States Casualty Company.....	New York	16,447 06	13,225 52
United States Fidelity and Guaranty Company....	Baltimore	122,286 61	48,994 12
Western Indemnity Company.....	Dallas	3,384 34	782 45
Totals		\$2,319,655 65	\$1,108,098 62

TABLE No. 12.

Showing the business of Workmen's Compensation Insurance transacted in California, during the year 1913.

Name of company	Location	Premiums received	Losses paid
Aetna Life Insurance Company.....	Hartford	\$7,951 34	\$3,035 02
Casualty Company of America.....	New York	165 30	268 32
Employers' Liability Assurance Corporation, Ltd....	London	9,353 93	744 76
Fidelity and Deposit Company of Maryland.....	Baltimore	5,541 84	3,418 48
Frankfort General Insurance Company.....	Frankfort	1,170 38	None
General Accident and Life Insurance Corporation, Ltd.	Perth	1,303 47	417 47
Globe Indemnity Company.....	New York	3,864 18	740 45
London Guarantee and Accident Company, Ltd.....	London	11,981 11	2,911 09
Maryland Casualty Company.....	Baltimore	6,034 35	1,031 05
Massachusetts Bonding and Insurance Company....	Boston	799 30	247 94
New England Casualty Company.....	Boston	1,831 17	114 00
Ocean Accident and Guarantee Corporation, Ltd.....	London	706 75	17 39
Pacific Coast Casualty Company.....	San Francisco ..	2,582 59	48 75
Pacific Surety Company.....	San Francisco ..	6,704 74	2,457 13
Prudential Casualty Company.....	Indianapolis ..	301 50	None
Royal Indemnity Company.....	New York	9,881 71	1,180 04
Southwestern Surety and Insurance Company.....	Durant	33,685 66	18,429 35
Standard Accident Insurance Company.....	Detroit	1,752 09	121 47
Travelers' Insurance Company.....	Hartford	356 88	None
United States Casualty Company.....	New York	52 18	None
Totals		\$106,020 47	\$35,182 71

TABLE No. 13.

Showing the Fidelity and Surety Insurance business transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Accident and Liability Company-----	Hartford -----	\$26,456 19	\$1,346 78
American Bonding Company-----	Baltimore -----	24,321 85	8,139 28
American Surety Company-----	New York -----	76,847 06	23,075 10
Casualty Company of America-----	New York -----	118 94	None
Chicago Bonding and Surety Company-----	Chicago -----	2,579 65	None
Commonwealth Bonding and Casualty Company----	Phoenix -----	16,224 85	1,608 51
Equitable Surety Company-----	St. Louis -----	8,219 16	None
Employers' Liability Assurance Corporation, Ltd....	London -----	2,314 69	None
Fidelity and Casualty Company-----	New York -----	3,861 22	*476 35
Fidelity and Deposit Company of Maryland-----	Baltimore -----	117,991 91	22,284 30
Globe Indemnity Company-----	New York -----	41,235 97	641 15
Guardian Casualty and Guaranty Company-----	Salt Lake City----	14,024 72	1,008 38
Illinois Surety Company-----	Chicago -----	9,978 68	2,514 53
International Indemnity Company*-----	Los Angeles -----	2,602 58	None
London and Lancashire Guarantee and Accident Company, Ltd. -----	Toronto -----	343 61	None
Maryland Casualty Company-----	Baltimore -----	30,600 00	15,736 88
Massachusetts Bonding and Insurance Company-----	Boston -----	33,839 88	22,693 72
National Surety Company-----	New York -----	142,808 39	109,904 04
New England Casualty Company-----	Boston -----	14,420 87	86 30
Pacific Coast Casualty Company-----	San Francisco ----	58,148 78	8,513 09
Pacific Surety Company-----	San Francisco ----	6,416 93	*1,916 04
Royal Indemnity Company-----	New York -----	9,259 89	*85 92
Southwestern Surety Insurance Company-----	Durant -----	17,111 56	62,101 43
Title Guarantee and Surety Company-----	Scranton -----	46,290 25	16,331 46
United States Fidelity and Guaranty Company-----	Baltimore -----	232,850 25	158,559 30
Totals -----	-----	\$938,917 88	\$452,065 94

*Excess of reinsurance and salvage received over losses paid.

TABLE No. 14.

Showing the business of Boiler and Machinery Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Employers' Liability Assurance Corporation, Ltd....	London -----	\$531 75	None
Fidelity and Casualty Company-----	New York -----	8,839 20	\$1,620 00
Hartford Steam Boiler Inspection and Insurance Company -----	Hartford -----	42,556 46	541 58
London Guarantee and Accident Company, Ltd....	London -----	961 48	None
Maryland Casualty Company-----	Baltimore -----	7,113 64	559 40
Royal Indemnity Company-----	New York -----	262 80	None
United States Casualty Company-----	New York -----	192 65	287 02
Totals -----	-----	\$60,458 07	\$3,008 00

TABLE No. 15.

Showing the business of Burglary and Theft Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Accident and Liability Company-----	Hartford -----	\$8,321 27	\$3,050 93
American Bonding Company-----	Baltimore -----	1,646 03	60 40
Casualty Company of America-----	New York -----	1,263 03	None
Commonwealth Bonding and Casualty Company----	Phoenix -----	41 00	None
Employers' Liability Assurance Corporation, Ltd.---	London -----	4,679 41	708 17
Fidelity and Casualty Company-----	New York -----	18,219 05	3,428 48
Fidelity and Deposit Company of Maryland-----	Baltimore -----	12,128 94	2,629 89
Frankfort General Insurance Company-----	Frankfort -----	1,055 86	319 16
General Accident, Fire and Life Assurance Corpora- tion, Ltd.-----	Perth -----	2,457 87	2,012 65
Globe Indemnity Company-----	New York -----	5,150 92	542 69
Great Eastern Casualty Company-----	New York -----	1,068 57	50 00
Guardian Guaranty and Casualty Insurance Com- pany -----	Utah -----	*8 60	-----
London Guarantee and Accident Company, Ltd.---	London -----	5,476 05	2,666 78
Maryland Casualty Company-----	Baltimore -----	11,615 25	3,973 28
Massachusetts Bonding and Insurance Company----	Boston -----	3,784 99	512 70
National Surety Company-----	New York -----	11,695 14	3,616 15
New Amsterdam Casualty Company-----	New York -----	1,317 94	3,813 11
New England Casualty Company-----	Boston -----	1,303 10	113 80
New Jersey Fidelity and Plate Glass Insurance Com- pany -----	Newark -----	2,582 44	586 37
Ocean Accident and Guarantee Corporation, Ltd.---	London -----	1,705 22	85
Pacific Coast Casualty Company-----	San Francisco ---	2,694 28	†3,769 90
Pacific Surety Company-----	San Francisco ---	175 53	375 00
Preferred Accident Insurance Company-----	New York -----	660 58	None
Prudential Casualty Company-----	Indianapolis ---	1,622 18	582 20
Royal Indemnity Company-----	New York -----	9,876 82	3,177 59
Southwestern Surety and Insurance Company-----	Durant -----	1,234 59	1,000 00
United States Casualty Company-----	New York -----	576 33	None
United States Fidelity and Guaranty Company-----	Baltimore -----	16,546 36	10,415 74
Western Indemnity Company-----	Dallas -----	368 55	None
Totals -----	-----	\$129,258 70	\$39,866 04

*Excess of reinsurance and return premiums over gross premiums received.

†Excess of reinsurance and salvage recovered over losses paid.

TABLE No. 16.

Showing the business of Medical Defense Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Maryland Casualty Company -----	Baltimore -----	\$3,030 69	\$1,555 05
Medical Protective -----	Fort Wayne ---	10,960 00	None
Pacific Surety Company-----	San Francisco ---	476 20	None
Totals -----	-----	\$14,466 89	\$1,555 05

TABLE No. 17.

Showing the business of Plate Glass Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Etna Accident and Liability Company-----	Hartford -----	\$8,955 00	\$2,705 88
Casualty Company of America-----	New York -----	1,680 19	97 67
Commonwealth Bonding and Casualty Company-----	Phoenix -----	290 89	1 15
Employers' Liability Assurance Corporation, Ltd.	London -----	3,878 18	1,239 74
Fidelity and Casualty Company-----	New York -----	24,311 81	6,915 24
Fidelity and Deposit Company of Maryland-----	Baltimore -----	17,178 27	5,019 58
Globe Indemnity Company-----	New York -----	4,422 83	890 21
Great Eastern Casualty Company-----	New York -----	1,845 78	747 19
Guardian Casualty and Surety Company-----	Salt Lake City----	46 17	None
Lloyds Plate Glass Insurance Company-----	New York -----	12,313 11	2,961 38
London and Lancashire Guarantee and Accident Com- pany -----	Toronto -----	4,356 32	1,575 99
Maryland Casualty Company-----	Baltimore -----	13,902 48	3,695 35
Massachusetts Bonding and Insurance Company-----	Boston -----	5,270 68	2,559 81
Metropolitan Casualty Company-----	New York -----	13,172 19	2,701 12
New Amsterdam Casualty Company-----	New York -----	6,057 63	2,220 72
New England Casualty Company-----	Boston -----	916 41	64 52
New Jersey Fidelity and Plate Glass Insurance Com- pany -----	Newark -----	7,208 63	2,527 98
New York Plate Glass Insurance Company-----	New York -----	17,771 35	5,841 99
Pacific Coast Casualty Company-----	San Francisco --	3,827 93	1,157 17
Pacific Surety Company-----	San Francisco --	20,521 61	6,846 37
Prudential Casualty Company-----	Indianapolis ----	2,463 04	477 46
Royal Indemnity Company-----	New York -----	7,049 86	1,993 19
Southwestern Surety and Insurance Company-----	Durant -----	2,578 21	814 67
United States Casualty Company-----	New York -----	473 46	51 10
United States Fidelity and Guaranty Company-----	Baltimore -----	7,066 49	2,182 27
Western Indemnity Company-----	Dallas -----	1,278 86	362 56
Totals -----	-----	\$188,837 38	\$55,650 21

TABLE No. 18.

Showing the business of Automobile Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Accident and Liability Company-----	Hartford -----	\$19,370 34	\$6,808 '58
Ætna Insurance Company-----	Hartford -----	58,589 12	22,186 22
American Automobile Insurance Company-----	St. Louis -----	36,715 19	11,966 83
Alliance Insurance Company-----	Philadelphia ----	2,003 04	928 68
American Insurance Company-----	New York -----	5,578 93	1,286 10
Boston Insurance Company-----	Boston -----	29,093 64	22,280 51
Columbia Insurance Company-----	Jersey City ----	2,433 12	3,558 75
Commercial Union Assurance Company-----	London -----	24,291 45	14,051 02
Continental Insurance Company-----	New York -----	15,415 77	5,189 36
Federal Insurance Company-----	Jersey City ----	28,721 58	13,456 00
Fidelity and Casualty Company-----	New York -----	20,283 70	14,140 89
Fidelity Phoenix Insurance Company-----	New York -----	15,415 74	5,191 95
Fireman's Fund Insurance Company-----	San Francisco --	298,906 62	95,171 83
Frankfort General Fire Insurance Company-----	Frankfort -----	2,282 77	1,009 04
Home Insurance Company-----	New York -----	41,792 76	19,611 94
Insurance Company of North America-----	Philadelphia ----	18,027 44	8,358 14
Insurance Company of the State of Pennsylvania--	Philadelphia ----	17,780 52	7,564 62
International Casualty Company-----	Spokane -----	574 30	41 47
Liverpool and London and Globe Insurance Com- pany -----	Liverpool -----	23,719 80	3,445 43
London and Lancashire Fire Insurance Company--	Liverpool -----	11,770 21	3,875 23
Mannheim Insurance Company-----	Mannheim -----	4,660 33	985 07
Marine Insurance Company-----	London -----	8,312 01	9,057 26
Maryland Casualty Company-----	Baltimore -----	11,495 80	4,330 58
Maryland Motor Car Company-----	Wilmington ----	2,299 14	2 50
Niagara Fire Insurance Company-----	New York -----	12,470 33	None
New England Casualty Company-----	Boston -----	631 66	13 75
Old Colony Insurance Company-----	Boston -----	4,787 53	6,463 79
Orient Insurance Company-----	Hartford -----	6,682 07	9,263 71
Palatine Insurance Company-----	London -----	10,365 71	None
Pacific Coast Casualty Company-----	San Francisco --	3,584 16	1,555 88
Phoenix Insurance Company-----	Hartford -----	4,840 51	118 75
Phoenix Assurance Company-----	London -----	31,791 24	19,359 86
Providence Washington Insurance Company-----	Providence ----	7,315 97	1,827 89
Queen Insurance Company-----	New York -----	14,238 49	5,218 61
Royal Insurance Company-----	Liverpool -----	60,530 50	26,495 98
Sea Insurance Company-----	Liverpool -----	15,134 13	6,461 86
St. Paul Fire and Marine Insurance Company-----	St. Paul -----	88,780 59	34,143 40
Stuyvesant Insurance Company-----	New York -----	373 42	124 90
Union Marine Insurance Company-----	Liverpool -----	8,581 75	2,736 35
United States Fidelity and Guaranty Company-----	Baltimore -----	27,639 67	None
Western Indemnity Company-----	Dallas -----	12,800 02	725 85
Totals -----	-----	\$1,010,081 07	\$388,508 58

TABLE No. 19.

Showing the business of Team and Vehicle Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Casualty Company of America.....	New York	\$1,646 93	\$351 45
Fidelity and Casualty Company.....	New York	4,986 53	1,197 90
Globe Indemnity Company.....	New York	8,383 13	1,197 68
London Guarantee and Accident Company.....	London	15,737 06	6,740 97
Pacific Coast Casualty Company.....	San Francisco ..	2,294 62	765 64
Pacific Surety Company.....	San Francisco ..	12,215 89	7,533 12
Western Indemnity Company.....	Dallas	193 80	None
Totals .....	.....	\$45,460 96	\$17,786 76

TABLE No. 20.

Showing the business of Teams and Automobile Property Damage Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Commonwealth Bonding and Casualty Company...	Phoenix	\$3,143 57	\$110 60
Employers' Liability	London	12,852 98	4,233 80
Fidelity and Casualty Company.....	New York	4,367 54	1,218 56
Fidelity and Deposit Company.....	Baltimore	7,068 14	3,405 57
Frankfort General Insurance Company.....	Frankfort	626 30	258 49
General Accident Fire and Life Insurance Company...	Perth	2,990 56	1,422 51
London and Lancashire Guarantee and Accident Company	London	627 72	24 25
New Amsterdam Casualty Company.....	New York	183 75	108 70
Prudential Casualty Company.....	Indianapolis ...	2,986 42	879 30
Royal Indemnity Company.....	New York	12,646 63	4,604 47
Standard Accident Insurance Company.....	Detroit	137 91	None
Southwestern Surety and Insurance Company.....	Durant	5,177 95	2,234 02
United States Casualty Company.....	New York	424 18	794 45
United States Fidelity and Guaranty Company.....	Baltimore	10,275 92	4,314 29
Western Indemnity Company.....	Dallas	831 67	220 74
Massachusetts Bonding and Insurance Company...	Boston	1,431 18	324 95
Totals .....	.....	\$65,772 42	\$24,154 70

TABLE No. 21.

Showing the business of Sprinkler Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Accident and Liability Company-----	Hartford-----	\$1,004 79	\$6 25
Home Insurance Company-----	New York-----	70 92	232 50
Maryland Casualty Company-----	Baltimore-----	3,981 34	2,896 80
United States Casualty Company-----	New York-----	1,164 41	40 70
Totals -----		\$6,221 46	\$3,176 25

TABLE No. 22.

Showing the business of Workmen's Collective Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Ætna Life Insurance Company-----	Hartford-----	\$197 60	\$40 50
Employers Liability Insurance Company-----	London-----	2,184 78	1,116 47
Frankfort General Insurance Company-----	Frankfort-----	18,443 81	12,970 56
Fidelity and Deposit Company-----	Baltimore-----	801 06	3,199 69
Globe Indemnity Company-----	New York-----	1,627 02	549 72
Guardian Casualty and Guaranty Company-----	Salt Lake City-----	None	19 50
London Guaranty and Accident Insurance Company-----	London-----	55 54	None
New Amsterdam Casualty Company-----	New York-----	None	238 93
Pacific Coast Casualty Company-----	San Francisco-----	9,246 42	14,861 69
Royal Indemnity Company-----	New York-----	301 13	20 51
Southwestern Surety and Insurance Company-----	Durant-----	115 76	2 00
Totals -----		\$32,973 12	\$33,019 57

TABLE No. 23.

Showing the business of Title Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
California Pacific Title Insurance Company-----	San Francisco-----	\$106,383 00	\$128 99
City Abstract and Title Insurance Company-----	San Francisco-----	13,510 00	232 70
Los Angeles Title and Trust Company-----	Los Angeles-----	121,066 90	None
Oakland Title Insurance and Guaranty Company-----	Oakland-----	2,109 50	None
Standard Title Insurance Company-----	San Francisco-----	31,442 99	None
Title Guaranty and Trust Company-----	Los Angeles-----	251,432 92	None
Title Insurance and Trust Company-----	Los Angeles-----	506,858 00	16,662 30
Title Insurance and Guaranty Company-----	San Francisco-----	49,460 63	787 69
Totals -----		\$1,082,263 94	\$17,811 68

TABLE No. 24.

Showing the business of Credit Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
American Credit Indemnity Company-----	New York-----	\$32,807 50	\$6,168 69

TABLE No. 25.

Showing the business of Live Stock Insurance transacted in California during the year 1913.

Name of company	Location	Premiums received	Losses paid
Indiana and Ohio Live Stock Inc. Company-----	Crawfordsville	\$9,622 07	\$7,810 00

TABLE

Recapitulation of premiums received by Casualty, Fidelity, Surety and Mis

Name of company	Accident and health	Liability	Workmen's compensation	Fidelity and surety	Plate glass
Etna Accident and Liability		\$39 00		\$26,456 19	\$8,955 00
Etna Life	\$122,419 89	239,417 66	\$7,951 34		
American Automobile					
American Bonding				24,321 85	
American Casualty	24,650 80				
American Credit Indemnity					
American National	159 75				
American Surety				76,847 06	
California Accident Association*	20,774 55				
California Pacific Title Insurance					
Casualty Company of America	321 03	26,218 89	165 30	118 94	1,680 19
Chicago Bonding and Surety				2,579 65	
City Abstract and Title					
Columbia National Life	7,930 44				
Connecticut General Life	773 86				
Continental Casualty	138,064 96				
Commonwealth Bonding and Casualty	597 50	10,190 74		16,224 85	290 89
Employers' Liability	31,749 41	179,731 44	9,353 93	2,314 69	3,878 18
Equitable Surety				8,219 16	
Federal Casualty	12,104 15				
Fidelity and Casualty	95,948 23	159,818 38		3,861 22	24,311 81
Fidelity and Deposit	30,069 98	99,546 78	5,541 84	117,991 91	17,178 27
Frankfort General	21,810 42	54,529 98	1,170 38		
General Accident, Fire and Life	5,205 64	51,042 94	1,303 47		
Globe Indemnity	9,639 56	63,691 03	3,864 18	41,235 97	4,422 83
Great Eastern Casualty	15,813 67				1,845 78
Great Western Accident Association	189 15				
Guardian Casualty and Guaranty	5,862 89	31,050 92		14,024 72	46 17
Hartford Steam Boiler Inspection and Insurance Company					
Illinois Surety Company				9,978 68	
Indiana and Ohio Live Stock					
International Casualty	278 46	2,185 12			
International Indemnity				2,602 58	
Inter-Ocean Life and Casualty	5,520 06				
Lloyds Plate Glass					12,313 11
Loyal Protective	7,707 72				
London Guarantee and Accident	8,374 43	187,576 84	11,981 11		
London and Lancashire Guarantee and Accident	9,046 00	25,067 44		343 61	4,356 32
Los Angeles Title and Trust					
Maryland Casualty					
Maryland Casualty	24,403 38	118,321 30	6,034 35	30,600 00	13,902 48
Masonic Protective Association	8,734 00				
Masonic Mutual Accident*	2,993 50				
Metropolitan Casualty	6,580 27				13,172 19
Maryland Motor Car Company					
Massachusetts Bonding and Insurance	26,764 59	58,720 48	799 30	33,889 88	5,270 68
Medical Protective					
Midland Casualty	7,894 63				
National Casualty	31,829 42				
National Surety				142,808 39	
New Amsterdam Casualty	14,310 02	66,411 16			6,057 63
New England Casualty	3,183 31	21,013 86	1,831 17	14,420 87	916 41
New Jersey Fidelity and Plate Glass	552 20				7,208 63

No. 26.

cellaneous Insurance Companies for the year 1913—California business.

Boiler and machinery	Burglary and theft	Title	Teams and automobile property damage	Team and vehicle	Automobile	All other classes	Total
	\$8,321 27				\$19,370 34	¹ \$1,004 79	\$64,146 59
						² 197 60	369,986 49
					36,715 19		36,715 19
	1,646 03						25,967 88
							24,650 80
						³ 32,807 50	32,807 50
							159 75
							76,847 06
							20,774 55
		\$106,383 00					106,383 00
	1,263 03			\$1,646 93			31,414 31
							2,579 65
		13,510 00					13,510 00
							7,930 44
							773 86
							138,064 96
	41 00		\$3,143 57				30,488 55
\$531 75	4,679 41		12,852 98			² 2,184 78	247,276 57
							8,219 16
							12,104 15
8,839 29	18,219 05		4,367 54	4,986 53	20,283 70		340,635 75
	12,128 94		7,068 14			² 801 06	290,326 92
	1,055 86		626 30		2,282 77	² 18,443 81	99,919 52
	2,457 87		2,990 56				63,000 48
	5,150 92			8,383 13		² 1,627 02	138,014 64
	1,068 57						18,728 02
							189 15
	⁶ 8 60						50,976 10
42,556 46							42,556 46
							9,978 68
						⁴ 9,622 07	9,622 07
					574 30		3,037 88
							2,602 58
							5,520 06
							12,313 11
961 48	5,476 05			15,737 06		² 55 54	7,707 72
							230,162 51
			627 72				39,441 09
		121,066 90					121,066 90
						¹ 3,981 34	
7,113 64	11,615 25				11,495 80	⁵ 3,030 69	230,498 23
							8,734 00
							2,993 50
							19,752 46
					2,299 14		2,299 14
	3,784 99		1,431 18				130,661 10
						⁵ 10,960 00	10,960 00
							7,894 63
							31,829 42
	11,695 14						154,503 53
	1,317 94		183 75				88,280 50
	1,303 10				631 66		43,300 38
	2,582 44						10,343 27

TABLE No. 26

Recapitulation of premiums received by Casualty, Fidelity, Surety and Mis

Name of company	Accident and health	Liability	Workmen's compensation	Fidelity and surety	Plate glass
New York Plate Glass					17,771 35
North American Accident	67,348 56				
Occidental Life	143,960 13				
Ocean Accident and Guarantee	371 55	10,747 89	706 75		
Oakland Title and Guaranty					
Pacific Coast Casualty	39,153 92	231,459 36	2,582 59	58,148 78	3,827 93
Pacific Mutual Life	390,493 44				
Pacific Surety	63,701 74	135,027 41	6,704 74	6,416 93	20,521 61
Philadelphia Life	544 86				
Preferred Accident	66,901 75				
Prudential Casualty	3,214 66	11,033 30	301 50		2,463 04
Reliance Life	4,154 47				
Ridgeley Protective Association	17,770 00				
Royal Indemnity	14,848 76	218,539 79	9,881 71	9,259 89	7,049 86
Standard Accident	76,317 60	2,446 02	1,752 09		
Standard Title					
Southwestern Surety	7,692 46	171,826 26	33,685 66	17,111 56	2,578 21
Sunset Assurance Association*	16,169 76				
Title Guaranty and Surety				46,290 25	
Title Guarantee and Trust					
Title Insurance and Guaranty					
Title Insurance and Trust					
Travelers	313,863 07	1,843 60	356 88		
United States Casualty	6,854 02	16,447 06	52 18		473 46
United States Fidelity and Guaranty	7,052 73	122,286 66		232,850 25	7,066 49
United States Health and Accident	16,646 53				
Western Indemnity Company	309 83	3,384 34			1,278 86
Western Life and Accident*	8,001 15				
Totals	\$1,967,628 86	\$2,319,655 65	\$106,020 47	\$938,917 88	\$188,837 38

*Assessment company.

¹Sprinkler. ²Workmen's collective. ³Credit. ⁴Live stock. ⁵Medical defense.⁶Excess of return premiums and reinsurance premiums paid over premiums collected.

---Continued.

cellaneous Insurance Companies for the year 1913—California business.

Boiler and machinery	Burglary and theft	Title	Teams and automobile property damage	Team and vehicle	Automobile	All other classes	Total
							17,771 35
							67,348 56
							143,960 13
	1,705 22						13,531 41
		2,109 50					2,109 50
	2,694 28			2,294 52	3,584 16	29,246 42	352,992 06
							390,493 44
	175 53			12,215 89		5476 20	245,240 05
							544 86
	660 58						67,562 33
	1,622 18		2,986 42				21,621 10
							4,154 47
							17,770 00
262 80	9,876 82		12,646 63			2301 13	282,667 39
			137 91				80,653 62
		31,442 99					31,442 99
	1,234 59		5,177 95			2115 76	239,462 45
							16,169 76
							46,290 25
		251,432 92					251,432 92
		49,460 63					49,460 63
		506,858 00					506,858 00
							316,063 55
192 65	576 33		424 18			11,164 41	26,184 29
	16,546 36		10,275 92		27,639 67		423,718 07
							16,646 53
	368 55		831 67	196 80	12,800 02		19,170 07
							8,001 15
\$60,458 07	\$129,258 70	\$1,082,263 94	\$65,772 42	\$45,460 96	\$137,676 75	\$96,020 12	\$7,137,971 20

TABLE

Recapitulation of losses paid by Casualty, Fidelity, Surety and Miscel

Name of company	Accident and health	Liability	Workmen's compensation	Fidelity and surety	Plate glass
Etna Accident and Liability-----				\$1,346 78	\$2,705 88
Etna Life -----	\$45,173 90	\$97,721 48	\$3,035 02		
American Automobile -----				8,139 28	
American Bonding -----					
American Casualty -----	10,541 71				
American Credit Indemnity-----					
American National Life -----	10 50				
American Surety -----				23,075 10	
California Accident Association*--	9,704 05				
California Pacific Title Insurance--					
Casualty Company of America-----	73 03	10,655 59	268 32	None	97 67
Chicago Bonding and Surety-----					
City Abstract and Title -----					
Columbia National Life -----	2,596 34				
Continental Casualty -----	70,076 48				
Commonwealth Bonding and Casualty	12 50	1,896 00		1,608 51	1 15
Employers' Liability -----	15,739 24	101,141 33	744 76	None	1,239 74
Equitable Surety -----					
Federal Casualty -----	3,348 80				
Fidelity and Casualty -----	100,419 11	56,896 71		476 35	6,915 24
Fidelity and Deposit -----	10,231 40	52,663 72	3,418 48	22,284 30	5,019 58
Frankfort General -----	10,175 38	47,867 79			
General Accident, Fire and Life---	981 17	22,530 54	417 47		
Globe Indemnity -----	623 73	19,035 05	740 45	641 15	890 21
Great Eastern Casualty -----	8,048 06				747 19
Great Western Accident* -----	35 00				
Guardian Casualty and Guaranty	730 21	8,617 24		1,008 38	
Hartford Steam Boiler Inspection and Insurance Company					
Illinois Surety Company -----				2,514 53	
Indiana and Ohio Live Stock-----					
International Casualty -----	756 80	205 00			
International Indemnity -----					
Inter-Ocean Life and Casualty-----	1,790 09				
Lloyds Plate Glass -----					2,961 38
Loyal Protective -----	5,630 92				
London Guarantee and Accident---	3,721 18	74,729 87	2,911 09		
London and Lancashire Guarantee and Accident	1,806 63	1,351 24			1,575 99
Los Angeles Title and Trust-----					
Los Angeles Title -----					
Maryland Casualty -----	7,875 91	96,382 93	1,031 05	15,736 88	3,695 35
Masonic Mutual Accident* -----	1,871 60				
Masonic Protective Association-----	4,006 53				
Metropolitan Casualty -----	2,718 00				2,701 12
Maryland Motor Car Company-----					
Massachusetts Bonding and Insurance	7,627 25	29,905 98	247 94	22,693 72	2,559 81
Medical Protective -----					
Midland Casualty -----	2,071 71				
National Casualty -----	9,576 80				
National Surety -----				109,904 04	
New Amsterdam Casualty -----	6,294 32	50,412 84			2,220 72
New England Casualty -----	192 85	2,301 85	114 00	86 20	64 42
New Jersey Fidelity and Plate Glass	201 28				2,527 98
New York Plate Glass -----					5,841 99
North American Accident -----	25,381 54				
Occidental Life -----	82,758 04				
Oakland Title and Guaranty -----					
Ocean Accident and Guarantee-----	2 41	6,347 48	17 39		
Pacific Coast Casualty -----	11,729 58	117,419 60	48 75	8,513 09	1,157 17

No. 27.

laneous Insurance Companies for the year 1913—California business.

Boiler and machinery	Burglary and theft	Title	Teams and auto property damage	Team and vehicle	Automobile	All other classes	Total
	\$3,050 93				\$6,308 58	¹ \$6 25 ² 40 50	\$13,418 42 145,970 90
					11,966 83		11,936 83 8,199 68
	60 40						10,541 71 6,168 69
						³ 6,168 69	10 50 23,075 10
							9,704 05 128 99
	None	\$128 99		\$351 45			11,446 06
		232 70					232 70 2,596 34 70,076 48
			\$110 60 4,233 80				3,628 76 124,923 51
	708 17					² 1,116 47	3,348 80 185,360 54
\$1,620 00	3,428 48		1,218 56	1,197 90	14,140 89		102,852 53
	2,629 89		3,405 57			² 3,199 69	72,600 42
	319 16		258 49		1,009 04	² 12,970 56	27,364 34
	2,012 65		1,422 51				24,220 68
	542 69			1,197 68		² 549 72	8,845 25 35 00
	50 00					² 19 50	10,375 33
541 58							541 58 2,514 53
						⁴ 7,810 00	7,810 00
					41 47		1,003 27
							1,790 09 2,931 38
							5,630 92
	2,666 78			6,740 97			90,769 89
			24 25				4,758 11
		None					
559 40	3,973 28				4,330 58	¹ 54,451 85	138,037 23 1,871 60 4,006 53
							5,419 12
					2 50		2 50
	512 70		324 95				63,872 35
							2,071 71 9,576 80
	3,616 15						113,520 19
	3,813 11		108 70			² 238 93	63,088 62
	113 80				13 75		2,886 97
	586 37						3,315 63
							5,841 90 25,381 54
							82,758 04
	85						6,368 13
	\$3,769 90			765 64	1,555 88	² 14,861 69	152,281 50

TABLE No. 27

Recapitulation of losses paid by Casualty, Fidelity, Surety and Miscel

Name of company	Accident and health	Liability	Workmen's compensation	Fidelity and surety	Plate glass
Pacific Mutual Life -----	167,924 78				
Pacific Surety -----	24,734 80	72,397 32	2,457 13	⁶ 1,916 04	6,846 37
Philadelphia Life -----	70 44				
Preferred Accident -----	43,762 28				
Prudential Casualty -----	1,321 91	6,098 10			477 46
Reliance Life -----	610 49				
Ridgley Protective Association----	7,114 84				
Royal Indemnity -----	16,036 44	75,054 44	1,180 04	⁶ 85 92	1,993 19
Standard Accident -----	44,920 84	None	121 47		
Standard Title -----					
Southwestern Surety -----	3,817 35	93,228 13	18,429 35	62,101 43	814 67
Sunset Assurance* -----	9,319 82				
Title Guaranty and Surety -----				16,331 46	
Title Guarantee and Trust -----					
Title Insurance and Guaranty-----					
Title Insurance and Trust -----					
Travelers Insurance Company ----	105,203 38	236 30			
United States Casualty -----	1,853 46	13,225 52			51 10
United States Fidelity and Guar- anty -----	9,806 99	48,994 12		158,559 30	2,182 27
United States Health and Acci- dent -----	4,598 39				
Western Indemnity Company ----	86 90	782 45			362 56
Western Life and Accident*-----	1,680 55				
Totals -----	\$907,397 71	\$1,108,098 62	\$35,182 71	\$452,065 94	\$55,650 21

*Assessment company.

¹Sprinkler. ²Workmen's Collective. ³Credit. ⁴Live Stock. ⁵Medical Defense.⁶Excess of recovery over losses.

--Continued.

laneous Insurance Companies for the year 1913—California business.

Boiler and machinery	Burglary and theft	Title	Teams and auto property damage	Team and vehicle	Automobile	All other classes	Total
							167,924 78
	375 00			7,533 12			112,427 70
							70 44
							43,762 28
	582 20		879 30				9,358 97
							610 49
							7,114 84
	3,177 59		4,604 47			220 51	101,980 76
			None				45,042 31
	1,000 00		2,234 02			22 00	181,626 95
							9,319 82
							16,331 46
		787 69					787 69
		16,662 30					16,662 30
							105,439 68
287 02			794 45			140 70	16,252 25
	10,415 74		4,314 29		None		234,272 71
							4,598 39
			220 74		725 85		2,178 50
							1,680 55
\$3,008 00	\$39,866 04	\$17,811 68	\$24,154 70	\$17,786 76	\$40,095 37	\$51,497 06	\$2,752,614 80

TABLE No. 28.

Showing the Total Income, Disbursements, Assets, Liabilities and Membership of Fraternal Benefit Societies transacting business in this State, for the year ending December 31, 1913.

Name of society	Location	Total income	Total disbursements	Total assets	Total Liabilities	Total membership December 31, 1913	Membership in California December 31, 1913
Ben Hur (Supreme Tribe)-----	Crawfordsville, Ind.-----	\$1,630,653 49	\$1,723,937 14	\$1,625,984 82	\$188,356 79	105,943	765
Brotherhood of American Yeomen-----	Des Moines, Iowa-----	2,382,598 86	2,255,364 99	2,859,234 57	344,701 98	177,794	
Catholic Order of Foresters-----	Chicago, Ill.-----	2,476,040 05	1,652,025 87	3,768,712 45	218,727 70	144,579	310
Catholic Knights of America-----	St. Louis, Mo.-----	636,437 54	617,310 89	1,108,541 37	28,493 74	18,300	276
Court of Honor-----	Springfield, Ill.-----	1,249,928 21	1,010,759 82	2,525,891 75	73,077 01	71,036	887
Degree of Honor-----	Sioux City, S. D.-----	582,953 85	137,380 10	643,930 71	12,336 18	20,407	437
Equitable Fraternal Union-----	Neenah, Wis.-----	535,224 28	321,750 70	1,953,945 63	131,053 97	29,006	168
Fraternal Aid Association-----	Lawrence, Kansas-----	662,564 13	639,103 81	672,368 08	68,100 00	43,012	5,522
Fraternal Brotherhood-----	Los Angeles, Cal.-----	876,083 57	676,492 85	906,391 54	211,317 74	31,889	17,690
Fraternal Mystic Circle-----	Philadelphia, Pa.-----	522,642 07	494,014 73	489,783 58	78,640 90	18,942	58
Grand Union of America-----	Denver, Colo.-----	939,580 87	786,866 90	505,905 34	75,100 50	43,548	1,030
Grand Fraternity-----	Philadelphia, Pa.-----	239,382 92	214,570 67	511,228 59	105,807 33	11,550	326
Heralds of Liberty-----	Philadelphia, Pa.-----	203,357 64	221,548 77	96,051 20	15,864 31	15,348	411
Homesteaders-----	Des Moines, Iowa-----	337,972 31	312,956 93	214,243 33	23,056 70	20,400	488
Independent Order of Foresters-----	Toronto, Canada-----	5,874,175 29	4,343,480 20	22,360,887 72	1,150,791 11	222,449	14,260
Independent Order of Puritans-----	Pittsburg, Pa.-----	194,730 17	168,208 51	133,292 85	102,365 87	7,264	238
Knights of Columbus-----	New Haven, Conn.-----	1,563,437 36	971,785 65	4,530,233 72	91,069 24	100,392	1,551
Knights of Honor-----	St. Louis, Mo.-----	1,240,497 68	1,278,110 81	548,942 26	588,342 91	16,256	415
Knights of Pythias (Insurance Department)-----	Indianapolis, Ind.-----	2,811,312 17	1,901,871 74	6,064,097 49	5,038,784 68	68,298	1,944
Knights and Ladies of Honor-----	Indianapolis, Ind.-----	1,626,832 02	1,619,699 16	652,377 21	148,654 84	68,321	527
Knights and Ladies of Security-----	Topeka, Kansas-----	2,100,164 28	1,829,308 61	2,443,085 08	203,147 94	144,103	4,892
Knights of the Maccabees of the World-----	Detroit, Mich.-----	3,428,642 16	4,749,563 00	12,105,657 74	993,578 49	270,023	8,180
Knights of the Modern Maccabees-----	Port Huron, Mich.-----	1,465,071 51	1,462,395 64	539,539 31	112,641 00	61,803	78
Ladies of the Maccabees of the World-----	Port Huron, Mich.-----	2,192,172 63	1,240,940 17	7,526,560 57	168,341 37	152,806	4,454
Ladies of the Modern Maccabees-----	Port Huron, Mich.-----	598,974 69	448,755 31	983,103 81	56,575 55	38,845	97
Loyal Americans of the Republic-----	Springfield, Ill.-----	359,015 26	304,581 37	322,980 64	27,434 16	15,827	69
Loyal Mystic Legion of America-----	Hastings, Neb.-----	85,515 77	89,000 04	155,108 92	9,283 53	4,447	133
Modern Brotherhood of America-----	Mason City, Iowa-----	1,808,343 41	1,479,584 94	1,695,481 09	198,091 86	78,760	777
Modern Order of Pratorians-----	Dallas, Texas-----	502,576 99	354,194 13	1,242,540 52	207,303 90	18,826	152
Modern Woodmen of America-----	Rock Island, Ill.-----	14,209,830 87	13,312,574 50	13,895,940 01	1,405,949 55	919,874	16,677
Mystic Toilers-----	Des Moines, Iowa-----	66,086 62	44,465 28	181,240 92	650 00	3,201	None

National Fraternal Society of the Deaf	Chicago, Ill.	28,535 38	10,636 07	46,774 45	1,586	32
National Protective Legion	Waverly, N. Y.	406,101 18	429,306 61	213,722 65	27,713	104
National Slavonic Society	Pittsburg, Pa.	493,349 83	376,630 03	773,445 10	37,864	136
National Union	Toledo, Ohio	2,696,932 87	2,597,832 28	2,655,561 79	62,483	4,783
National Americans	Kansas City, Mo.	88,621 27	84,250 85	67,029 62	14,029	14
North American Union	Chicago, Ill.	489,787 20	367,911 80	872,007 28	22,839	326
Order of the Golden Seal	Roxbury, N. Y.	610,485 95	1,018,829 23	602,005 16	9,566	61
Order of the Ironquols	Buffalo, N. Y.	45,959 47	43,870 30	46,353 58	1,632	12
Order of Railway Employees	San Francisco, Cal.	180,658 18	160,529 07	37,324 68	10,213	6,428
Polish National Alliance	Chicago, Ill.	1,073,669 18	690,394 30	1,890,883 59	219,194 57	222
Royal Arcanum	Boston, Mass.	9,216,141 15	13,080,570 74	6,911,098 59	812,423 09	2,460
Royal Highlanders	Aurora, Neb.	459,327 92	335,392 88	1,570,893 75	24,500 00	269
Royal Neighbors of America	Rock Island, Ill.	2,100,753 76	1,700,681 85	1,935,826 43	245,170	3,857
Travelers' Protective Association	St. Louis, Mo.	529,492 38	495,948 22	340,606 53	56,802 10	503
United Artisans	Portland, Ore.	265,252 74	193,209 56	820,000 00	3,000 00	1,325
United Commercial Travelers	Columbus, Ohio	871,992 94	957,139 19	617,848 49	297,759 82	1,793
United American Mechanics, Junior Order, Benefit Degree	Pittsburg, Pa.	93,877 72	68,723 17	188,892 70	3,524 94	73
United Order of Foresters	Milwaukee, Wis.	195,737 77	183,683 40	343,170 69	33,772 75	41
Women of Woodcraft	Portland, Ore.	837,319 58	591,329 71	1,782,688 46	68,074 85	10,959
Woodmen of the World, Pacific Jurisdiction, Head Camp	Denver, Colo.	2,615,892 46	1,930,176 96	6,247,655 21	372,177 69	36,273
Workmen's Sick and Death Benefit Fund of U. S. A.	New York, N. Y.	591,108 18	485,118 09	754,758 55	27,834 88	846
Women's Catholic Order of Foresters	Chicago, Ill.	1,079,172 69	878,911 41	1,286,347 32	99,431 08	314
Totals		\$80,459,219 09	\$73,403,208 95	\$423,348,877 51	\$15,201,792 89	153,633

TABLE

Showing the total business transacted by Fraternal Benefit Societies transacting

Name of company	Location	Total certificates in force December 31, 1912		Total certificates issued, transferred or increased during 1913	
		Number	Amount	Number	Amount
Ben Hur (Supreme Tribe)-----	Crawfordsville, Ind.	118,698	\$136,861,375 00	31,116	\$32,073,375 00
Brotherhood of American Yeomen -----	Des Moines, Iowa	165,244	224,869,000 00	35,109	42,201,500 00
Catholic Order of Foresters-----	Chicago, Ill. -----	148,321	152,363,000 00	6,911	6,326,250 00
Catholic Knights of America-----	St. Louis, Mo. -----	18,774	21,240,695 00	603	456,450 00
Court of Honor-----	Springfield, Ill. ---	68,631	83,126,375 00	11,135	10,774,500 00
Degree of Honor-----	Sioux City, S. D. ---	14,306	12,337,500 00	7,190	6,633,000 00
Equitable Fraternal Union-----	Neenah, Wis. -----	31,317	40,361,375 00	2,214	2,710,229 00
Fraternal Aid Association-----	Lawrence, Kan. ---	47,514	58,684,000 00	4,063	4,681,500 00
Fraternal Brotherhood -----	Los Angeles, Cal. ---	44,308	53,734,600 00	7,195	5,724,100 00
Fraternal Mystic Circle-----	Philadelphia, Pa. ---	18,933	20,607,000 00	3,645	3,497,500 00
Fraternal Union of America-----	Denver, Col. -----	43,012	56,744,350 00	13,976	15,165,500 00
Grand Fraternity -----	Philadelphia, Pa. ---	11,453	11,164,238 00	2,283	1,894,867 00
Heralds of Liberty-----	Philadelphia, Pa. ---	12,071	12,088,600 00	6,131	6,131,000 00
Homesteaders -----	Des Moines, Iowa--	18,766	26,461,500 00	5,568	8,455,500 00
Independent Order of Foresters	Toronto, Canada--	243,053	241,410,129 00	32,644	26,280,823 00
Independent Order of Puritans--	Pittsburg, Pa. ----	8,129	12,245,499 00	1,008	1,500,400 00
Knights of Columbus-----	New Haven, Conn. ---	93,294	98,067,900 00	12,328	13,312,000 00
Knights of Honor-----	St. Louis, Mo. -----	17,208	26,478,125 00	1,910	1,607,000 00
Knights of Pythias (Ins. Dept.)	Indianapolis, Ind. ---	68,002	95,855,506 00	9,453	11,853,871 00
Knights and Ladies of Honor--	Indianapolis, Ind. ---	70,956	67,689,500 00	5,985	4,005,250 00
Knights and Ladies of Security	Topeka, Kan. -----	129,420	155,182,500 00	34,718	39,052,500 00
Knights of the Maccabees of the World	Detroit, Mich. ----	271,497	331,972,045 00	28,192	28,487,000 00
Knights of the Modern Maccabees	Port Huron, Mich. ---	64,124	78,361,500 00	8,039	8,388,000 00
Ladies of the Maccabees of the World	Port Huron, Mich. ---	146,777	113,415,700 00	16,474	11,779,750 00
Ladies of the Modern Maccabees	Port Huron, Mich. ---	38,637	29,742,750 00	4,023	2,588,000 00
Loyal Americans of the Republic	Springfield, Ill. ---	16,793	18,464,296 00	1,150	839,850 00
Loyal Mystic Legion of America	Hastings, Neb. ----	4,544	5,789,000 00	303	335,500 00
Modern Brotherhood of America	Mason City, Iowa--	101,178	120,504,750 00	2,535	2,483,500 00
Modern Order of Praetorians--	Dallas, Texas -----	16,939	20,856,683 00	5,345	6,724,880 00
Modern Woodmen of America--	Rock Island, Ill. ---	962,966	1,545,759,000 00	32,556	42,733,500 00
Mystic Toilers -----	Des Moines, Iowa--	3,145	3,433,250 00	785	827,000 00
National Fraternal Society of the Deaf	Chicago, Ill. -----	1,319	876,050 00	324	242,750 00
National Protective Legion-----	Waverly, N. Y. -----	27,528	14,296,430 00	3,565	2,370,034 00
National Slavonic Society-----	Pittsburg, Pa. -----	36,421	26,192,463 00	4,059	3,161,500 00
National Union -----	Toledo, Ohio -----	62,912	118,999,000 00	6,419	7,811,000 00
National Americans -----	Kansas City, Mo. ---	13,470	12,596,120 00	2,690	2,756,700 00
North American Union-----	Chicago, Ill. -----	15,886	19,633,500 00	9,727	11,292,500 00
Order of the Golden Seal-----	Roxbury, N. Y. -----	14,915	21,225,695 00	4,086	6,288,250 00
Order of the Iroquois -----	Buffalo, N. Y. -----	2,466	3,501,025 00	187	206,617 00
Order of Railway Employees--	San Francisco, Cal. ---	8,687	4,739,650 00	6,833	2,745,910 00
Polish National Alliance-----	Chicago, Ill. -----	85,746	48,392,800 00	19,193	11,410,500 00
Royal Arcanum -----	Boston, Mass. -----	250,314	482,516,803 00	12,466	15,465,500 00
Royal Highlanders -----	Aurora, Neb. -----	28,502	40,111,500 00	4,322	5,022,000 00
Royal Neighbors of America--	Rock Island, Ill. ---	233,174	245,706,250 00	20,378	19,643,000 00
Travelers' Protective Association	St. Louis, Mo. -----	42,270	211,350,000 00	8,686	43,430,000 00
United Artisans -----	Portland, Ore. -----	16,058	18,797,000 00	2,435	2,430,500 00
United Commercial Travelers--	Columbus, Ohio -----	65,681	328,405,000 00	7,982	39,910,000 00
United American Mechanics					
Junior Order, benefit degree--	Pittsburg, Pa. -----	4,899	5,011,500 00	2,180	2,165,000 00
United Order Foresters-----	Milwaukee, Wis. ---	13,632	13,493,125 00	1,693	1,216,500 00
Women of Woodcraft-----	Portland, Ore. -----	47,248	57,541,800 00	2,614	2,121,600 00
Woodmen of the World, Pacific jurisdiction, Head Camp	Denver, Col. -----	107,550	191,391,500 00	11,702	16,272,200 00
Workmen's Sick and Death Benefit Fund of U. S. A.-----	New York, N. Y. ---	48,391	12,097,750 00	3,914	978,500 00
Women's Catholic Order of Foresters	Chicago, Ill. -----	66,222	68,368,000 00	4,133	3,888,500 00
Totals -----		3,287,270	\$5,821,114,702 00	474,175	\$350,353,157 00

No. 29.

business in the State of California for the year ending December 31, 1913.

Total certificates terminated during the year 1913		Total certificates in force December 31, 1913		Total claims incurred during 1913	Total claims paid during 1913	Total claims unpaid December 31, 1913
Number	Amount	Number	Amount			
43,871	\$50,619,065 00	105,943	\$118,315,685 00	\$1,375,591 17	\$1,314,534 04	\$174,882 17
22,559	26,849,500 00	177,794	240,221,000 00	1,701,642 22	1,612,106 43	274,622 04
10,653	10,624,750 00	144,579	148,064,500 00	1,551,750 00	1,502,835 82	218,400 24
1,077	1,086,974 00	18,800	20,610,171 00	549,650 09	546,661 98	28,093 74
8,730	8,675,125 00	71,036	85,225,750 00	776,852 65	773,170 26	67,885 56
1,029	878,250 00	20,467	18,092,250 00	116,250 00	111,250 00	9,000 00
4,525	5,191,684 00	29,006	37,849,920 00	259,326 23	206,553 17	27,766 18
8,565	9,022,500 00	43,012	54,343,000 00	555,524 60	523,007 35	58,100 50
19,614	23,691,246 00	31,889	35,767,454 00	429,144 33	439,622 50	48,926 19
3,636	3,709,500 00	18,942	20,395,000 00	377,707 23	392,017 73	71,649 55
13,440	17,766,450 00	43,548	54,143,400 00	556,397 74	555,743 06	68,600 50
1,986	1,949,420 00	11,550	11,109,685 00	104,721 32	90,318 38	28,093 34
2,854	2,834,000 00	15,348	15,365,600 00	81,000 00	81,900 00	10,900 00
3,874	5,983,000 00	20,460	28,934,000 00	171,476 56	184,358 99	19,595 97
53,248	50,078,624 00	222,449	217,612,328 00	3,705,479 02	3,726,164 04	196,084 67
1,873	2,860,553 00	7,264	10,885,346 00	113,751 78	92,929 26	99,826 06
4,630	4,869,250 00	100,992	106,510,650 00	717,275 00	726,525 00	87,000 00
2,862	3,415,225 00	16,256	24,669,900 00	1,121,300 00	1,155,575 00	588,188 46
9,157	12,552,377 00	68,298	95,157,000 00	1,469,588 00	1,522,225 17	93,436 00
8,620	6,426,000 00	68,321	65,268,750 00	1,446,991 61	1,477,986 60	146,427 40
20,035	24,128,500 00	144,103	170,106,500 00	1,524,516 70	1,435,667 54	216,825 00
29,576	31,839,920 00	270,023	328,619,125 00	4,454,495 04	4,067,748 47	1,574,765 33
10,300	13,666,000 00	61,863	73,083,500 00	1,283,415 69	1,242,693 29	104,098 17
10,445	7,501,803 00	152,806	117,693,647 00	959,100 19	909,249 25	112,483 34
3,815	2,727,000 00	38,845	29,603,750 00	414,790 28	352,646 25	48,947 78
2,116	2,252,784 00	15,827	17,051,362 00	235,316 16	215,620 81	21,945 33
400	436,000 00	4,447	5,688,500 00	79,750 00	71,331 81	10,000 00
24,953	28,653,000 00	78,760	94,335,250 00	1,025,478 27	997,310 85	188,809 90
3,458	4,312,733 00	18,826	23,268,830 00	149,773 90	138,882 25	17,300 00
87,090	131,090,000 00	908,432	1,457,402,500 00	12,143,500 00	11,966,336 72	1,087,065 15
729	763,750 00	3,201	3,496,500 00	31,475 00	31,475 00	-----
57	28,850 00	1,586	1,079,950 00	5,685 00	5,685 00	None
5,380	2,153,991 00	27,713	14,512,473 00	346,468 38	309,808 44	4,018 55
2,616	1,677,963 00	37,864	27,676,000 00	312,965 00	304,602 85	50,780 37
6,848	10,292,500 00	62,483	116,517,500 00	2,460,000 00	2,405,514 32	275,000 00
2,140	2,227,742 00	14,029	13,125,078 00	44,030 14	43,081 69	350 00
2,774	2,813,500 00	22,839	28,112,500 00	257,325 45	249,109 45	59,446 07
9,435	12,837,445 86	9,566	14,676,500 00	256,928 93	219,200 99	41,568 54
1,021	1,603,600 00	1,632	2,104,042 00	40,548 00	32,066 44	7,063 00
5,307	2,309,690 00	10,213	5,175,960 00	73,584 39	73,584 39	237 85
7,627	4,328,900 00	97,312	55,474,400 00	579,300 00	508,715 30	219,194 57
14,205	24,296,500 00	248,575	477,831,500 00	8,633,045 00	8,522,219 33	809,819 98
4,202	4,832,500 00	28,622	40,301,000 00	247,233 37	234,002 81	24,500 00
8,382	8,696,750 00	245,170	256,652,500 00	1,466,500 00	1,484,897 71	191,900 00
4,311	21,555,000 00	46,645	233,225,000 00	217,765 35	284,538 25	56,802 10
1,962	1,869,500 00	16,531	19,358,000 00	148,107 50	142,801 14	3,000 00
4,266	21,330,000 00	69,397	346,985,000 00	746,451 63	596,751 48	297,759 82
1,177	1,183,000 00	5,902	5,993,500 00	48,550 00	39,386 00	2,000 00
1,506	1,255,750 00	13,819	13,453,875 00	144,250 00	132,550 00	31,500 00
3,014	2,865,500 00	46,848	56,797,900 00	418,400 00	421,275 00	59,275 00
10,693	15,598,800 00	108,559	192,064,900 00	1,889,800 00	1,688,232 01	315,949 99
1,939	484,750 00	50,366	12,591,500 00	455,830 86	455,444 11	27,471 02
2,330	2,129,500 00	68,025	70,127,000 00	816,500 00	825,433 32	99,431 68
521,912	\$642,856,626 00	4,166,283	\$5,732,756,933 00	\$59,092,517 78	\$57,443,347 05	\$8,276,786 61

TABLE

Showing the California business transacted by Fraternal Benefit Societies trans

Name of society	Location	Certificates in force December 31, 1912		Certificates issued, transferred or increased during 1913	
		Number	Amount	Number	Amount
Ben Hur (Supreme Tribe)-----	Crawfordsville, Ind.	953	\$1,134,900 00	231	\$236,075 00
Brotherhood of American Yeomen-----	Des Moines, Iowa---	4,339	6,232,000 00	1,331	1,601,500 00
Catholic Order of Foresters-----	Chicago, Ill.-----	279	237,000 00	61	58,500 00
Catholic Knights of America-----	St. Louis, Mo.-----	293	427,145 00	3	3,000 00
Court of Honor-----	Springfield, Ill.-----	744	890,000 00	520	549,000 00
Degree of Honor-----	Sioux City, S. D.---	451	413,500 00	15	15,000 00
Equitable Fraternal Union-----	Neenah, Wis.-----	179	269,732 00	36	45,768 00
Fraternal Aid Association-----	Lawrence, Kansas---	5,510	7,016,750 00	450	518,000 00
Fraternal Brotherhood-----	Los Angeles, Cal.---	24,747	28,979,000 00	3,004	2,091,100 00
Fraternal Mystic Circle-----	Philadelphia, Pa.---	63	72,000 00		
Fraternal Union of America-----	Denver, Colo.-----	1,081	1,454,150 00	76	78,000 00
Grand Fraternity-----	Philadelphia, Pa.---	389	461,700 00	5	5,500 00
Heralds of Liberty-----	Philadelphia, Pa.---	351	352,500 00	99	99,000 00
Homesteaders-----	Des Moines, Iowa---	391	651,500 00	230	371,500 00
Independent Order of Foresters-----	Toronto, Canada---	15,263	18,547,826 00	4,000	4,080,864 00
Independent Order of Puritans-----	Pittsburg, Pa.-----	125	553,470 00	126	535,200 00
Knights of Columbus-----	New Haven, Conn.---	1,351	1,465,000 00	249	289,000 00
Knights of Honor-----	St. Louis, Mo.-----	494	771,600 00		
Knights of Pythias (Insurance De- partment)-----	Indianapolis, Ind.---	1,983	2,973,709 00	243	368,603 00
Knights and Ladies of Honor-----	Indianapolis, Ind.---	560	694,500 00	8	6,000 00
Knights and Ladies of Security-----	Topeka, Kansas-----	4,608	5,306,000 00	1,406	1,862,000 00
Knights of the Maccabees of the World	Detroit, Mich.-----	8,299	11,388,000 00	913	1,088,000 00
Knights of the Modern Maccabees-----	Port Huron, Mich.---	131	148,000 00		
Ladies of the Maccabees of the World	Port Huron, Mich.---	4,222	3,499,440 00	479	377,250 00
Ladies of the Modern Maccabees-----	Port Huron, Mich.---	81	64,750 00	28	18,000 00
Loyal Americans of the Republic-----	Chicago, Ill.-----	20	39,950 00	70	60,650 00
Loyal Mystic Legion of America-----	Hastings, Neb.-----	155	220,000 00	4	6,000 00
Modern Brotherhood of America-----	Mason City, Iowa---	939	1,141,000 00	37	43,000 00
Modern Order of Prætorians-----	Dallas, Texas-----	81	94,625 00	272	357,020 00
Modern Woodmen of America-----	Rock Island, Ill.---	17,776	30,646,000 00	539	799,500 00
Mystic Toilers-----	Des Moines, Iowa---				
National Fraternal Society of the Deaf	Chicago, Ill.-----	26	19,100 00	9	8,000 00
National Protective Legion-----	Waverly, N. Y.-----	94	58,622 00	18	9,872 00
National Slavonic Society-----	Pittsburg, Pa.-----	123	94,850 00	25	17,000 00
National Union-----	Toledo, Ohio-----	4,550	8,953,000 00	954	1,312,000 00
National Americans-----	Kansas City, Mo.---	15	30,000 00		
North American Union-----	Chicago, Ill.-----	106	121,500 00	336	372,500 00
Order of the Golden Seal-----	Roxbury, N. Y.-----	69	86,500 00	7	11,000 00
Order of the Iroquois-----	Buffalo, N. Y.-----	12	15,475 00		
Order of Railway Employees-----	San Francisco, Cal.	4,522	2,493,785 00	4,971	2,061,875 00
Polish National Alliance-----	Chicago, Ill.-----	212	129,700 00	19	10,500 00
Royal Arcanum-----	Boston, Mass.-----	2,448	4,898,003 00	196	335,494 00
Royal Highlanders-----	Aurora, Neb.-----	288	367,500 00	36	44,000 00
Royal Neighbors of America-----	Rock Island, Ill.---	3,607	3,946,250 00	461	476,250 00
Travelers Protective Association-----	St. Louis, Mo.-----	404	2,020,000 00	129	645,000 00
United Artisans-----	Portland, Ore.-----	1,252	1,449,000 00	239	225,000 00
United Commercial Travelers-----	Columbus, Ohio---	1,747	8,735,000 00	174	870,000 00
United American Mechanics Junior Order, Benefit Degree-----	Pittsburg, Pa.-----	82	118,500 00	4	7,500 00
United Order Foresters-----	Milwaukee, Wis.---	63	50,000 00	12	13,500 00
Women of Woodcraft-----	Portland, Ore.-----	10,913	11,583,400 00	788	557,100 00
Woodmen of the World, Pacific Juris- diction, Head Camp-----	Denver, Colo.-----	35,813	60,194,300 00	4,214	5,873,900 00
Workmen's Sick and Death Benefit Fund of U. S. A.-----	New York, N. Y.---	770	192,500 00	122	30,500 00
Women's Catholic Order of Foresters	Chicago, Ill.-----	196	193,500 00	140	119,500 00
Totals-----		163,170	\$231,956,235 00	27,289	\$28,590,921 00

No. 30.

acting business in the State of California for the year ending December 31, 1913.

Certificates terminated during 1913		Certificates in force December 31, 1913		Received from members during the year 1913	Claims incurred during 1913	Claims paid during 1913	Claims unpaid December 31, 1913
Number	Amount	Number	Amount				
419	\$484,900 00	765	\$886,075 00	\$15,286 92	\$1,250 00	\$1,400 00	\$1,250 00
677	775,500 00	4,993	7,088,000 00	55,633 10	50,800 00	46,684 98	6,000 00
30	27,500 00	310	298,000 00				
20	26,507 00	276	403,638 00	13,967 90	20,507 50	18,007 50	2,500 00
579	377,000 00	885	1,062,000 00	14,822 20	7,217 41	7,576 95	1,660 89
29	24,750 00	437	403,750 00	7,634 74	1,000 00		1,000 00
47	65,500 00	168	250,000 00	2,909 28			
438	499,500 00	5,522	7,035,250 00	82,903 08	76,397 00	76,774 30	7,000 00
10,061	11,275,100 00	17,690	19,795,000 00	452,826 43	239,573 79	247,975 65	24,767 62
5	6,750 00	58	65,250 00	1,702 17	3,206 12	3,206 12	
127	200,300 00	1,030	1,321,850 00	19,431 17	13,191 98	10,975 63	3,474 55
68	79,950 00	326	387,250 00	10,436 79	6,015 57	7,015 57	1,000 00
39	39,000 00	411	412,500 00	5,925 86	500 00	500 00	
133	239,000 00	488	784,000 00	8,373 25	19 90	1,980 53	
5,003	5,602,291 00	14,260	17,026,399 00				
13	62,321 00	238	1,026,349 00	10,835 67	2,441 25	585 00	1,856 25
49	56,000 00	1,551	1,698,000 00	22,209 49	8,000 00	5,000 00	3,000 00
49	84,800 00	415	686,800 00	35,983 65	56,000 00	69,500 00	22,000 00
232	449,164 00	1,944	2,893,148 00	76,054 97	49,164 00	45,164 00	4,000 00
41	54,000 00	527	646,500 00	20,144 15	21,250 00	19,250 00	3,000 00
1,122	1,346,000 00	4,832	5,822,000 00	61,678 00	46,775 00	37,867 52	10,100 00
1,032	801,060 00	8,180	11,675,000 00	173,229 05	161,763 13	136,765 83	49,814 90
53	57,500 00	78	90,500 00	3,006 03	200 00	200 00	
247	196,255 00	4,454	3,680,435 00	62,212 32	32,004 55	30,704 55	2,300 00
12	7,500 00	97	75,250 00	1,397 65	2,100 00	2,113 10	
21	37,450 00	69	62,550 00	896 02	1,000 00		1,000 00
6	6,000 00	153	220,000 00	2,909 55	3,500 00	3,069 88	
229	269,500 00	777	914,500 00	15,238 93	16,800 00	14,800 00	3,352 00
261	242,575 00	152	209,070 00	3,070 10	1,000 00	1,000 00	
1,638	2,685,500 00	16,677	28,760,000 00	271,183 40	245,000 00	237,400 00	22,500 00
3	2,500 00	32	24,600 00	544 20			
8	2,133 00	104	66,331 00	1,346 13	2,728 40	839 90	
12	9,500 00	136	102,350 00	1,794 14	20 00	20 00	
721	1,056,000 00	4,783	9,209,000 00	163,695 31	144,000 00	143,000 00	7,000 00
1	1,000 00	14	29,000 00	227 10			
116	118,000 00	326	376,000 00	7,595 03	1,000 00	1,000 00	
15	14,000 00	61	83,500 00		300 00	290 00	
		12	15,475 00	271 14			
3,065	1,291,250 00	6,428	3,264,410 00	85,680 46	40,406 11	40,592 56	201 82
9	6,700 00	222	133,500 00	2,009 12	2,500 00	1,690 00	810 00
184	371,000 00	2,460	4,892,500 00	85,844 84	111,000 00	101,500 00	30,500 00
55	59,500 00	269	352,000 00	3,684 65	1,666 67	1,666 67	
211	229,250 00	3,857	4,193,250 00	34,295 80	17,500 00	21,400 00	1,000 00
30	150,000 00	503	2,515,000 00	5,651 55	5,949 97	949 97	5,000 00
163	156,000 00	1,325	1,518,000 00	17,613 07	5,270 50	7,427 00	
128	640,000 00	1,793	8,935,000 00	18,686 00	14,482 03	20,374 17	800 00
13	19,000 00	73	107,000 00	1,762 80	1,000 00	1,000 00	
34	23,500 00	41	40,000 00	469 37			
742	584,900 00	10,959	11,555,600 00	156,118 95	90,000 00	84,000 00	15,500 00
3,754	5,311,900 00	36,273	60,756,300 00	744,542 85	590,700 00	510,833 34	116,436 66
46	11,500 00	846	211,500 00	9,385 70	6,467 00	6,196 25	1,120 75
22	20,500 00	314	292,500 00	3,583 37	1,000 00	1,000 00	
31,805	\$86,157,246 00	158,654	\$224,389,910 00	\$2,796,673 48	\$2,127,667 88	\$1,969,293 97	\$349,975 44

TABLE No. 31.
Showing the business transacted by "Surplus Line" brokers licensed under section 596, Political Code.

		Fire			Marine and miscellaneous				
Name	Place of business	Gross amount procured or placed during year	Total premiums charged thereon	Amount canceled	Gross premiums returned	Gross amount procured or placed during year	Total premiums charged thereon	Amount canceled	Gross premiums returned
Acher, A. T.	Los Angeles	\$297,762 50	\$2,922 46			\$392,650 00	\$6,906 76	\$29,650 00	\$756 24
Bender, A. M.	San Francisco		446 50				832 50		
Birlem, F. W.	San Francisco	23,500 00	353 85			728,005 00	8,154 35		
Clark, J. E.	San Francisco	831,352 00	6,067 03	\$526,775 00	\$1,392 00	1,476,985 45	45,421 29	900 00	7 12
Cortelyou, G. W.	San Francisco					413,432 00	8,394 38	2,000 00	14 31
Davis, Bert L.	San Francisco	168,011 00	2,913 60	111,500 00	363 18	23,000 00	96 87		
Dickson, Frank W.	San Francisco	36,750 00	480 55	18,900 00	218 40				
Evan, C. Evans	San Francisco					228,974 40	1,687 41		
Foster, Robert D.	San Francisco	16,000 00	345 60			1,000 00	10 00		
Harrison, C. B.	San Francisco	80,670 00	2,961 35			836,420 00	5,320 64		
Heinmann, G. A. L.	Los Angeles					250,000 00	2,667 43		
Johns, R. G.	Los Angeles	39,675 00	1,068 38	15,000 00	265 13				
Johnson, J. G.	San Francisco	290,000 00	812 00			1,125,000 00	8,092 20		
Kahn, Emele E.	San Francisco	15,000 00	591 15			35,650 00	388 55		
Mannheim, H. S.	San Francisco	26,200 00	979 50			603,000 00	820 00		
Manor, H. V.	San Francisco	6,000 00	362 38			898,752 00	6,694 37		
Macdonald, Wm.	San Francisco	87,500 00	288 64		87 75				524 60
Newhall, Geo. A.	San Francisco					144,757 00	1,804 55		
Pierce, D. W.	Los Angeles								
Rambo, N. T.	San Jose					5,000 00	157 41		
Rosenthal, Louis	San Francisco					1,283,648 00	49,296 18		
Rule, O. Rey	Los Angeles					240,300 10	6,158 70	57,350 00	899 56
Sloan, J. R.	San Francisco	42,500 00	850 00			2,115 00	17 50		
Smith, A. H.	San Francisco	879,901 00	29,566 98	276,485 00	7,853 15	4,569 84	2,095 00		
Stephens, Will	Los Angeles	29,808 00	871 85						
Thompson, M.	San Francisco					1,439,974 00	39,892 29	40,000 00	696 15
Waynan, W. O.	San Francisco	32,000 00	524 40	2,500 00	27 65				
Ward, Basil E.	San Francisco	151,003 00	5,057 87	85,015 00	2,022 50	34,365 00	1,648 25	500 00	25 00
Ward, R. C.	San Francisco					197,830 00	2,557 29		
Williamson, C. H.	San Francisco								
Totals		\$3,053,632 50	\$57,464 09	\$1,035,275 00	\$12,229 76	\$10,385,427 69	\$199,113 92	\$130,400 00	\$2,922 98

*Licensed, but transacted no business during 1913.

TABLE No. 32.

Showing the names of companies (except Interinsurance Associations and County Mutuals) organized under the laws of California, authorized to transact business on December 31, 1913, year of organization, names of president and secretary and home office location.

Year of organization	Name of company	President	Secretary	Home office location
1912	California Accident Association	Wm. Blackwell	J. P. Van Dozer	San Francisco.
1918	California Insurance Company	W. E. Dean	Geo. W. Brooks	San Francisco.
1901	California State Life Insurance Company	Marshall Diggs	J. R. Whisner	Sacramento.
1886	California Pacific Title and Trust Company	E. J. McCutchen	Murray F. Vandall	San Francisco.
1912	Capital Fire Insurance Company	H. C. Murdock	J. F. Landis	Sacramento.
1910	City Abstract and Trust Company	H. W. Dimond	J. H. Humphrey	San Francisco.
1863	Firemans Fund Insurance Company	William J. Dutton	Louis Weinmann	San Francisco.
1913	Great Republic Life Insurance Company	Adna R. Chaffee	H. H. Bein	Los Angeles.
1913	Indemnity Exchange Mutual Fire Insurance Company	F. B. Warren	A. M. Warren	Los Angeles.
1912	International Indemnity Company	N. Blackstock	H. Perk, Jr.	Los Angeles.
1890	Los Angeles Title Insurance Company	Tom C. Thornton	Allen L. Rhodes	Los Angeles.
1901	Los Angeles Title and Trust Company	George A. Batchelder	W. B. Stringfellow	Los Angeles.
1913	Maturity Life Association	Chas. W. Davison	Porter L. Bliss	San Francisco.
1912	Mortgage Guarantee Company	Geo. A. Batchelder	L. J. Seby	Los Angeles.
1906	Ocidental Life Insurance Company	Jos. Burkhard	Robert J. Giles	San Francisco.
1913	Oakland Title Insurance and Guaranty Company	Robert S. Leckie	Ira Abraham	Los Angeles.
1902	Pacific Coast Casualty Company	T. L. Miller	*	Oakland.
1867	Pacific Mutual Life Insurance Company	Geo. I. Cochran	C. I. D. Moore	San Francisco.
1885	Pacific Surety Company	Clarence Crawford	C. E. Linaker	Los Angeles.
1910	San Francisco Life Insurance Company	Jno. A. Koster	Gordon Thomson	San Francisco.
1906	Standard Title Insurance Company	Livingston Jenks	Clement Rockhill	San Francisco.
1911	Sunset Assurance Association	Samuel P. Low	W. H. Robinson	Santa Barbara.
1895	Title Guarantee and Trust Company	L. C. Brand	A. F. Morlan	Los Angeles.
1902	Title Insurance and Guaranty Company	O. A. Rouleau	Walter C. Clark	San Francisco.
1903	Title Insurance and Trust Company	William H. Allen, Jr	O. P. Clark	Los Angeles.
1913	United Protective Life Association	Frank I. Wheat	L. O. Culp	Los Angeles.
1912	Vulean Fire Insurance Company	Tom C. Grant	Arnold Hodgkinson	Oakland.
1906	West Coast Life Insurance Company	T. L. Miller	G. H. Beaudry	San Francisco.
1910	Western Mortgage and Guaranty Company	R. N. Burgess	M. J. Simon	San Francisco.
1910	Western States Life Insurance Company	Warren R. Porter	Frederic L. Withington	San Francisco.

* Vacant at date of issue of report.

TABLE No. 33.

Showing the names of companies, other than California companies, authorized to transact business in California on December 31, 1913, year of organization, location, present general agent, and his place of business in California.

Year of organization	Name of company	Location	General agent	Place of business
1825	Aachen and Munich Fire Insurance Company	Aix-la-Chapelle	A. C. Olds	San Francisco.
1893	Ætna Accident and Liability Company	Hartford, Conn.	J. R. Molony	San Francisco.
1819	Ætna Insurance Company	Hartford, Conn.	W. H. Breeding	San Francisco.
1820	Ætna Life Insurance Company	Hartford, Conn.	E. H. L. Gregory	San Francisco.
1863	Agricultural Insurance Company	Watertown, N. Y.	Arthur M. Brown	San Francisco.
1824	Alliance Assurance Company, Ltd.	London, England	J. J. Moore & Co.	San Francisco.
1904	Alliance Insurance Company	Philadelphia, Pa.	J. C. Johnston	San Francisco.
1890	Allianz Insurance Company, Ltd.	Berlin, Germany	Louis Rosenthal	San Francisco.
1911	American Automobile Insurance Company	St. Louis, Mo.	Aronson Gale Co., Inc.	Los Angeles.
1907	American Casualty Company	Tacoma, Wash.	A. L. Reed	San Francisco
1853	American Central Insurance Company	St. Louis, Mo.	Christensen & Goodwin	San Francisco.
1893	American Credit Indemnity Company	New York, N. Y.	Geo. V. Lyddane	San Francisco.
1906	American Druggists' Fire Insurance Company	Cincinnati, O.	B. C. Ansley	Los Angeles.
1896	American and Foreign Marine Insurance Company	New York, N. Y.	Balfour, Guthrie & Co.	San Francisco.
1892	American Exchange Underwriters	New York, N. Y.		
1846	American Insurance Company	Newark, N. J.		
1905	American National Insurance Company	Galveston, Texas	Geo. O. Hoadley	San Francisco.
1884	American Surety Company	New York, N. Y.	C. H. Williamson	San Francisco.
1909	Amicable Life Insurance Company	New York, N. Y.	H. J. Douglas	San Francisco.
1910	Arizona Fire Insurance Company	Waco, Texas	C. A. Kirksey	Palo Alto.
1808	Atlas Assurance Company, Ltd.	Phoenix, Arizona	Geo. W. Brooks	San Francisco.
1902	Atlantic Underwriters' Exchange	London, England	Frank J. Devlin	San Francisco.
1842	Atlantic Mutual Insurance Company	Chicago, Ill.	*	
1902	Austin Fire Insurance Company	New York, N. Y.	B. D. Malone	Los Angeles.
1879	Bankers' Life Company	Dallas, Texas	John F. Anderson	San Francisco.
1873	Boston Insurance Company	Des Moines, Iowa	A. F. Smith	San Francisco.
1833	British America Assurance Company	Boston, Mass.	H. J. Knowles	San Francisco.
1863	British and Foreign Marine Insurance Company	Toronto, Canada	Watson & Taylor	San Francisco.
1865	Caledonian Insurance Company	Liverpool, England	Balfour, Guthrie & Co.	San Francisco.
1897	Caledonian American Insurance Company	Edinburgh, Scotland	A. C. Olds	San Francisco.
1841	Camden Fire Insurance Association	New York, N. Y.	A. C. Olds	San Francisco.
1881	Canton Insurance Office, Ltd.	Camden, N. J.	George O. Hoadley	San Francisco.
1903	Casualty Company of America	Hongkong, China	R. B. Huie	San Francisco.
1911	Casualty Reciprocal Exchange	New York, N. Y.	Charles B. Hughes	San Francisco.
1876	Central Manufacturers' Mutual Insurance Company	Kansas City	*	
1885	Century Insurance Company, Ltd.	Van Wert, Ohio	W. F. Snyder	Los Angeles.
		Edinburgh, Scotland	Harry L. Roff	San Francisco.

1912.....	Chicago Bonding and Surety Company.....	Chicago, Ill.....	Arthur G. Nason.....	San Francisco.
1837.....	Citizens' Insurance Company of Missouri.....	St. Louis, Mo.....	Dixwell Hewitt.....	San Francisco.
1907.....	City of New York Insurance Company.....	Baltimore, Maryland.....	Macdonald & Miles.....	San Francisco.
1905.....	Columbia Life and Trust Company.....	New York, N. Y.....	Watson & Taylor.....	San Francisco.
1906.....	Columbia National Life Insurance Company.....	Portland, Oregon.....	Gavin McNab.....	San Francisco.
1902.....	Columbia Insurance Company.....	Boston, Mass.....	Oakley B. Osborn.....	San Francisco.
1901.....	Commercial Fire Insurance Company of District of Columbia.....	Jersey City, N. J.....	C. J. Stovel.....	San Francisco.
1861.....	Commercial Union Assurance Company, Ltd.....	Washington, D. C.....	J. H. Ankele.....	San Francisco.
1890.....	Commonwealth Bonding and Casualty Company.....	London, England.....	E. T. Niebling.....	San Francisco.
1911.....	Commonwealth Insurance Company.....	New York, N. Y.....	E. T. Niebling.....	San Francisco.
1886.....	Commonwealth Fire Insurance Company.....	Phoenix, Arizona.....	J. B. Nabors & Sons.....	Los Angeles.
1903.....	Concordia Fire Insurance Company.....	New York, N. Y.....	Geo. M. Ward.....	San Francisco.
1870.....	Connecticut Fire Insurance Company.....	Dallas, Texas.....	J. E. Anderson.....	San Francisco.
1859.....	Connecticut General Life Insurance Company.....	Milwaukee, Wis.....	Bertheau, Seibach & Bertheau.....	San Francisco.
1846.....	Connecticut Mutual Life Insurance Company.....	Hartford, Conn.....	B. J. Smith.....	San Francisco.
1853.....	Continental Insurance Company.....	Hartford, Conn.....	Geo. I. Dickerson.....	Los Angeles.
1897.....	Continental Casualty Company.....	Hartford, Conn.....	R. O. Miles.....	San Francisco.
1904.....	Continental Life Insurance and Investment Company.....	New York, N. Y.....	A. G. Nason.....	San Francisco.
1866.....	Detroit Fire and Marine Insurance Company.....	Hammond, Ind.....	J. E. Betts.....	San Francisco.
1882.....	Dubuque Fire and Marine Insurance Company.....	Salt Lake City, Utah.....	Edward Brazier.....	Los Angeles.
1909.....	Employers' Indemnity Exchange.....	Detroit, Mich.....	Edwin Parrish.....	San Francisco.
1880.....	Employers' Liability Assurance Corporation, Ltd.....	Dubuque, Iowa.....	Clarence de Veuve.....*	San Francisco.
1859.....	Equitable Fire and Marine Insurance Company.....	Kansas City.....	Chas. J. O'Kell.....	San Francisco.
1859.....	Equitable Life Assurance Society of the United States.....	London, England.....	Geo. H. Tyson.....	San Francisco.
1911.....	Federal Insurance Company.....	Providence, R. I.....	A. M. Shields.....	San Francisco.
1906.....	Federal Casualty Company.....	New York, N. Y.....	Jos. D. Redding.....	San Francisco.
1876.....	Fidelity and Casualty Company.....	St. Louis, Mo.....	G. L. Rathbone.....	San Francisco.
1880.....	Fidelity and Deposit Company of Maryland.....	Jersey City, N. J.....	W. H. Cooper.....	Los Angeles.
1878.....	Fidelity Mutual Life Insurance Company.....	Detroit, Mich.....	Chas. J. Bosworth.....	San Francisco.
1910.....	Fidelity Phenix Fire Insurance Company.....	New York, N. Y.....	G. L. Stevick.....	San Francisco.
1820.....	Fire Association of Philadelphia.....	Philadelphia, Pa.....	W. G. Backus.....	San Francisco.
1855.....	Firemen's Insurance Company.....	New York, N. Y.....	A. G. Nason.....	San Francisco.
1912.....	First National Fire Insurance Company.....	Philadelphia, Pa.....	Frank M. Avery.....	San Francisco.
1847.....	Fitchburg Mutual Fire Insurance Company.....	Newark, N. J.....	C. H. Ward.....	San Francisco.
1879.....	Fonciere Transports Insurance Company.....	Washington, D. C.....	Edward Brown & Sons.....	San Francisco.
1865.....	Frankfort General Insurance Company.....	Fitchburg, Pa.....	A. H. Elliott.....	San Francisco.
1829.....	Franklin Fire Insurance Company.....	Paris, France.....	H. R. Mann.....	San Francisco.
1861.....	General Marine Insurance Company.....	Frankfort, Germany.....	Walter A. Clowen.....	San Francisco.
1891.....	General Accident Fire and Life Assurance Corporation, Ltd.....	Philadelphia, Pa.....	C. C. Kinney.....	San Francisco.
1897.....	German Alliance Insurance Company.....	Dresden, Saxony.....	Macondry & Co.....	San Francisco.
1872.....	German American Insurance Company.....	Perth, Scotland.....	T. J. A. Tiedeman.....	San Francisco.
		New York, N. Y.....	Geo. H. Tyson.....	San Francisco.
		New York, N. Y.....	Geo. H. Tyson.....	San Francisco.

TABLE No. 33—Continued.

Showing the names of companies, other than California companies, authorized to transact business in California on December 31, 1913, year of organization, location, present general agent, and his place of business in California.

Year of organization	Name of company	Location	General agent	Place of business
1873	German American Insurance Company of Pennsylvania	Pittsburg, Pa.	C. H. Ward	San Francisco.
1875	German Fire Insurance Company	Peoria, Ill.	J. H. Richards	San Francisco.
1892	German Fire Insurance Company	Pittsburg, Pa.	Bertheau, Selbach & Bertheau	San Francisco.
1893	Germania Fire Insurance Company	New York, N. Y.	Fred S. Penfield	San Francisco.
1895	Germania Life Insurance Company	New York, N. Y.	Geo. Leisander	San Francisco.
1893	Girard Fire and Marine Insurance Company	Philadelphia, Pa.	Edward E. Potter	San Francisco.
1849	Glens Falls Insurance Company	Glens Falls, N. Y.	Edward E. Potter	San Francisco.
1911	Globe Indemnity Company	New York, N. Y.	David Duncan	San Francisco.
1899	Globe and Rutgers Fire Insurance Company	New York, N. Y.	Arthur M. Brown	San Francisco.
1892	Great Eastern Casualty Company	New York, N. Y.	James C. Hayburn	San Francisco.
1901	Great Western Accident Association	Des Moines, Iowa	Jesse S. Newton	San Francisco.
1901	Guarantee Fund Life Association	Omaha, Nebraska	W. R. Williams	Monrovia, Cal.
1909	Guardian Casualty and Guaranty Company	Salt Lake City, Utah	R. W. Sloan	San Francisco.
1854	Hamburg Bremen Fire Insurance Company	Hamburg, Germany	Macdonald & Miles	San Francisco.
1832	Hamilton Fire Insurance Company	New York, N. Y.	Arthur M. Brown	San Francisco.
1852	Hanover Fire Insurance Company	New York, N. Y.	Bertheau, Selbach & Bertheau	San Francisco.
1810	Hartford Fire Insurance Company	Hartford, Conn.	Dixwell Hewitt	San Francisco.
1836	Hartford Steam Boiler Inspection and Insurance Company	Hartford, Conn.	H. R. Mann	San Francisco.
1853	Home Insurance Company	New York, N. Y.	Harry L. Roff	San Francisco.
1886	Home Fire Insurance Company	Salt Lake City, Utah	H. R. Mann	San Francisco.
1830	Home Life Insurance Company	New York, N. Y.	James A. Lawrence	San Francisco.
1871	Humboldt Fire Insurance Company	Pittsburg, Pa.	James F. Cobb	San Francisco.
1854	Indemnity Mutual Marine Assurance Company, Ltd.	London, England	E. C. Evans	San Francisco.
1881	Individual Underwriters	New York, N. Y.	*	San Francisco.
1905	Illinois Surety Company	Chicago, Ill.	C. T. Hughes	San Francisco.
1877	Indiana Lumbermen's Mutual Insurance Company	Indianapolis, Ind.	W. F. Snyder	San Francisco.
1893	Indiana and Ohio Live Stock Insurance Company	Crawfordsville, Ind.	Geo. W. Patison	Santa Ana, Cal.
1794	Insurance Company of North America	Philadelphia, Pa.	J. C. Johnston	San Francisco.
1794	Insurance Company of the State of Pennsylvania	Philadelphia, Pa.	Frank F. Woods	San Francisco.
1939	International Fire Insurance Company	Fort Worth, Texas	J. H. Ankele	San Francisco.
1909	International Casualty Company	Spokane, Wash.	Geo. M. Hafford	San Francisco.
1907	Inter-Ocean Life and Casualty Company	Indianapolis, Ind.	I. S. Bernard	San Francisco.
1909	International Life Insurance Company	St. Louis, Mo.	M. N. Klock	Los Angeles.
1913	Knickerbocker Insurance Company	New York, N. Y.	S. S. Lowery	San Francisco.
1865	Law Union and Rock Insurance Company, Ltd.	London, England	Harry Holmes Smith	San Francisco.
1836	Liverpool and London and Globe Insurance Company, Ltd.	Liverpool, England	Robt. P. Fabj	San Francisco.
1882	Lloyds Plate Glass Insurance Company	New York, N. Y.	Christensen & Goodwin	San Francisco.
1720	London Assurance Corporation	London, England	A. W. Thornton	San Francisco.

1869	London Guarantee and Accident Company, Ltd.	London, England	Edw. C. Landis	San Francisco.
1861	London and Lancashire Fire Insurance Company	Liverpool, England	Sam B. Stoy	San Francisco.
1908	London and Lancashire Guarantee and Accident Company	Toronto, Canada	Sam B. Stoy	San Francisco.
1909	Loyal Protective Insurance Company	Boston, Mass.	H. J. Stanley	Santa Monica.
1904	Lumber Insurance Company	New York, N. Y.	A. C. Thornton	San Francisco.
1908	Lumber Manufacturers' Inter Insurance Association	New York, N. Y.	*	
1908	Lumber Mutual Fire Insurance Company	Boston, Mass.	W. F. Snyder	San Francisco.
1895	Lumbermen's Indemnity Exchange	Seattle, Wash.	*	
1903	Lumbermen's Mutual Insurance Company	Mansfield, Ohio	W. F. Snyder	San Francisco.
1895	Manhattan Life Insurance Company	New York, N. Y.	Wm. A. Mann	San Francisco.
1850	Mannheim Insurance Company	Mannheim, Germany	J. B. Levison	San Francisco.
1879	Marine Insurance Company, Ltd.	London, England	G. T. McNear	San Francisco.
1886	Maritime Insurance Company	Liverpool, England	Livingston Smith & Co.	San Francisco.
1898	Maryland Casualty Company	Baltimore, Maryland	W. B. Wentz	San Francisco.
1910	Maryland Motor Car Company	Wilmington, Delaware	H. V. D. Johns	San Francisco.
1901	Masonic Mutual Accident	Springfield, Mass.	A. H. Lain	Los Angeles.
1909	Masonic Protective Association	Worcester, Mass.	Claude L. Chambers	San Diego.
1907	Massachusetts Bonding and Insurance Company	Boston, Mass.	Robertson & Hall	San Francisco.
1907	Massachusetts Mutual Life Insurance Company	Springfield, Mass.	William J. Bell	San Francisco.
1851	Mechanics' and Traders' Insurance Company	New Orleans, La.	Wayman & Henry	San Francisco.
1869	Mechanics' Protective Company	Fort Wayne, Ind.	Ira Van Slyke	Oakland, Cal.
1909	Medical Protective Company	New York, N. Y.	Associated Underwriters, Inc.	San Francisco.
1910	Merchants' Fire Assurance Corporation	Denver, Colo.	Clarence de Veue	San Francisco.
1907	Merchants Fire Insurance Company	Burlington, Iowa	Carl A. Stutsman	Los Angeles.
1894	Merchants' Life Association	New York, N. Y.	Geo. B. Scott	San Francisco.
1836	Metropolitan Life Insurance Company	New York, N. Y.	H. R. Mann	San Francisco.
1874	Metropolitan Casualty Company	New York, N. Y.	Geo. W. Brooks	San Francisco.
1904	Michigan Commercial Insurance Company	Lansing, Mich.	Carl A. Henry	San Francisco.
1880	Michigan Fire and Marine Insurance Company	Detroit, Mich.	F. P. Fish	San Francisco.
1910	Midland Casualty Company	Chicago, Ill.	J. A. Riley	San Francisco.
1892	Missouri State Life Insurance Company	St. Louis, Mo.	Geo. R. Stiles	Patton, Cal.
1845	Mutual Benefit Life Insurance Company	Newark, N. J.	W. L. Hathaway	San Francisco.
1842	Mutual Life Insurance Company	New York, N. Y.	James F. Cobb	San Francisco.
1910	National Ben Franklin Fire Insurance Company	Pittsburg, Pa.	A. E. Nash	San Francisco.
1904	National Casualty Company	Detroit, Mich.	Wayman & Henry	San Francisco.
1869	National Fire Insurance Company	Hartford, Conn.	James Goode	San Francisco.
1899	National Life Association	Des Moines, Iowa	F. A. Stolp	San Francisco.
1848	National Life Insurance Company	Montpelier, Vermont	B. M. Gunn	San Francisco.
1868	National Life Insurance Company of U. S. A.	Chicago, Ill.	Frank L. Gilbert	Los Angeles.
1897	National Surety Company	New York, N. Y.	Dixwell Davenport	San Francisco.
1901	National Union Fire Insurance Company	Pittsburg, Pa.	John A. Prinsen	Los Angeles.
1845	Netherlands Fire and Life Insurance Company	The Hague	Ashley R. Faull	San Francisco.
1898	New Amsterdam Casualty Company	New York, N. Y.	Associated Underwriters, Inc.	San Francisco.
1826	New Brunswick Fire Insurance Company	New Brunswick, N. J.	Strong & Farr	San Francisco.
1910	New England Casualty Company	Boston, Mass.		San Francisco.

TABLE No. 33—Continued.

Showing the names of companies, other than California companies, authorized to transact business in California on December 31, 1913, year of organization, location, present general agent, and his place of business in California.

Year of organization	Name of company	Location	General agent	Place of business
1855	New England Mutual Life Insurance Company	Boston, Mass.	Herman Cramer, Jr.	San Francisco.
1893	New Hampshire Fire Insurance Company	Manchester, N. H.	A. T. Bailey	San Francisco.
1910	New Jersey Fire Insurance Company	Newark, N. J.	E. D. Silent & Co.	Los Angeles.
1898	New Jersey Fidelity and Plate Glass Insurance Company	Newark, N. J.	C. H. Ward	San Francisco.
1910	New World Life Insurance Company	Spokane, Wash.	W. W. Hindman	Los Angeles.
1841	New York Life Insurance Company	New York, N. Y.	Arthur Hutchinson	San Francisco.
1891	New York Plate Glass Insurance Company	New York, N. Y.	J. G. Johnston *	San Francisco.
1899	New York Reciprocal Underwriters	New York, N. Y.		
1859	New Zealand Insurance Company, Ltd.	Auckland, N. Z.	Clinton Folger	San Francisco.
1811	Newark Fire Insurance Company	Newark, N. J.	Geo. W. Dornin	San Francisco.
1850	Niagara Fire Insurance Company	New York, N. Y.	Edwin Parrish	San Francisco.
1857	Nord Deutsche Insurance Company	Hamburg, Germany	J. B. Levinson	San Francisco.
1886	North American Accident Insurance Company	Chicago, Ill.	J. L. Dunscomb	San Francisco.
1809	North British and Mercantile Insurance Company	London, England	George M. Ward	San Francisco.
1883	North China Insurance Company, Ltd.	Shanghai, China	Balfour, Guthrie & Co.	San Francisco.
1886	Northern Assurance Company, Ltd.	London, England	E. C. H. Robins	San Francisco.
1897	Northern Insurance Company	New York, N. Y.	McChure Kelly	San Francisco.
1822	North River Insurance Company	New York, N. Y.	Associated Underwriters, Inc.	San Francisco.
1809	Northwestern Fire and Marine Insurance Company	Minneapolis, Minn.	J. L. Fuller	San Francisco.
1901	Northwestern Mutual Fire Association	Seattle, Wash.	W. F. Snyder	San Francisco.
1869	Northwestern National Insurance Company	Milwaukee, Wis.	I. H. Harris	San Francisco.
1857	Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	Smith, Thomas & Thomas	San Francisco.
1797	Norwich Union Fire Insurance Society, Ltd.	Norwich, England	Jacob L. Fuller	San Francisco.
1910	Occidental Fire Insurance Company	Albuquerque, N. M.	J. H. Ankele	San Francisco.
1871	Ocean Accident and Guarantee Corporation, Ltd.	London, England	L. A. Redman	San Francisco.
1888	Ocean Marine Insurance Company, Ltd.	London, England	H. M. Newhall & Co.	San Francisco.
1906	Old Colony Insurance Company	Boston, Mass.	Curtis & Gordon	San Francisco.
1894	Oregon Fire Relief Association	McMinnville, Oregon	D. T. Aubrey	San Francisco.
1867	Orient Insurance Company	Hartford, Conn.	Sam B. Stoy	Oakland.
1851	Pacific Fire Insurance Company	New York, N. Y.	Frank E. Powers	San Francisco.
1900	Palatine Insurance Company, Ltd.	London, England	E. T. Niebling	San Francisco.
1899	Pelican Assurance Company	New York, N. Y.	W. Irving	San Francisco.
1847	Penn Mutual Life Insurance Company	Philadelphia, Pa.	Edw. H. Hart	San Francisco.
1825	Pennsylvania Fire Insurance Company	Philadelphia, Pa.	R. W. Osborn	San Francisco.
1895	Pennsylvania Lumbermen's Mutual Fire Insurance Company	Philadelphia, Pa.	W. F. Snyder	San Francisco.

1908.....	Peoples National Fire Insurance Company of Delaware.....	Philadelphia, Pa.-----	Bertheau, Selbach & Bertheau-----	San Francisco.
1906.....	Philadelphia Life Insurance Company-----	Philadelphia, Pa.-----	W. J. Kimber-----	Los Angeles.
1782.....	Phoenix Assurance Company, Ltd.-----	London, England-----	W. Irving-----	San Francisco.
1854.....	Phoenix Insurance Company-----	Hartford, Conn.-----	Geo. H. Tyson-----	San Francisco.
1851.....	Phoenix Mutual Life Insurance Company-----	Hartford, Conn.-----	J. S. Osborne-----	San Francisco.
1902.....	Pittsburg Life and Trust Company-----	Pittsburg, Pa.-----	J. F. Riley-----	San Francisco.
1893.....	Preferred Accident Insurance Company-----	New York, N. Y.-----	Geo. C. Farrell-----	San Francisco.
1799.....	Provident Washington Insurance Company-----	Providence, R. I.-----	J. F. D. Curtis-----	San Francisco.
1865.....	Provident Life and Trust Company-----	Philadelphia, Pa.-----	Vail & Eldridge-----	San Francisco.
1908.....	Prudential Casualty Company-----	Indianapolis, Ind.-----	C. F. Phillip-----	San Francisco.
1873.....	Prudential Insurance Company of America-----	Newark, N. J.-----	O. C. Orr-----	San Francisco.
1845.....	Prussian National Insurance Company-----	Stettin, Germany-----	John A. Prinsen-----	Los Angeles.
1891.....	Queen Insurance Company of America-----	New York, N. Y.-----	Rella V. Watt-----	San Francisco.
1841.....	Reliance Insurance Company-----	Philadelphia, Pa.-----	C. C. Kinney-----	San Francisco.
1903.....	Reliance Life Insurance Company-----	Pittsburg, Pa.-----	A. D. F. Reynolds-----	San Francisco.
1881.....	Reliance Marine Insurance Company-----	Liverpool, England-----	Henry Lund & Co.-----	San Francisco.
1905.....	Rhode Island Insurance Company-----	Providence, R. I.-----	Commonwealth Securities Co.-----	San Francisco.
1834.....	Ridgely Protective Association-----	Worcester, Mass.-----	John W. Watkins-----	Fresno, Cal.
1939.....	Rio Grande Fire Insurance Company-----	San Antonio, Texas-----	J. H. Richards-----	San Francisco.
1845.....	Royal Insurance Company, Ltd.-----	Liverpool, England-----	Rella V. Watt-----	San Francisco.
1910.....	Royal Indemnity Company-----	New York, N. Y.-----	Rella V. Watt-----	San Francisco.
1908.....	Scranton Life Insurance Company-----	Scranton, Pa.-----	J. W. Henderson-----	Los Angeles.
1841.....	Security Insurance Company-----	New Haven, Conn.-----	E. E. Potter-----	San Francisco.
1902.....	Security Life Insurance Company of America-----	Richmond, Va.-----	C. B. Atwood-----	Los Angeles.
1824.....	Scottish Union and National Insurance Company-----	Edinburgh, Scotland-----	H. W. Fores-----	San Francisco.
1875.....	Sea Insurance Company, Ltd.-----	Liverpool, England-----	Meyer Wilson & Co.-----	San Francisco.
1909.....	Southwestern Surety and Insurance Company-----	Durant, Oklahoma-----	Lloyd & Spangler-----	San Francisco.
1849.....	Springfield Fire and Marine Insurance Company-----	Springfield, Mass.-----	Dornin & Dornin-----	San Francisco.
1865.....	St. Paul Fire and Marine Insurance Company-----	St. Paul, Minn.-----	Christensen & Goodwin-----	San Francisco.
1884.....	Standard Accident Insurance Company-----	Detroit, Mich.-----	C. F. Briggs-----	San Francisco.
1905.....	Standard Fire Insurance Company-----	Hartford, Conn.-----	C. C. Kinney-----	San Francisco.
1910.....	Standard Life Insurance Company of America-----	Pittsburg, Pa.-----	Wm. J. Justin-----	San Francisco.
1871.....	Standard Marine Insurance Company, Ltd.-----	Liverpool, England-----	J. D. Spreckels Bros. & Co.-----	San Francisco.
1891.....	State Assurance Company, Ltd.-----	Liverpool, England-----	H. W. Fores-----	San Francisco.
1894.....	State Life Insurance Company-----	Indianapolis, Ind.-----	Paul G. Hansman-----	San Francisco.
1911.....	Sterling Fire Insurance Company-----	Indianapolis, Ind.-----	Commonwealth Securities Co.-----	San Francisco.
1850.....	Stuyvesant Insurance Company-----	New York, N. Y.-----	Frank E. Powers-----	San Francisco.
1872.....	Subscribers at United States Lloyds-----	New York, N. Y.-----	M. C. Harrison-----	San Francisco.
1710.....	Sun Insurance Office-----	London, England-----	C. A. Henry-----	San Francisco.
1866.....	Svea Fire and Life Insurance Company, Ltd.-----	Göthenburg, Sweden-----	Arthur M. Brown-----	San Francisco.
1839.....	Switzerland General Insurance Company-----	Zurich, Switzerland-----	Louis Rosenthal-----	San Francisco.
1860.....	Thames and Mersey Marine Insurance Company, Ltd.-----	Liverpool, England-----	Louis Rosenthal-----	San Francisco.
1863.....	Travelers' Insurance Company-----	Hartford, Conn.-----	Arthur F. Bridge-----	San Francisco.

TABLE No. 33—Continued.

Showing the names of companies, other than California companies, authorized to transact business in California on December 31, 1913, year of organization, location, present general agent, and his place of business in California.

Year of organization	Name of company	Location	General agent	Place of business
1907	Union Assurance Society, Ltd.	London, England	Harry Holmes Smith	San Francisco.
1867	Union Central Life Insurance Company	Cincinnati, Ohio	R. L. Stephenson	San Francisco.
1863	Union Marine Insurance Company, Ltd.	Liverpool, England	R. Gallegos	San Francisco.
1848	Union Mutual Life Insurance Company	Portland, Maine	Geo. E. Hunt	San Francisco.
1860	United Firemen's Insurance Company	Philadelphia, Pa.	James F. Cobb	San Francisco.
1895	United States Casualty Company	New York, N. Y.	D. P. Billington	San Francisco.
1896	United States Fidelity and Guaranty Company	Baltimore, Maryland	H. V. D. Johns	San Francisco.
1824	United States Fire Insurance Company	New York, N. Y.	Associated Underwriters, Inc.	San Francisco.
1900	United States Health and Accident Insurance Company	Saginaw, Mich.	James C. Hayburn	San Francisco.
	Warner's Inter-Insurance Bureau	Chicago, Ill.	*	
1837	Westchester Fire Insurance Company	New York, N. Y.	B. J. Smith	San Francisco.
1851	Western Assurance Company	Toronto, Canada	W. L. W. Miller	San Francisco.
1900	Western Life and Accident Company	Denver, Colo.	W. L. Godfrey	San Francisco.
1913	Western Indemnity Company	Dallas, Texas	Arthur G. Nason	San Francisco.
1833	Williamsburgh City Fire Insurance Company	New York, N. Y.	Associated Underwriters, Inc.	San Francisco.
1889	Yang-tsze Insurance Association, Ltd.	Shanghai, China	Balfour, Guthrie & Co.	San Francisco.
1825	Yorkshire Insurance Company	York, England	McClure Kelly	San Francisco.

TABLE No. 34.

Showing Capital Stock, Total Admitted Assets, Liabilities (except capital) and Net Surplus of California companies on December 31, 1913.

FIRE AND MARINE.

Name of company	Location	Capital stock paid up	Total admitted assets	Total liabilities (except capital)	Net surplus (unassigned funds)	Surplus as regards policyholders
California	San Francisco	\$400,000 00	\$1,140,865 33	\$549,229 14	\$191,636 21	\$591,636 21
Capital Fire	Sacramento	250,000 00	326,641 66	34,742 44	41,899 22	291,899 22
Fireman's Fund	San Francisco	1,500,000 00	9,864,871 84	6,113,626 54	2,251,245 30	3,751,245 30
Indemnity Exchange Mutual Fire*	Los Angeles		11,033 56	3,097 78	7,935 78	7,935 78
Los Angeles Fire	Los Angeles	244,341 90	278,638 09	3,766 30	30,529 89	274,871 79
Vulcan Fire	Oakland	500,000 00	955,641 34	76,785 89	378,855 45	878,855 45
Total fire and marine		\$2,894,341 90	\$12,577,691 84	\$6,781,248 02	\$2,902,101 85	\$5,796,443 75

TABLE No. 34—Continued.

Showing Capital Stock, Total Admitted Assets, Liabilities (except capital) and Net Surplus of California companies on December 31, 1913.

Name of company	Location	Capital stock paid up	Total admitted assets	Total liabilities (except capital)	Net surplus (unassigned funds)	Surplus as regards policyholders
LIFE.						
California State Life	Sacramento	\$500,000 00	\$976,639 53	\$230,577 44	\$246,062 09	\$746,062 09
Great Republic Life	Los Angeles	500,000 00	791,483 96	37,471 95	254,012 01	754,012 01
Occidental Life	Los Angeles	250,000 00	897,192 51	598,497 41	48,695 10	298,695 10
Maturity Life Association ¹	San Francisco	---	5,100 00	5,300 00	200 00	200 00
Pacific Mutual Life	Los Angeles	1,000,000 00	29,338,151 99	27,393,990 58	944,161 41	1,944,161 41
San Francisco Life	San Francisco	250,000 00	597,586 93	252,260 34	95,326 59	345,326 59
Sunset Assuranc ¹	Santa Barbara	---	5,365 92	1,470 09	3,896 83	3,896 83
United Protective Life Association ¹	Los Angeles	---	5,056 87	3,301 31	1,755 56	1,755 56
West Coast Life	San Francisco	350,000 00	1,388,788 96	1,025,570 39	13,218 57	363,218 57
Western States Life	San Francisco	1,000,000 00	1,605,812 11	447,383 86	158,428 25	1,158,428 25
Total life	---	\$3,850,000 00	\$835,611,179 78	\$29,995,823 37	\$1,765,356 41	\$5,615,356 41
MISCELLANEOUS.						
California Accident Association ¹	San Francisco	---	\$7,829 12	\$4,523 53	\$3,305 59	\$3,305 59
California Pacific Title and Trust	San Francisco	---	1,369,737 97	238,948 62	30,789 35	1,130,789 35
City Abstract and Title	San Francisco	\$1,100,000 00	280,914 07	7,950 00	22,964 07	272,964 07
International Indemnity	Los Angeles	269,965 00	322,012 45	44,986 00	7,061 45	277,026 45
Los Angeles Title and Trust	Los Angeles	400,000 00	540,876 86	105,872 52	35,004 34	435,004 34
Los Angeles Title Insurance Company	Los Angeles	200,000 00	209,173 41	4,019 31	5,154 10	205,154 10
Oakland Title Insurance and Guaranty Company	Oakland	---	---	---	---	---
Pacific Coast Casualty	San Francisco	230,000 00	241,198 68	1,753 70	9,444 98	241,072 88
Pacific Mutual Indemnity	Los Angeles	300,000 00	645,248 17	257,271 55	87,976 62	387,976 62
Pacific Surety	San Francisco	100,000 00	122,764 07	None	22,764 07	122,764 07
Standard Title	San Francisco	300,000 00	788,432 80	397,773 62	90,659 18	390,659 18
Title Guarantee and Trust	San Francisco	145,400 00	211,317 69	33,402 23	32,515 46	177,915 46
Title Insurance and Guaranty	Los Angeles	250,000 00	772,095 58	270,247 27	251,848 31	501,848 31
Title Insurance and Trust	San Francisco	365,500 00	462,070 96	83,360 77	13,210 19	378,710 19
Mortgage Guarantee Company	Los Angeles	800,000 00	1,320,636 43	200,000 00	320,636 43	1,120,636 43
Western Mortgage and Guaranty Company	Los Angeles	500,000 00	486,758 92	1,502 92	214,744 00	485,256 00
Western Mortgage and Guaranty Company	San Francisco	439,100 00	1,606,516 33	1,148,383 33	19,033 00	458,133 00
Total miscellaneous	---	\$5,649,965 00	\$9,387,583 51	\$2,799,995 37	\$937,623 14	\$9,587,588 14
Grand total (California companies)	---	\$12,394,306 90	\$57,576,455 13	\$39,577,066 83	\$5,605,081 40	\$17,969,388 30

*Mutual company. ¹Assessment company. Impairment of capital. Company merged with Bond and Mortgage Company of Los Angeles.

TABLE No. 35.
Showing Capital Stock, Total Admitted Assets, Liabilities (except capital) and Net Surplus of companies of other states.
FIRE AND MARINE.

Name of company	Location	Capital stock paid up	Total admitted assets	Total liabilities (except capital)	Net surplus (over capital)	Surplus as regards policyholders
Etna	Hartford	\$7,000,000 00	\$22,481,250 34	\$10,571,860 45	\$3,909,389 89	\$11,909,389 89
Agricultural	Watertown	500,000 00	4,302,768 37	2,252,131 47	1,550,636 90	2,050,636 90
Alliance	Philadelphia	750,000 00	2,278,199 77	837,439 32	690,760 45	1,440,760 45
American	Newark	1,000,000 00	10,004,903 21	5,452,043 92	3,552,859 29	4,452,859 29
American Central	St. Louis	2,000,000 00	5,413,218 67	3,383,138 97	30,079 70	2,030,079 70
American Druggist	Cincinnati	200,000 00	551,931 24	64,304 26	87,566 98	287,566 98
American and Foreign Marine	New York	300,000 00	1,095,912 95	104,042 79	691,870 16	991,870 16
Arizona Fire	Phoenix	200,000 00	403,635 76	70,992 10	132,643 66	332,643 66
Atlantic Mutual*	New York	---	15,121,401 74	10,051,938 07	5,039,463 67	5,039,463 67
Austin Fire	Dallas	250,000 00	653,513 15	264,033 96	139,479 19	389,479 19
Boston	Boston	1,000,000 00	6,384,741 87	2,853,312 36	2,531,429 51	3,531,429 51
Caledonian American	New York	200,000 00	253,369 23	17,430 90	35,938 33	235,938 33
Camden Fire	Camden	600,000 00	3,036,405 70	1,642,726 90	813,678 80	1,413,678 80
Central Manufacturers' Mutual*	Van Wert	---	697,806 93	243,749 47	364,117 46	354,117 46
Citizens'	St. Louis	200,000 00	810,840 34	451,629 35	159,210 99	359,210 99
Citizens Fire Insurance Co. of West Va.	Charlestown	1,000,000 00	1,739,996 68	530,392 00	203,604 68	1,203,604 68
City of New York	New York	580,000 00	1,556,206 47	698,760 25	277,446 22	857,446 22
Columbia	Jersey City	400,000 00	973,679 62	234,558 13	339,121 49	739,121 49
Commercial Fire	Washington	400,338 75	759,187 48	183,960 39	108,888 34	575,227 09
Commercial Union	New York	200,000 00	1,089,437 42	496,344 70	393,092 72	593,092 72
Commonwealth Fire	Dallas	250,000 00	604,454 09	234,309 38	120,144 71	370,144 71
Commonwealth	New York	500,000 00	2,633,257 30	948,487 02	1,184,780 28	1,684,780 28
Concordia	Milwaukee	600,000 00	2,357,792 38	1,345,842 42	421,949 96	1,021,949 96
Connecticut Fire	Hartford	1,000,000 00	6,761,549 25	4,439,140 35	1,322,408 90	2,322,408 90
Continental	New York	2,030,000 00	27,628,476 64	10,564,978 34	15,063,498 30	17,063,498 30
Detroit Fire and Marine	Detroit	500,000 00	2,278,039 42	703,352 59	1,074,706 83	1,574,706 83
Dubuque Fire and Marine	Dubuque	200,000 00	1,578,255 54	909,487 42	408,768 12	608,768 12
Equitable Fire and Marine	Providence	400,000 00	930,525 71	265,805 66	264,630 05	664,630 05
Federal	Jersey City	1,000,000 00	3,357,520 45	1,222,406 10	1,135,054 35	2,135,054 35
First National Fire	Washington	791,955 00	1,630,979 86	239,429 58	599,595 28	1,391,550 28
Fidelity Phoenix Fire	New York	2,500,000 00	14,938,097 71	8,278,040 79	4,180,053 92	5,680,056 92
Fire Association	Philadelphia	750,000 00	5,154,808 16	5,845,943 32	2,558,864 84	3,308,864 84
Firemen's	Newark	1,000,000 00	6,889,209 99	3,119,171 68	2,720,038 31	3,720,038 31
Fitchburg Mutual Fire*	Fitchburg	---	270,020 90	198,524 26	71,496 64	71,496 64
Franklin Fire	Philadelphia	500,000 00	3,245,736 03	2,196,763 38	548,972 68	1,048,972 68
German Alliance	New York	400,000 00	1,846,013 24	595,539 67	850,473 57	1,250,473 57

German American	2,000,000 00	21,724,918 16	10,479,062 61	9,245,855 55	11,245,855 55
German American	200,000 00	798,481 41	349,418 41	249,063 00	449,063 00
German Fire	200,000 00	1,204,679 11	785,917 50	218,761 61	418,761 61
German Fire	300,000 00	1,133,373 38	659,654 59	173,718 79	473,718 79
Germania Fire	1,000,000 00	7,290,197 27	3,633,930 28	2,593,266 99	3,596,266 99
Girard Fire and Marine	500,000 00	2,532,069 86	1,599,508 89	432,560 97	932,560 97
Glens Falls	500,000 00	5,525,539 37	2,706,238 49	2,319,300 88	2,819,300 88
Globe and Rutgers	400,000 00	8,020,276 62	4,405,149 96	3,215,126 66	3,615,126 66
Hamilton Fire	200,004 00	421,384 27	180,211 25	41,169 02	241,173 02
Hanover Fire	1,000,000 00	4,743,232 86	3,031,928 23	741,304 63	1,741,304 63
Hartford Fire	2,000,000 00	23,525,973 85	16,977,451 72	7,548,522 13	9,548,522 13
Home	6,000,000 00	33,139,915 81	17,066,895 12	10,073,019 69	16,073,019 69
Home Fire	300,000 00	1,019,475 32	103,545 96	645,929 56	945,929 56
Humboldt Fire	300,000 00	1,457,320 79	894,382 76	262,938 03	562,938 03
Insurance Company of North America	4,000,000 00	17,880,122 23	9,880,122 23	4,000,000 00	8,000,000 00
Indiana Lumbermen's Mutual*		421,397 94	186,915 73	234,482 21	234,482 21
Insurance Company of State of Pennsylvania		4,006,653 09	2,638,878 69	347,774 40	1,347,774 40
International Fire		320,840 14	71,138 50	49,701 64	249,701 64
Lumber	200,000 00	622,938 53	82,156 40	140,812 13	540,812 13
Lumbermen's Mutual*		604,624 01	225,240 59	379,383 42	379,383 42
Lumbermen's Mutual Fire*		769,958 33	231,456 22	538,502 11	538,502 11
Knickerbocker	250,000 00	403,723 87	13,927 33	139,799 54	389,799 54
Mechanics' and Traders'	300,000 00	1,521,714 15	674,419 43	547,294 72	847,294 72
Merchants Fire	200,000 00	425,588 87	111,011 99	114,576 88	314,576 88
Merchants Fire Assurance Corporation	200,000 00	863,414 42	298,205 28	365,209 14	565,209 14
Michigan Commercial	400,000 00	921,080 40	339,586 50	181,502 90	581,502 90
Michigan Fire and Marine	400,000 00	1,547,443 65	763,258 71	384,185 24	784,185 24
National Ben Franklin	1,000,000 00	3,347,530 17	1,815,147 32	532,382 85	1,532,382 85
National Fire	2,000,000 00	15,485,761 53	9,403,320 65	4,082,440 88	6,082,440 88
National Lumber	200,000 00	332,533 16	64,362 10	68,171 06	268,171 06
National Union Fire	1,000,000 00	4,683,605 27	3,274,847 67	408,757 67	1,408,757 67
Newark Fire	500,000 00	2,009,892 77	901,859 21	608,033 56	1,108,033 56
New Brunswick Fire	300,000 00	1,046,932 06	575,231 57	171,700 49	471,700 49
New Hampshire Fire	1,350,000 00	6,250,526 89	3,197,093 22	1,793,433 67	3,053,433 67
New Jersey Fire	1,000,000 00	2,076,893 37	650,681 04	426,215 33	1,426,215 33
Niagara Fire	1,000,000 00	6,916,921 81	3,413,509 98	2,503,411 83	3,503,411 83
North River	500,000 00	2,733,168 15	1,625,600 29	607,507 86	1,107,507 86
Northern	350,000 00	1,338,297 56	726,313 13	261,984 43	611,984 43
Northwestern National		414,585 02	1,550,411 16	2,550,411 16	2,550,411 16
Northwestern Mutual Fire*		6,644,767 51	278,709 31	135,875 71	135,875 71
Northwestern Fire and Marine	300,000 00	1,138,935 88	501,664 27	337,301 61	637,301 61
Orient	1,000,000 00	3,487,488 46	1,626,010 83	851,477 63	1,861,477 63
Occidental Fire	200,000 00	398,613 77	148,419 12	50,194 65	250,194 65
Albuquerque					

TABLE No. 35—Continued.
Shoring Capital Stock, Total Admitted Assets, Liabilities (except capital) and Net Surplus of companies of other states.

Name of company	Location	Capital stock paid up	Total admitted assets	Total liabilities (except capital)	Net surplus (over capital)	Surplus as regards policyholders
Old Colony	Boston	\$400,000 00	\$1,317,654 69	\$545,872 44	\$371,782 25	\$771,782 25
Oregon Fire Relief Association*	McMinnville	-----	258,280 57	94,508 27	163,772 30	163,772 30
Pacific Fire	New York	400,000 00	1,257,902 44	569,400 00	288,502 44	688,502 44
Pelican Assurance	New York	200,000 00	758,163 45	295,977 90	262,185 55	462,185 55
Pennsylvania Fire	Philadelphia	750,000 00	8,002,962 21	4,926,908 82	2,326,053 39	3,076,053 39
Pennsylvania Lumbermen's Mutual Fire*	Philadelphia	-----	613,049 72	230,294 82	382,754 90	382,754 90
People's National Fire	Wilmington	1,000,000 00	1,870,815 87	640,682 23	230,133 64	1,230,133 64
Phoenix	Hartford	3,000,000 00	14,568,055 88	6,407,140 50	5,160,915 38	8,100,915 38
Providence Washington	Providence	1,000,000 00	4,928,081 34	2,918,864 54	1,009,216 80	2,009,216 80
Queen Insurance Company of America	New York	1,000,000 00	9,980,013 15	5,041,004 66	3,939,008 49	4,939,008 49
Reliance	Philadelphia	400,000 00	1,023,146 51	1,060,412 82	162,733 69	562,733 69
Rhode Island	Providence	400,000 00	1,359,102 79	586,622 69	372,480 10	772,480 10
Rio Grande Fire Insurance Company	San Antonio	250,116 67	430,703 75	97,055 24	83,531 84	333,648 51
Security	New Haven	1,000,000 00	4,104,636 11	2,302,130 11	802,503 00	1,802,506 00
Springfield Fire and Marine	Springfield	2,500,000 00	10,943,992 88	6,112,529 02	2,331,373 86	4,831,373 86
Sterling Fire	Indianapolis	850,000 00	1,007,019 61	365,727 57	391,292 04	1,241,292 04
St. Paul Fire and Marine	St. Paul	500,000 00	9,464,889 73	5,750,923 88	3,213,935 85	3,713,965 85
Standard Fire	Hartford	500,000 00	1,221,742 56	489,838 97	231,903 59	731,903 59
Stuyvesant	New York	400,000 00	1,357,364 28	846,139 27	111,225 01	511,225 01
Subscribers at United States Lloyds	New York	100,000 00	1,242,171 82	757,149 39	385,022 43	485,022 43
United Firemen's	Philadelphia	400,000 00	1,732,741 00	1,190,758 53	141,982 47	541,982 47
United States Fire	New York	400,000 00	1,196,263 42	594,465 26	201,798 16	601,798 16
Westchester Fire	New York	300,000 00	5,218,653 81	3,639,882 08	1,278,771 73	1,578,771 73
Williamsburg City Fire	New York	1,000,000 00	4,872,222 82	2,861,665 32	1,010,557 50	2,010,557 50
Total fire and fire and marine	-----	\$77,938,414 42	\$459,535,560 64	\$240,640,896 41	\$140,956,249 81	\$218,894,664 23

*Mutual company.

LIFE COMPANIES.

Aetna Life	Hartford	\$4,000,000 00	\$113,956,997 45	\$100,931,370 42	\$9,025,627 03	\$13,025,627 03
American National	Galveston	250,000 00	2,540,554 74	1,744,598 46	545,956 28	795,956 28
Amicable Life	Waco	820,000 00	1,937,740 67	495,941 53	651,799 14	1,471,799 14
Bankers' Life*	Des Moines	-----	22,223,227 21	21,651,813 72	571,413 49	571,413 49
Columbia Life and Trust	Portland	200,000 00	522,808 94	287,808 94	35,000 00	235,000 00

Columbia National Life	1,000,000 00	9,173,025 03	7,718,498 26	454,526 77	1,454,526 77
Connecticut General Life	400,000 00	13,273,804 29	11,662,902 21	1,210,902 08	1,610,902 08
Connecticut Mutual*		68,954,653 15	66,919,737 83	2,004,895 32	2,004,895 32
Continental Life Insurance and Investment Co.	208,875 00	1,168,945 16	888,946 86	71,123 30	279,998 30
Equitable Life	100,000 00	525,945,619 06	515,140,818 00	9,804,801 06	9,904,801 06
Fidelity Mutual Life*		28,896,392 82	27,936,799 80	939,593 02	939,593 02
Germania Life	200,000 00	49,748,862 04	47,688,508 36	1,800,353 68	2,000,353 68
Guarantee Fund Life Association ¹		1,310,279 74	46,916 80	1,263,362 94	1,263,362 94
Home Life	125,000 00	29,181,999 11	27,077,057 64	1,979,941 47	2,104,941 47
International Life	525,000 00	3,503,148 75	2,692,134 42	286,014 33	811,014 33
Manhattan Life	100,000 00	22,137,993 83	21,524,945 37	513,051 46	613,051 46
Massachusetts Mutual Life*		73,723,812 68	69,858,186 38	3,865,626 30	3,865,626 30
Metropolitan Life	2,000,000 00	447,829,229 16	412,244,327 51	33,584,901 65	35,584,901 65
Missouri State Life	1,000,000 00	9,032,736 66	7,559,222 94	478,513 72	1,473,513 72
Mutual Life*		607,057,044 50	607,057,044 50		
Merchants' Life Association ¹		989,810 29	411,856 11	577,954 18	577,954 18
Mutual Benefit Life*		166,142,244 11	166,142,244 11		
National Life Association ¹		569,097 72	57,984 87	511,112 85	511,112 85
National Life United States of America	500,000 00	11,950,064 28	11,274,023 77	176,040 51	676,040 51
National Life*		58,941,984 07	56,187,058 45	2,754,925 62	2,754,925 62
New England Mutual Life*		66,168,702 53	61,182,456 00	4,986,246 53	4,986,246 53
New World Life	895,305 00	1,404,908 51	74,306 89	435,236 62	1,330,601 62
New York Life*		748,497,740 10	748,497,740 10		
Northwestern Mutual Life*		310,556,962 46	306,241,631 69	4,315,330 77	4,315,330 77
Penn Mutual Life*		142,461,658 23	142,461,658 23		
Philadelphia Life	500,320 00	3,708,128 53	2,963,910 76	183,897 77	744,217 77
Pittsburgh Life and Trust	1,000,000 00	23,810,617 35	21,941,255 54	869,361 81	1,869,361 81
Phoenix Mutual Life*		36,566,783 72	35,212,154 00	1,354,632 72	1,354,632 72
Provident Life and Trust		80,776,359 08	77,385,098 32	2,391,260 76	3,391,260 76
Prudential	1,000,000 00	322,769,320 15	297,171,254 28	23,598,065 87	25,598,065 87
Reliance Life	2,000,000 00	4,255,990 45	2,985,966 81	270,023 64	1,270,023 64
Scranton Life	1,000,000 00	1,051,137 48	1,233,443 18	87,694 30	417,694 30
Security Life of America	330,000 00	2,132,961 66	1,638,042 77	214,918 89	434,918 89
Standard Life	220,000 00	790,659 79	398,482 02	67,902 77	392,177 77
State Life*	324,275 00	13,396,698 99	11,434,640 42	1,962,058 57	1,962,058 57
Travelers'		87,767,387 13	77,142,480 35	5,624,906 78	10,624,906 78
Union Central Life	5,000,000 00	99,100,689 87	95,883,802 69	2,716,886 68	3,216,886 68
Union Mutual Life*	500,000 00	18,720,222 55	17,416,234 95	1,303,987 60	1,303,987 60
Total life	\$24,258,835 00	\$4,234,679,009 54	\$4,086,875,326 26	\$123,544,848 28	\$147,803,083 28

*Mutual company. ¹Assessment company. ²Surplus assigned.

TABLE No. 35—Continued.
Showing Capital Stock, Total Admitted Assets, Liabilities (except capital) and Net Surplus of companies of other states.
 MISCELLANEOUS.

Name of company	Location	Capital stock paid up	Total admitted assets	Total liabilities (except capital)	Net surplus (over capital)	Surplus as regards policyholders
Etna Accident and Liability	Hartford	\$1,000,000 00	\$3,083,638 40	\$952,658 46	\$1,131,039 94	\$2,131,039 94
American Automobile	St. Louis	225,000 00	579,053 18	291,562 79	62,490 39	287,490 39
American Casualty	Tacoma	204,175 00	292,458 93	35,576 64	52,707 29	256,882 29
American Credit Indemnity	New York	350,000 00	1,216,346 75	669,129 44	197,217 31	517,217 31
American Surety	New York	5,000,000 00	8,871,339 48	2,764,623 30	1,106,716 18	6,106,716 18
Casualty Company of America	New York	750,000 00	2,685,033 04	1,749,480 05	185,552 39	935,552 39
Chicago Bonding and Surety	Chicago	250,000 00	338,531 37	62,748 88	25,782 49	275,782 49
Commonwealth Bonding and Casualty	Phoenix	300,000 00	479,732 35	128,699 57	51,032 78	321,032 78
Continental Casualty	Hammond	300,000 00	2,005,725 21	1,242,460 37	463,264 84	763,264 84
Equitable Surety	St. Louis	500,000 00	1,388,424 05	466,490 00	421,934 05	921,934 05
Federal Casualty	Detroit	200,000 00	396,050 64	41,038 80	155,011 84	355,011 84
Fidelity and Casualty	New York	1,000,000 00	11,063,356 70	8,254,738 86	1,808,617 84	2,808,617 84
Fidelity and Deposit	Baltimore	3,000,000 00	11,241,268 04	6,052,488 45	2,188,779 59	5,188,779 59
Globe Indemnity	New York	750,000 00	3,200,421 21	2,093,766 21	416,655 00	1,166,655 00
Great Eastern Casualty	New York	250,000 00	937,702 78	565,174 35	122,528 43	372,528 43
Great Western Accident Association ¹	Des Moines		124,605 95	23,010 05	101,595 90	101,595 90
Guardian Casualty and Guaranty	New York	250,000 00	746,749 59	261,381 84	235,367 75	485,367 75
Hartford Steam Boiler Inspection and Insurance	Hartford	1,000,000 00	5,412,495 55	2,439,986 15	1,972,509 40	2,972,509 40
Illinois Surety	Chicago	500,000 00	896,217 09	337,618 86	58,598 23	538,598 23
Indiana and Ohio Live Stock	Crawfordsville	200,000 00	402,198 69	153,384 07	48,814 62	248,814 62
Inter-Ocean Life and Casualty	Indianapolis	100,000 00	140,812 39	24,502 05	16,310 34	116,310 34
Lloyds Plate Glass	New York	250,000 00	910,057 15	395,988 93	264,068 19	514,068 19
Loyal Protective	Boston	100,000 00	424,547 15	200,230 87	124,307 28	224,307 28
Maryland Casualty	Baltimore	1,000,000 00	6,628,777 00	4,537,837 79	1,090,939 21	2,090,939 21
Maryland Motor Car Company	Wilmington	300,000 00	431,881 70	99,015 57	32,866 13	332,866 13
Massachusetts Bonding and Insurance	Boston	300,000 00	3,476,171 54	2,170,840 78	305,330 76	1,305,330 76
Masonic Mutual Accident ¹	Springfield	1,000,000 00	30,042 32	12,465 67	17,576 65	17,576 65
Masonic Protective Association	Worcester	100,000 00	427,334 03	152,771 50	174,562 53	274,562 53
Medical Protective	Fort Wayne	100,000 00	208,118 09	65,238 91	42,879 18	142,879 18
Metropolitan Casualty	New York	200,000 00	920,311 72	463,538 76	236,752 96	456,752 96
Midland Casualty	Chicago	250,000 00	331,478 32	74,609 21	6,869 11	256,869 11
National Casualty	Detroit	200,000 00	345,169 21	50,673 00	94,496 21	294,496 21
National Surety	New York	2,000,000 00	7,158,984 05	3,658,984 05	1,500,000 00	3,500,000 00

New Amsterdam Casualty -----	New York -----	400,000 00	1,346,586 01	732,004 94	214,581 07	614,881 07
New England Casualty Company -----	Boston -----	1,000,000 00	2,327,268 79	1,176,386 78	150,882 01	1,150,882 01
New Jersey Fidelity and Plate Glass -----	Newark -----	300,000 00	803,290 00	354,092 38	149,197 62	449,197 62
New York Plate Glass -----	New York -----	200,000 00	953,569 43	406,123 53	347,445 90	547,445 90
North American Accident -----	Chicago -----	200,000 00	741,612 13	291,470 12	250,142 01	450,142 01
Preferred Accident -----	New York -----	700,000 00	2,981,585 43	1,535,669 35	745,916 08	1,445,916 08
Prudential Casualty -----	Indianapolis -----	300,000 00	1,025,334 55	467,007 74	258,326 81	558,326 81
Ridgely Protective Association -----	Worcester -----	100,000 00	415,844 84	88,768 89	227,075 95	327,075 95
Royal Indemnity -----	New York -----	1,000,000 00	3,514,125 50	2,095,604 94	418,520 56	1,418,520 56
Standard Accident -----	Detroit -----	500,000 00	4,457,338 01	2,440,495 41	1,516,842 60	2,016,842 60
Southwestern Surety -----	Durant -----	542,525 00	1,384,932 38	701,342 59	141,094 79	688,619 79
United States Casualty -----	New York -----	500,000 00	2,668,088 41	1,468,088 41	700,000 00	1,200,000 00
United States Fidelity and Guaranty -----	Baltimore -----	2,000,000 00	7,701,075 09	4,978,035 06	723,040 03	2,723,040 03
United States Health and Accident -----	Saginaw -----	400,000 00	1,056,463 08	236,463 08	400,000 00	800,000 00
Western Indemnity Company -----	Dallas -----	400,000 00	695,587 74	232,577 59	63,010 15	463,010 15
Western Life and Accident ¹ -----	Denver -----	-----	23,282 55	6,559 89	16,722 66	16,722 66
Total miscellaneous -----	-----	\$30,171,700 00	\$108,951,107 61	\$57,723,434 56	\$21,055,973 05	\$51,227,673 05
Grand total (companies of other states) -----	-----	\$132,368,949 42	\$4,803,165,677 79	\$4,385,239,657 23	\$285,557,071 14	\$417,926 020 56

TABLE No. 36.

Showing Total Admitted Assets, Liabilities and Surplus as regards policyholders of companies of foreign countries on December 31, 1913, United States Branch.

FIRE AND FIRE AND MARINE.

Name of company	Home office location	Total admitted assets	Total liabilities (except capital)	Surplus as regards policyholders in United States
Aachen and Munich Fire.....	Aix-la-Chapelle	\$2,589,572 11	\$1,414,719 06	\$1,174,853 05
Atlas Assurance	London	2,867,749 78	1,790,486 63	1,077,263 15
British American Assurance.....	Toronto	1,889,180 90	1,161,272 78	727,908 12
Caledonian	Edinburgh	2,250,445 10	1,613,837 69	636,607 41
Century	Edinburgh	707,830 34	199,477 18	508,353 16
Commercial Union Assurance..	London	7,441,933 76	4,973,560 34	2,468,373 42
Hamburg Bremen Fire.....	Hamburg	1,944,014 92	1,383,870 29	560,144 63
Law Union and Rock.....	London	1,273,299 52	503,564 74	769,734 78
Liverpool and London and Globe	Liverpool	14,263,846 95	9,632,630 05	4,631,216 90
London Assurance Corporation	London	3,814,383 36	2,677,662 12	1,136,721 24
London and Lancashire Fire..	Liverpool	4,871,204 23	3,041,276 03	1,829,928 20
Netherlands Fire and Life.....	The Hague	806,452 72	293,514 99	512,937 73
New Zealand	Auckland	789,713 33	434,058 81	355,654 52
Nord Deutsche	Hamburg	1,439,399 53	579,631 12	859,768 41
North British and Mercantile..	London	8,787,206 47	5,406,990 55	3,380,215 92
Northern Assurance	London	5,137,850 44	3,042,096 07	2,095,754 37
Norwich Union Fire.....	Norwich	3,013,722 69	1,836,840 20	1,176,882 49
Palatine	London	3,199,623 08	1,992,400 52	1,207,222 56
Phoenix Assurance	London	3,890,965 79	2,402,492 29	1,488,473 50
Prussian National	Stettin	2,011,587 14	1,335,247 50	676,339 64
Royal	Liverpool	12,599,303 24	9,302,120 35	3,297,182 89
Scottish Union and National...	Edinburgh	5,954,448 26	2,532,223 14	3,422,225 12
State Assurance	Liverpool	584,935 56	148,053 70	436,881 86
Sun Insurance Office.....	London	4,866,148 41	3,370,838 18	1,495,310 23
Svea Fire and Life.....	Gothenburg	1,518,749 80	847,475 65	671,274 15
Union Assurance Society, Ltd..	London	1,337,729 68	401,139 58	936,590 10
Western Assurance	Toronto	2,578,165 43	1,524,276 76	1,053,888 67
Yorkshire Fire	Yorkshire	916,535 59	405,190 70	511,344 89
Total fire and fire and marine		\$103,345,998 13	\$64,246,947 02	\$39,099,051 11

MARINE.

Alliance Assurance	London	\$567,786 02	\$189,965 67	\$377,820 35
Allianz	Berlin	507,960 35	225,280 48	282,679 87
British and Foreign Marine.....	Liverpool	1,062,556 41	347,080 78	715,475 63
Canton Insurance Office.....	Hongkong	299,325 82	80,731 79	218,594 03
Fonciere	Paris	227,861 05	15,826 37	212,034 68
General Marine	Dresden	251,020 97	21,783 62	229,237 35
Indemnity Mutual Marine.....	London	490,804 23	162,540 53	328,263 70
Mannheim	Mannheim	954,688 49	649,529 65	305,158 84
Marine	London	1,020,566 74	510,260 17	510,306 57
Maritime	Liverpool	271,635 85	54,940 67	216,695 18
North China	Shanghai	259,593 19	16,898 43	242,694 76
Ocean Marine	London	337,886 26	87,919 13	249,967 13
Reliance Marine	Liverpool	344,889 43	73,954 12	270,935 31
Sea	Liverpool	1,295,753 07	897,590 05	398,163 02
Standard Marine	Liverpool	1,113,703 67	331,397 89	732,305 78
Switzerland General	Zurich	478,556 57	134,384 08	344,172 49
Thames and Mersey Marine.....	Liverpool	742,620 35	372,853 79	369,766 56
Union Marine	Liverpool	712,391 80	349,506 53	362,885 27
Yang-tsze	Shanghai	406,118 97	133,990 24	272,128 73
Total marine		\$11,345,719 24	\$4,706,433 99	\$6,639,285 25

TABLE No. 36—Continued.

Showing Total Admitted Assets, Liabilities and Surplus as regards policyholders of companies of foreign countries on December 31, 1913, United States Branch.

MISCELLANEOUS.

Name of company	Home office location	Total admitted assets	Total liabilities (except capital)	Surplus as regards policyholders in United States
Employers' Liability -----	London -----	\$7,318,463 30	\$5,408,871 83	\$1,909,591 47
Frankfort General -----	Frankfort -----	1,364,864 12	959,902 77	404,961 35
General Accident, Fire and Life	Perth -----	2,867,458 39	2,413,210 46	454,247 93
London Guarantee and Accident -----	London -----	4,030,415 31	3,327,513 00	702,902 31
London and Lancashire Guarantee and Accident -----	Toronto -----	903,918 55	323,543 10	580,375 45
Ocean Accident and Guarantee Corporation -----	London -----	4,882,371 79	3,583,064 56	1,299,307 23
Total miscellaneous -----	-----	\$21,367,491 46	\$16,016,105 72	\$5,351,385 74
Grand total, foreign companies -----	-----	\$136,059,208 83	\$84,969,486 73	\$51,089,722 10

FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

Abstracts compiled from the Annual Statements showing
the financial condition on December 31, 1913.

FIRE AND FIRE AND MARINE INSURANCE COMPANIES.

UNITED STATES BRANCH OF THE AACHEN AND MUNICH FIRE INSURANCE COMPANY, of Aix-la-Chapelle, Germany.

Located at New York City.

(Incorporated June 24, 1825. Commenced business in California April 21, 1893.)

JOSEPH A. KELSEY, United States Manager.

A. C. OLDS, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$2,628,751 20

INCOME.

Gross premiums-----	\$1,865,387 01	
Deduct: Reinsurance premiums, fire, \$300,643.94; re- turn premiums, fire, \$312,558.82-----	612,202 76	
Total premiums (other than perpetuals)-----		\$1,252,184 25
Deposit premiums on perpetual risks-----		1,252,184 25
Interest on bonds and dividends on stocks-----	\$88,188 32	
Interest from other sources-----	3,211 81	
Total interest and rents-----		91,400 13
Home office-----		8,535 18
Total income-----		<u>\$1,352,119 56</u>
Total-----		<u>\$3,980,870 76</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$749,393 90	
Deduct amount received for salvage, fire, \$3,980.18; reinsurance, fire, \$155,427.96; discount, fire, \$410.11	159,818 25	
Net amount paid for losses-----		\$589,575 65
Expenses of adjustment, settlement of losses-----		22,082 26
Commissions or brokerage-----		274,454 53
Allowance to local agencies for miscellaneous agency expenses----		8 00
Salaries and expenses of special and general agents-----		44,566 89
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		82,640 56
Rents—including company's occupancy of its own buildings-----		7,005 40
Advertising, printing and stationery-----		13,538 61
Postage, telegrams, telephone and express-----		10,281 90
Legal expenses-----		209 80
Furniture and fixtures-----		1,968 46
Maps, including corrections-----		5,481 31
Underwriters' boards and tariff associations-----		21,340 75
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		15,081 16
Inspections and surveys-----		1,296 12
State taxes on premiums-----		20,323 40
Insurance department licenses and fees-----		8,439 90
All other licenses, fees and taxes-----		6,539 21
Other disbursements-----		2,869 52
Home office-----		101,752 45
Agents' balances charged off-----		266 69
Loss on sale or maturity of ledger assets-----		637 50
Total disbursements-----		<u>\$1,230,360 07</u>
Balance-----		<u>\$2,750,510 69</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$2,424,958 08
Cash in office-----	41 68
Deposits in trust companies and banks not on interest-----	3,982 39
Deposits in trust companies and banks on interest-----	100,050 97
Agents' balances, representing business written subsequent to October 1, last-----	201,045 21
Agents' balances, representing business written prior to October 1, last-----	1,422 22
Bills receivable taken for fire risks-----	684 03
Other ledger assets-----	18,326 11
Total ledger assets-----	\$2,750,510 69

Non-Ledger Assets.

Interest due and accrued on bonds-----	28,780 75
Gross assets-----	\$2,779 291 44

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$1,422 22
Bills receivable, past due, taken for marine, inland and fire risks-----	684 03
Book value of ledger assets over market value-----	187,613 08
Total-----	189,719 33
Total admitted assets-----	\$2,589,572 11

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$22,348 65
Losses in process of adjustment, or in suspense-----	90,204 04
Losses resisted-----	15,345 76
Total claims for losses-----	\$127,898 45
Deduct reinsurance-----	22,990 29
Net amount of unpaid losses-----	\$104,908 16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	1,280,001 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	3,362 78
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	16,250 00
Contingent commissions or other charges due or accrued-----	10,196 67
Total liabilities, except capital stock-----	\$1,414,719 06
Surplus to policyholders-----	1,174,853 05
Total-----	\$2,589,572 11

RISKS AND PREMIUMS.

	Fire risks.	Gross premiums thereon.
In force on the 31st day of December, as per line 6 under this heading in last year's statement-----	\$259,769,733 00	\$2,606,020 46
Written or renewed during the year, per Income No. 5-----	189,528,398 00	1,865,387 01
Total-----	\$449,298,131 00	\$4,471,407 47
Deduct those expired and marked off as terminated-----	156,695,040 00	1,632,715 57
In force at the end of the year-----	\$292,603,091 00	\$2,838,691 90
Deduct amount reinsured (schedule required)-----	44,424,952 00	443,624 71
Net amount in force-----	\$248,178,139 00	\$2,395,067 19

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$90,000 00
Amount loaned to officers and directors	30,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire. \$266,445 00
Less	111,535 00
Net risks written	\$154,910 00
Gross premiums received	\$3,801 17
Less	1,323 02
Net premiums received	\$2,478 15
Net losses paid	23 30
Net losses incurred	23 30

ÆTNA INSURANCE COMPANY.

Hartford, Connecticut.

Year ending December 31, 1913.

(Incorporated June, 1819. Commenced business in California, 1865.)

WM. B. CLARK, President.

E. J. SLOAN, Secretary.

W. H. BREEDING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$5,000,000 00
Amount of ledger assets December 31 of previous year	\$21,700,621 78

INCOME.

	Fire	Marine and Inland.	
Gross premiums -----	\$11,444,157 75	\$2,958,696 56	
Deduct: Reinsurance premium, fire, \$1,527,971.96; marine and inland, \$1,254,604.86; return premiums, fire, \$1,392,290.36; marine and inland, \$279,515.69 -----	2,920,262 32	1,534,120 55	
Total premiums (other than per- petuals) -----	\$8,523,895 43	\$1,424,576 01	\$9,948,471 44
Deposit premiums on perpetual risks-----			3,164 12
Interest on collateral loans-----		\$4,897 91	
Interest on bonds and dividends on stocks-----		884,496 04	
Interest from other sources-----		25,352 70	
Rents—including company's occupancy of its own buildings -----		25,300 00	
Total interest and rents-----			940,046 65
Conscience fund -----		\$15 00	
Tax on real estate recovered from State of Con- necticut -----		9,709 25	
			9,724 25
Agents' balances previously charged off-----			1,122 30
Increase in book value of ledger assets-----			14 14
Total income -----			\$10,903,942 76
Total-----			\$32,604,564 54

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$5,470,981 69	\$1,789,869 81	
Deduct amount received for salvage, fire, \$60,493.08; marine and inland, \$59,774.35; reinsurance, fire, \$853,434.19; marine and inland, \$766,180.55; discount, fire, \$1,174.45	915,101 72	825,954 90	
Net amount paid for losses-----	\$4,555,879 97	\$963,914 91	\$5,519,794 88
Expenses of adjustment, settlement of losses-----			55,036 89
Commissions or brokerage-----			1,931,896 43
Salaries and expenses of special and general agents-----			359,253 52
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			424,782 86
Rents—including company's occupancy of its own buildings-----			74,093 10
Advertising, printing and stationery-----			110,851 80
Postage, telegrams, telephone and express-----			62,769 35
Legal expenses-----			16,812 65
Furniture and fixtures-----			12,234 58
Maps, including corrections-----			17,115 87
Underwriters' boards and tariff associations-----			105,389 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			55,620 55
Inspections and surveys-----			62,349 56
Repairs and expenses on real estate-----			6,251 28
Taxes on real estate-----			11,760 50
State taxes on premiums-----			168,997 24
Insurance department licenses and fees-----			31,266 38
All other licenses, fees and taxes-----			182,349 46
Other disbursements-----			48,564 80
Deposit premiums returned-----			2,937 85
Interest and dividends to stockholders-----			900,000 00
Decrease in liabilities during the year on account of reinsurance treaties-----			1,472 38
Agents' balances charged off-----			1,618 62
Loss on sale or maturity of ledger assets-----			8,563 18
Total disbursements-----			\$10,171,783 39
Balance-----			\$22,432,781 15

LEDGER ASSETS.

Book value of real estate-----	\$627,207 93
Loans secured by pledge of bonds, stocks or other collaterals-----	60,000 00
Book value of bonds and stocks-----	18,326,147 54
Cash in office-----	4,996 66
Deposits in trust companies and banks not on interest-----	57,643 24
Deposits in trust companies and banks on interest-----	1,562,659 65
Agents' balances, representing business written subsequent to October 1, last-----	1,778,184 72
Agents' balances representing business written prior to October 1, last-----	13,459 07
Bills receivable, taken for marine and inland risks-----	2,413 34
Bills receivable taken for fire risks-----	69 00
Total ledger assets-----	\$22,432,781 15

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$97,299 01
Interest due and accrued on other assets-----	375 47
Total-----	\$97,674 48
Market value of bonds and stocks over book value-----	181,461 71
Gross assets-----	\$22,711,917 34

Gross assets ----- \$22,711,917 34

Deduct Assets Not Admitted.

Agents' balances, representing business writer prior to October 1, last-----	\$13,459 07	
Book value of ledger assets over market value, viz:		
Real estate -----	217,207 93	
Total -----		230,667 00
Total admitted assets-----		\$22,481,250 34

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$214,296 48	
Losses in process of adjustment, or in suspense-----	771,925 82	
Losses resisted -----	94,405 63	
Total claims for losses-----	\$1,080,627 93	
Deduct reinsurance -----	358,028 99	
Net amount of unpaid losses-----		\$722,598 94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$8,485,880 05	
Unearned premiums at 50 per cent on inland navigation risks -----	396,852 74	
Unearned premiums at 100 per cent on marine risks--	63,056 25	
Total unearned premiums as computed above-----		8,945,789 04
Amount reclaimable by the insured on perpetual fire insurance policies		104,938 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		307,500 00
Funds held under reinsurance treaties-----		480,575 41
All other liabilities, viz: Interest accrued (not due) on funds held under reinsurance treaties-----		9,458 33
Total liabilities, except capital stock-----		\$10,571,860 45
Cash capital -----	\$5,000,000 00	
Surplus over all liabilities-----	6,909,389 89	
Surplus to policyholders-----		11,909,389 89
Total-----		\$22,481,250 34

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,464,599,802 00	\$16,735,744 57
Written during the year-----	978,943,592 00	11,444,157 75
Totals -----	\$2,443,543,394 00	\$28,179,902 32
Expired and terminated-----	843,213,690 00	10,270,594 41
In force at end of the year-----	\$1,600,329,704 00	\$17,909,307 91
Deduct amount reinsured-----	167,805,745 00	1,849,551 44
Net amount in force-----	\$1,432,523,959 00	\$16,059,756 47
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$58,939,485 00	\$1,457,150 91
Written during the year-----	427,048,212 00	2,958,696 56
Totals -----	\$485,987,697 00	\$4,410,847 47
Expired and terminated-----	417,401,172 00	2,901,212 98
In force at end of the year-----	\$68,586,525 00	\$1,509,634 49
Deduct amount reinsured-----	21,974,841 00	652,872 76
Net amount in force-----	\$46,611,684 00	\$856,761 73
Perpetual risks not included above, \$5,070,494; premiums on same, \$116,598.59.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$360,776,661 00	\$4,380,223 22
More than one and not more than three years to run -----	734,085,311 00	7,570,941 30
More than three years to run-----	342,732,481 00	4,225,190 54
Net amount in force December 31, 1913-----	\$1,437,594,453 00	\$16,176,355 06

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$325,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$50,783,425 00	\$15,441,108 00
Less risks cancelled and reinsured-----	9,948,345 00	1,965,673 00
Net risks written -----	\$40,835,080 00	\$13,475,435 00
Gross premiums received -----	\$733,958 71	\$359,964 02
Less risks cancelled and reinsured-----	154,588 23	59,698 51
Net premiums received -----	\$579,370 48	\$300,265 51
Net losses paid-----	204,515 56	273,680 83
Net losses incurred-----	218,628 34	263,079 15

AGRICULTURAL INSURANCE COMPANY.

Watertown, N. Y.

Year ending December 31, 1913.

(Incorporated 1863. Commenced business in California in 1897.)

W. H. STEVENS, President.

J. O. ADAMS, Secretary.

ARTHUR M. BROWN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$4,189,431 86

INCOME.

Gross premiums -----	\$2,709,688 44
Deduct: Reinsurance premiums, fire, \$565,934.49; return premiums, fire, \$442,943.72-----	1,008,878 21
Total premiums (other than perpetuals)-----	\$1,700,810 23
Interest on mortgage loans-----	\$39,657 06
Interest on collateral loans-----	8,199 33
Interest on bonds and dividends on stocks-----	136,067 96
Interest from other sources-----	6,857 20
Rents—including company's occupancy of its own buildings -----	2,500 00
Total interest and rents-----	193,281 55
Agents' balances previously charged off-----	43 69
Profit on sale or maturity of ledger assets-----	2,279 02
Increase in book value of ledger assets-----	3,876 65
Total income -----	\$1,900,291 14
Total-----	\$6,089,723 00

DISBURSEMENTS.

Gross amount paid for losses.....	\$1,098,642 03
Deduct amount received for salvage, fire, \$9,973.44; reinsurance, fire, \$271,020.86; discount, fire, \$498.25.....	281,492 55
Net amount paid for losses.....	\$817,149 48
Expenses of adjustment, settlement of losses.....	31,498 74
Commissions or brokerage.....	362,824 56
Allowance to local agencies for miscellaneous agency expenses.....	5,712 12
Salaries and expenses of special and general agents.....	109,672 88
Salaries, fees and other charges of officers, directors, trustees, agents and employees	58,951 44
Rents—including company's occupancy of its own buildings.....	3,922 30
Advertising, printing and stationery.....	19,792 82
Postage, telegrams, telephone and express.....	11,654 86
Legal expenses	320 99
Furniture and fixtures	1,379 80
Maps, including corrections	6,302 57
Underwriters' boards and tariff associations.....	33,472 12
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	11,646 99
Inspections and surveys	8,991 30
Repairs and expenses on real estate.....	1,329 51
Taxes on real estate.....	681 97
State taxes on premiums.....	38,232 69
Insurance department licenses and fees.....	8,662 65
All other licenses, fees and taxes.....	11,076 55
Other disbursements	3,869 98
Interest and dividends to stockholders.....	75,000 00
Decrease in liabilities during the year on account of reinsurance treaties	9,364 26
Agents' balances charged off.....	580 60
Loss on sale or maturity of ledger assets.....	8,797 44
Decrease in book value of ledger assets.....	516 76
Total disbursements	\$1,641,405 38
Balance.....	\$4,448,317 62

LEDGER ASSETS.

Book value of real estate.....	\$35,832 51
Mortgage loans on real estate.....	712,862 00
Loans secured by pledge of bonds, stocks or other collaterals.....	128,400 00
Book value of bonds and stocks.....	2,964,569 33
Cash in office	1,428 95
Deposits in trust companies and banks on interest.....	298,545 39
Agents' balances, representing business written subsequent to Octo- ber 1 last.....	300,645 65
Agents' balances, representing business written prior to October 1, last.....	6,033 79
Total ledger assets.....	\$4,448,317 62

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$10,764 15
Interest due and accrued on bonds.....	27,897 40
Interest due and accrued on collateral loans.....	3,290 78
Interest due and accrued on other assets, bank balances.....	735 37
Total	\$42,687 70
Due for reinsurance of paid losses.....	5,160 62
Funds due under reinsurance treaties.....	529 79
Gross assets	\$4,496,695 73

Gross assets ----- \$4,496,695 73

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$6,033 79	
Real estate -----	5,314 74	
Bonds and stocks -----	182,578 83	
Total -----		\$193,927 36
Total admitted assets -----		\$4,302,768 37

LIABILITIES.

Losses adjusted and unpaid, due and not due -----	\$42,894 54	
Losses in process of adjustment, or in suspense -----	101,939 26	
Losses resisted -----	14,259 00	
Total claims for losses -----	\$159,092 80	
Deduct reinsurance -----	33,879 74	
Net amount of unpaid losses -----		\$125,213 06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks -----		1,881,103 97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ---		7,814 44
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----		38,000 00
Conflagration reserve -----		200,000 00
Total -----		\$2,252,131 47
Liabilities secured by special deposits in Virginia, \$25,730; North Carolina, \$9,300; Georgia, \$10,500; Florida, \$10,700—\$56,230. Losses, \$6,736.33; unearned premiums, \$70,497.		
Cash capital -----	\$500,000 00	
Surplus over all liabilities -----	1,550,636 90	
Surplus to policyholders -----		2,050,636 90
Total -----		\$4,302,768 37

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912 -----	\$435,417,600 00	\$4,256,156 00
Written during the year -----	276,490,300 00	2,709,688 44
Excess of original premiums over amount received for reinsurance -----		1,193 04
Totals -----	\$711,907,900 00	\$6,967,037 48
Expired and terminated -----	242,736,300 00	2,479,851 48
In force at end of the year -----	\$469,171,600 00	\$4,487,186 00
Deduct amount reinsured -----	80,110,000 00	842,760 00
Net amount in force -----	\$389,061,600 00	\$3,644,426 00
Recapitulation of Fire Risks in Force and Premiums Thereon.		
	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$84,905,000 00	\$864,415 00
More than one and not more than three years to run -----	212,271,600 00	1,836,786 00
More than three years to run -----	91,885,000 00	943,225 00
Net amount in force December 31, 1913 -----	\$389,061,600 00	\$3,644,426 00

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$100,000 00
Amount loaned to stockholders not officers -----	44,850 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Tornado.
Gross risks written	\$14,146,600 00	\$757,400 00
Less	6,381,200 00	53,600 00
Net risks written	<u>\$7,765,400 00</u>	<u>\$703,800 00</u>
Gross premiums received	\$222,604 73	\$4,311 00
Less	96,777 59	305 00
Net premiums received	<u>\$125,827 14</u>	<u>\$4,006 00</u>
Net losses paid	62,022 02	72 00
Net losses incurred	60,736 05	72 00

ALLIANCE INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated December 5, 1904. Commenced business in California
January 1, 1905.)

EUGENE L. ELLISON, President.

T. HOWARD WRIGHT, Secretary.

J. C. JOHNSTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$750,000 00	
Amount of ledger assets, December 31, of previous year		\$2,292,011 77

INCOME.

	Fire.	Marine and Inland.	
Gross premiums	\$1,036,165 86	\$438,112 74	
Deduct: Reinsurance premiums, fire, \$176,792.90; marine and inland, \$55,696.27; return premium, fire, \$191,477.92; marine and inland, \$52,432.99	368,270 82	108,129 26	
Total premiums (other than per- petuals)	\$667,895 04	\$329,983 48	\$997,878 52
Deposit premiums on perpetual risks			913 00
Interest on bonds and dividends on stock	\$88,924 17		
Interest from other sources	2,256 59		
Total interest and rents			91,180 76
From other sources			201 57
Profit on sale or maturity of ledger assets			429 30
Total income			<u>\$1,090,603 15</u>
Total			<u>\$3,382,614 92</u>

DISBURSEMENTS.

Net amount paid for losses-----	\$572,895 05
Expenses of adjustment, settlement of losses-----	8,259 80
Commissions or brokerage-----	214,426 81
Allowance to local agencies for miscellaneous agency expenses-----	21,593 32
Salaries and expenses of special and general agents-----	19,248 59
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	23,584 80
Rents—including company's occupancy of its own buildings-----	4,479 06
Advertising, printing and stationery-----	6,243 72
Postage, telegrams, telephone and express-----	3,449 73
Legal expenses -----	2,027 40
Furniture and fixtures-----	65 52
Maps, including corrections-----	1,514 93
Underwriters' boards and tariff associations-----	8,454 14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	6,587 91
Inspections and surveys-----	1,842 09
State taxes on premiums-----	16,398 93
Insurance department licenses and fees-----	6,194 45
All other licenses, fees and taxes-----	7,706 74
Other disbursements -----	75 00
Deposit premiums returned-----	262 00
Interest and dividends to stockholders-----	60,000 00
Agents' balances charged off-----	37 50
Loss on sale or maturity of ledger assets-----	193 75
Decrease in book value of ledger assets-----	1 72
Total disbursements -----	<u>\$985,542 96</u>
Balance-----	\$2,397,071 96

LEDGER ASSETS.

Book value of bonds and stocks-----	\$2,126,822 55
Cash in office-----	17 90
Deposits in trust companies and banks not on interest-----	56,455 31
Deposits in trust companies and banks on interest-----	129,700 79
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	133,649 75
Agents' balances, representing business written prior to October 1, last -----	400 64
Bills receivable, taken for marine and inland risks-----	835 42
Total ledger assets-----	<u>\$2,397,071 96</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	22,167 90
Other non-ledger assets-----	3,075 00
Gross assets-----	<u>\$2,422,314 86</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$400 04
Book value of ledger assets over market value, viz: Bonds and stocks-----	143,715 05
Total -----	<u>144,115 09</u>
Total admitted assets-----	<u>\$2,278,199 77</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$5,370 00	
Losses in process of adjustment, or in suspense-----	149,411 00	
Losses resisted -----	8,567 00	
Total claims for losses-----	\$163,348 00	
Deduct reinsurance -----	13,767 00	
Net amount of unpaid losses-----		\$149,581 00
Gross premiums (less reinsurance) receivable upon all unexpired fire risks-----	\$550,557 88	
Unearned premiums at 50 per cent on inland navigation risks -----	38,521 45	
Unearned premiums on marine risks-----	68,215 51	
Total unearned premiums as computed above-----		657,294 84
Amount reclaimable by the insured on perpetual fire insurance policies -----		15,563 48
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		15,000 00
Total liabilities, except capital stock-----		\$837,439 32
Cash capital -----	\$750,000 00	
Surplus over all liabilities-----	690,760 45	
Surplus to policyholders-----		1,440,760 45
Total-----		\$2,278,199 77

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$106,581,750 00	\$1,230,806 64
Written during the year-----	90,534,887 00	1,036,165 86
Totals -----	\$197,116,637 00	\$2,266,972 50
Expired and terminated-----	82,768,121 00	976,205 79
In force at end of the year-----	\$114,348,516 00	\$1,290,766 71
Deduct amount reinsured-----	17,953,714 00	224,665 66
Net amount in force-----	\$96,394,802 00	\$1,066,101 05
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$21,231,402 00	\$228,640 37
Written during the year-----	55,999,726 00	438,112 74
Totals -----	\$77,231,128 00	\$666,753 11
Expired and terminated-----	62,813,380 00	421,902 65
In force at end of the year-----	\$14,417,748 00	\$244,850 46
Deduct amount reinsured-----	1,741,461 00	46,193 67
Net amount in force-----	\$12,676,287 00	\$198,656 79
Perpetual risks not included above, \$550,550.00.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$75,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$5,728,148 00	\$3,156,872 00
Less -----	1,666,609 00	199,094 00
Net risks written-----	\$4,061,519 00	\$2,957,778 00
Gross premiums received-----	\$80,440 35	\$55,515 97
Less -----	22,231 89	7,302 69
Net premiums received-----	\$58,208 46	\$48,213 28
Net losses paid-----	40,217 82	37,602 35
Net losses incurred-----	33,804 42	36,861 07

AMERICAN CENTRAL INSURANCE COMPANY.**Saint Louis, Missouri.**

Year ending December 31, 1913.

(Incorporated February, 1853. Commenced business in California in 1874.)

EDW. T. CAMPBELL, President.

B. G. CHAPMAN, JR., Secretary.

CHRISTENSEN & GOODWIN, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$2,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$5,690,684 74

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$5,344,368 75	\$64,123 92	
Deduct: Reinsurance premiums, fire, \$1,096,618.70; return premiums, fire, \$911,730.81 -----	2,008,349 51		
Total premiums (other than per- petuals) -----	\$3,336,019 24	\$64,123 92	\$3,400,143 16
Interest on mortgage loans-----		\$2,183 29	
Interest on collateral loans-----		15,164 54	
Interest on bonds and dividends on stocks-----		181,153 65	
Interest from other sources-----		248 94	
Total interest and rents-----			198,750 42
Proceeds on sale of Norfolk and Western-----			17 00
Profit on sale or maturity of ledger assets-----			532 50
Total income -----			\$3,599,443 08
Total-----			\$9,290,127 82

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$2,451,304 20	\$42,863 52	
Deduct amount received for salvage, fire, \$15,871.73; marine and inland, \$525.87; reinsurance, fire, \$554,075.80; marine and inland, \$2.68; discount, fire, \$1,063.95 -----	571,011 48	528 55	
Net amount paid for losses-----	\$1,880,292 72	\$42,334 97	\$1,922,627 69
Expenses of adjustment, settlement of losses-----			34,249 59
Commissions or brokerage -----			678,882 87
Allowance to local agencies for miscellaneous agency expenses-----			9,999 79
Salaries and expenses of special and general agents-----			217,204 33
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			101,872 18
Rents—including company's occupancy of its own buildings-----			18,033 44
Advertising, printing and stationery-----			47,515 39
Postage, telegrams, telephone and express-----			28,811 73
Legal expenses -----			4,880 96
Furniture and fixtures -----			5,273 45
Maps, including corrections -----			10,875 57
Underwriters' boards and tariff associations-----			31,272 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			8,743 01
Inspections and surveys -----			28,496 91
State taxes on premiums-----			56,554 29
Insurance department licenses and fees-----			30,088 28
All other licenses, fees and taxes-----			29,714 19

Premium on bond.....	\$50 00
Interest and dividends to stockholders.....	119,985 00
Agents' balances charged off.....	2,482 69
Total disbursements	<u>\$3,387,613 81</u>
Balance.....	\$5,902,514 01

LEDGER ASSETS.

Mortgage loans on real estate.....	\$40,739 61
Loans secured by pledge of bonds, stocks or other collaterals.....	302,385 62
Book value of bonds and stocks.....	4,577,134 29
Cash in office	12,032 41
Deposits in trust companies and banks not on interest.....	71,281 62
Deposits in trust companies and banks on interest.....	277,565 94
Agents' balances, representing business written subsequent to October 1, last	608,484 28
Agents' balances, representing business written prior to October 1, last	12,890 24
Total ledger assets	<u>\$5,902,514 01</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$923 38
Interest due and accrued on bonds	47,434 61
Interest due and accrued on collateral loans.....	890 00
Total	<u>49,247 99</u>
Gross assets	<u>\$5,951,762 00</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$12,890 24
Book value of ledger assets over market value.....	525,653 09
Total	<u>538,543 33</u>
Total admitted assets.....	<u>\$5,413,218 67</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$105,525 38
Losses in process of adjustment, or in suspense.....	359,228 37
Losses resisted	24,923 20
Total claims for losses.....	<u>\$489,676 95</u>
Deduct reinsurance	149,336 33
Net amount of unpaid losses.....	<u>\$340,340 02</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$2,991,239 68
Unearned premiums at 50 per cent on inland navigation risks	10,088 83
Unearned premiums at 100 per cent on marine risks.....	735 09
Total unearned premiums as computed above.....	<u>3,002,063 60</u>
Dividends declared and unpaid, to stockholders.....	883 48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued...	4,851 87
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	35,000 00
Less liabilities secured by special deposits in Georgia, New Mexico and Canada. Losses, \$24,016.14; unearned premiums, \$170,279.26.	
Total liabilities, except capital stock.....	<u>\$3,383,138 97</u>
Cash capital	\$2,000,000 00
Surplus over all liabilities.....	<u>30,079 70</u>
Surplus to policyholders	<u>2,030,079 70</u>
Total.....	<u>\$5,413,218 67</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$592,710,371 00	\$6,290,726 72
Written during the year-----	484,766,842 00	5,344,368 75
Totals -----	\$1,077,477,213 00	\$11,635,095 47
Expired and terminated-----	410,916,335 00	4,584,055 38
In force at end of the year-----	\$666,560,878 00	\$7,051,040 09
Deduct amount reinsured-----	121,760,752 00	1,377,250 71
Net amount in force-----	\$544,800,126 00	\$5,673,789 38
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$67,136 00	\$2,213 29
Written during the year-----	14,550,837 00	64,123 92
Totals -----	\$14,617,973 00	\$66,337 21
Expired and terminated-----	13,964,614 00	\$45,424 45
In force at end of the year-----	\$653,359 00	\$20,912 76

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$166,390,973 00	\$1,961,771 81
More than one and not more than three years to run-----	273,005,392 00	2,530,206 07
More than three years to run-----	105,403,761 00	1,181,811 50
Net amount in force December 31, 1913-----	\$544,800,126 00	\$5,673,789 38

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$100,000 00
Amount loaned to stockholders not officers-----	10,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$17,597,645 00
Less -----	6,408,929 00
Net risks written-----	\$11,188,716 00
Gross premiums received-----	\$241,247 28
Less -----	92,660 60
Net premiums received-----	\$148,586 68
Net losses paid-----	64,045 08
Net losses incurred-----	69,625 37

THE AMERICAN INSURANCE COMPANY.

Newark, N. J.

Year ending December 31, 1913.

(Incorporated February 20, 1846. Commenced business in California, 1883.)

P. L. HOADLEY, President.

C. W. BAILEY, Secretary.

GEO. O. HOADLEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$9,995,783 17

INCOME.

	Fire and Tornado.	Marine and Inland.	
Gross premiums -----	\$6,191,609 23	\$139,484 16	
Deduct: Reinsurance premium, fire, \$1,014,563.60; marine and inland, \$5,906.46; return premiums, fire, \$1,061,333.23; marine and inland, \$38,942.35 -----	2,075,896 83	44,848 81	
Total premiums (other than per- petuals) -----	\$4,115,712 40	\$94,635 35	\$4,210,347 75
Interest on mortgage loans -----		\$88,750 10	
Interest on bonds and dividends on stocks -----		301,126 86	
Interest from other sources -----		5,568 12	
Rents—including company's occupancy of its own buildings -----		26,158 40	
Total interest and rents -----			421,603 48
Agents' balances previously charged off -----			458 59
Profit on sale or maturity of ledger assets -----			3,139 09
Total income -----			<u>\$4,635,548 91</u>
Total -----			<u>\$4,631,332 08</u>

DISBURSEMENTS.

	Fire and Tornado.	Marine and Inland.	
Gross amount paid for losses -----	\$2,633,267 23	\$28,358 68	
Deduct amount received for salvage, fire, \$18,053.72; marine and inland, \$792.40; reinsurance, fire, \$504,754.08; marine and inland, \$722.77 -----	522,807 80	1,515 17	
Net amount paid for losses -----	\$2,110,459 43	\$26,843 51	\$2,137,302 94
Expenses of adjustment, settlement of losses -----			71,989 89
Commissions or brokerage -----			1,048,238 15
Salaries and expenses of special and general agents -----			140,033 82
Salaries, fees and other charges of officers, directors, trustees, home and department employees -----			198,606 53
Rents—including company's occupancy of its own buildings -----			23,083 24
Advertising, printing and stationery -----			51,773 71
Postage, telegrams, telephone and express -----			33,934 70
Legal expenses -----			1,307 91
Furniture and fixtures -----			14,789 27
Maps, including corrections -----			10,399 63
Underwriters' boards and tariff associations -----			22,995 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----			36,128 14
Inspections and surveys -----			29,603 94
Repairs and expenses on real estate -----			1,304 74
Taxes on real estate -----			8,333 17
State taxes on premiums -----			77,432 75
Insurance department licenses and fees -----			22,185 90
All other licenses, fees and taxes -----			16,076 33
Auditing -----			3,094 19
Maintenance of office, including light and heat -----			11,999 96
Collecting premium notes -----			5,597 22
Commercial agency -----			2,415 00
Premiums on surety bonds -----			671 30
Appraisal fees (mortgage loans) -----			836 35
Expense of adjusting old tax assessment -----			210 62
Interest and dividends to stockholders -----			280,000 00
Interest and dividends to policyholders -----			50 00
Agents' balances charged off -----			1,130 60
Loss on sale or maturity of ledger assets -----			13,788 38
Decrease in book value of ledger assets -----			31,104 50
Total disbursements -----			<u>\$4,296,418 55</u>
Balance -----			<u>\$10,334,913 53</u>

LEDGER ASSETS.

Book value of real estate-----	\$493,000 00
Mortgage loans on real estate-----	1,771,440 75
Book value of bonds and stocks-----	6,731,059 34
Cash in office-----	640 20
Deposits in trust companies and banks not on interest-----	25,000 00
Deposits in trust companies and banks on interest-----	365,989 40
Agents' balances, representing business written subsequent to October 1, last-----	624,993 66
Agents' balances, representing business written prior to October 1, last-----	2,408 91
Bills receivable taken for fire risks-----	320,381 27
Total ledger assets-----	<u>\$10,334,913 53</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$23,478 31
Interest due and accrued on bonds-----	62,793 51
Rents due and accrued on company's property-----	70 00
Total-----	<u>\$6,341 82</u>
Gross assets-----	<u>\$10,421,255 35</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$2,408 91
Bills receivable, past due, taken for marine, inland and fire risks-----	43,935 55
Market value of stocks and bonds below book value--	370,007 68
Total-----	<u>416,352 14</u>
Total admitted assets-----	<u>\$10,004,903 21</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$343,520 58
Losses resisted-----	30,600 00
Total claims for losses-----	<u>\$374,120 58</u>
Deduct reinsurance-----	93,607 88
Net amount of unpaid losses-----	<u>\$280,512 70</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$4,892,911 60
Unearned premiums at 50 per cent on inland navigation risks-----	44,057 52
Total unearned premiums as computed above-----	<u>4,936,969 12</u>
Dividends declared and unpaid, to stockholders, \$70,000.00; to policyholders, \$114.00-----	70,114 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, estimated-----	5,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	50,000 00
Contingent commissions or other charges due or accrued-----	85,259 86
Reinsurance and return premiums due other companies-----	24,188 24
Total liabilities, except capital stock-----	<u>\$5,452,043 92</u>
Special reserve fund (see chapter 258, Laws 1908, State of New Jersey)-----	\$300,000 00
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	<u>3,252,859 29</u>
Surplus to policyholders-----	<u>4,252,859 29</u>
Total-----	<u>\$10,004,903 21</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,022,973,460 00	\$10,245,377 53
Written during the year-----	563,025,013 00	6,191,609 23
Totals -----	\$1,585,998,473 00	\$16,436,986 76
Expired and terminated-----	523,764,795 00	5,696,553 38
In force at end of the year-----	\$1,062,233,678 00	\$10,740,433 48
Deduct amount reinsured-----	135,171,483 00	1,413,610 17
Net amount in force-----	\$927,062,195 00	\$9,326,823 31
	Marine and Inland risks.	Premiums
In force December 31, 1912-----	\$1,507,749 00	\$36,092 87
Written during the year-----	5,881,210 00	139,484 16
Totals -----	\$7,388,959 00	\$175,577 03
Expired and terminated-----	3,105,088 00	81,632 05
In force at end of the year-----	\$4,283,871 00	\$93,944 98
Deduct amount reinsured-----	277,622 00	5,829 95
Net amount in force-----	\$4,066,249 00	\$88,115 03

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$125,000 00
Amount loaned to stockholders not officers-----	83,300 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$16,810,673 00	\$296,239 00
Less -----	6,108,442 00	77,335 00
Net risks written-----	\$10,702,231 00	\$218,904 00
Gross premiums received-----	\$249,596 52	\$7,071 77
Less -----	89,416 77	1,492 84
Net premiums received-----	\$160,179 75	\$5,578 93
Net losses paid-----	69,403 42	1,286 10
Net losses incurred-----	72,608 80	3,386 10

THE AMERICAN DRUGGISTS FIRE INSURANCE COMPANY.

Cincinnati, Ohio.

Year ending December 31, 1913.

(Incorporated February, 1906. Commenced Business in California, August, 1910.)

CHAS. H. AVERY, President.

FRANK H. FREERICKS, Secretary.

B. C. ANSLEY, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$329,578 26

INCOME.

Gross premiums -----	\$127,960 30	
Deduct: Reinsurance premiums, fire, \$13,158.06; re- turn premiums, fire, \$4,605.70-----	17,763 76	
Total premiums (other than perpetuals)-----		\$110,196 60
Interest on bonds and dividends on stocks-----	\$12,419 57	
Interest from other sources-----	180 97	
Total interest and rents -----		12,600 54
From other sources, viz: stock transfer fees-----		13 87
Increase in book value of ledger assets-----		63 73
Total income -----		\$122,874 74
Total -----		\$452,453 00

DISBURSEMENTS.

Gross amount paid for losses-----	\$45,366 07	
Deduct amount received for salvage, fire, \$20.64; re- insurance, fire, \$4,638.86-----	4,659 50	
Net amount paid for losses-----		\$40,706 57
Expenses of adjustment, settlement of losses-----		1,286 41
Commissions or brokerage-----		14,450 95
Salaries and expenses of special and general agents-----		4,092 30
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		12,680 90
Rents—including company's occupancy of its own buildings-----		480 00
Advertising, printing and stationery-----		4,632 69
Postage, telegrams, telephone and express-----		1,236 05
Legal expenses -----		10 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		279 10
Inspections and surveys -----		237 00
State taxes on premiums-----		2,580 17
Insurance department licenses and fees-----		1,706 06
All other licenses, fees and taxes-----		501 11
Other disbursements -----		831 35
Interest and dividends to stockholders-----		18,000 00
Decrease in book value of ledger assets-----		1,048 11
Total disbursements -----		\$104,758 77
Balance -----		\$347,694 23

LEDGER ASSETS.

Book value of bonds and stocks-----	\$323,417 27
Cash in office -----	2,164 73
Deposit in trust companies and banks on interest-----	7,749 99
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	13,702 79
Furniture and fixtures -----	659 45
Total ledger assets-----	\$347,694 23

Total ledger assets----- \$347,694 23

Non-Ledger Assets.

Interest due and accrued on bonds----- \$4,839 99
Interest due and accrued and on other assets----- 56 47

Total ----- 4,896 46

Gross assets ----- \$352,590 69

Deduct Assets Not Admitted.

Furniture, fixtures and safes----- 659 45

Total admitted assets----- \$351,931 24

LIABILITIES.

Losses adjusted and unpaid, due and not due----- \$23 56
Losses in process of adjustment, or in suspense----- 3,475 17

Net amount of unpaid losses----- \$3,498 73

Gross premiums (less reinsurance) received and receivable upon
all unexpired, unearned premium fire risks----- 57,697 83

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued 833 48

Estimated amount hereafter payable for federal, state and other
taxes based upon the business of the year of this statement----- 2,334 22

Total liabilities, except capital stock----- \$64,364 26

Cash capital ----- \$200,000 00

Surplus over all liabilities----- 87,566 98

Surplus to policyholders ----- 287,566 98

Total ----- \$351,931 24

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$9,985,115 00	\$102,758 62
Written during the year-----	12,569,310 00	127,960 36

Totals ----- \$22,554,425 00 \$230,718 98

Expired and terminated----- 10,099,632 00 103,007 90

In force at end of the year----- \$12,454,793 00 \$127,711 08

Deduct amount reinsured----- 1,146,148 00 13,432 62

Net amount in force----- \$11,308,645 00 \$114,278 46

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$10,919,811 00	\$108,204 88
More than one and not more than three years to run -----	323,984 00	4,932 08
More than three years to run-----	64,850 00	1,141 50
Net amount in force December 31, 1913-----	\$11,308,645 00	\$114,278 46

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance-- \$8,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$489,500 00
Less -----	57,900 00

Net risks written----- \$431,600 00

Gross premiums received----- \$7,020 94

Less ----- 758 90

Net premiums received----- \$6,262 04

Net losses paid----- 216 47

Net losses incurred----- 816 47

ARIZONA FIRE INSURANCE COMPANY.**Phoenix, Arizona.**

Year ending December 31, 1913.

(Incorporated June 4, 1910. Commenced business in California September, 1912.)

GEORGE A. OLNEY, President.

GEORGE A. MINTZ, Secretary.

GEO. W. BROOKS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$361,329 49

INCOME.

Gross premiums -----	\$150,488 84	
Deduct: Reinsurance premiums, fire, \$15,601.82; return premiums, fire, \$31,736.64-----	47,338 46	
Total premiums (other than perpetuals)-----		\$103,150 38
Interest on mortgage loans-----	\$14,926 08	
Interest on bonds and dividends on stocks-----	7,145 00	
Interest from other sources-----	164 40	
Total interest and rents-----		22,235 48
Surplus paid in-----		14,350 74
Total income -----		\$139,736 60
Total-----		\$501,066 09

DISBURSEMENTS.

Gross amount paid for losses-----	\$53,819 47	
Deduct amount received for salvage, fire, \$491.62; reinsurance, fire, \$2,329.60-----	2,821 22	
Net amount paid for losses-----		\$50,998 25
Expenses of adjustment, settlement of losses-----		991 41
Commissions or brokerage-----		23,453 17
Salaries and expenses of special and general agents-----		2,421 66
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		9,577 90
Rents—including company's occupancy of its own buildings-----		645 00
Advertising, printing and stationery-----		3,289 40
Postage, telegrams, telephone and express-----		572 27
Legal expenses -----		1,220 08
Furniture and fixtures-----		2,143 78
Maps, including corrections-----		588 70
Underwriters' boards and tariff associations-----		561 11
State taxes on premiums-----		184 40
Insurance department licenses and fees-----		483 28
Agents' licenses—municipal -----		49 10
Miscellaneous -----		1,599 49
Agents' balances charged off-----		832 84
Total disbursements -----		\$99,611 84
Balance-----		\$401,454 25

LEDGER ASSETS.

Mortgage loans on real estate-----	\$229,025 00
Book value of bonds and stocks (Schedule D)-----	126,051 00
Deposits in trust companies and banks not on interest-----	19,504 63
Agents' balances, representing business written subsequent to October 1, last-----	21,351 50
Agents' balances, representing business written prior to October 1, last-----	5,422 12
Other ledger assets—deposit Philadelphia Underwriters' Association-----	100 00
Total ledger assets-----	\$401,454 25

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$4,558 23
Interest due and accrued on bonds-----	3,145 40
Total-----	7,703 63
Gross assets-----	\$409,157 88

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$5,422 12
Special deposits to secure liabilities, in Philadelphia Underwriters' Association-----	100 00
Total-----	5,522 12
Total admitted assets-----	\$403,635 76

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$173 50
Losses in process of adjustment, or in suspense-----	6,083 82
Total claims for losses-----	\$6,257 32
Deduct reinsurance-----	513 87
Net amount of unpaid losses-----	\$5,743 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	64,748 65
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	500 00
Total liabilities, except capital stock-----	\$70,992 10
Cash capital-----	\$200,000 00
Surplus over all liabilities-----	132,643 66
Surplus to policyholders-----	332,643 66
Total-----	\$403,635 66

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$5,078,917 00	\$92,122 37
Written during the year-----	9,911,030 00	150,488 84
Totals-----	\$14,989,947 00	\$242,611 21
Expired and terminated-----	6,372,149 00	100,865 23
In force at end of the year-----	\$8,617,798 00	\$141,745 98
Deduct amount reinsured-----	1,159,390 00	18,267 45
Net amount in force-----	\$7,458,408 00	\$123,478 53

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$4,717,946 00	\$72,674 34
More than one and not more than three years to run--	2,600,556 00	48,383 37
More than three years to run-----	139,906 00	2,420 82
Net amount in force December 31, 1913-----	\$7,458,408 00	\$123,478 53

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance... \$20,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written.....	Fire. \$644,613 00
Less	2,500 00
Net risks written.....	<u>\$642,113 00</u>
Gross premiums received.....	\$6,178 37
Less	45 15
Net premiums received.....	<u>\$6,133 22</u>
Net losses paid.....	1,850 46
Net losses incurred.....	<u>1,850 46</u>

ATLANTIC MUTUAL INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April 11, 1842. Commenced business in California, 1913.)

A. A. RAVEN, President.

G. STANTON FLOYD-JONES, Secretary.

B. D. MALONE, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year..... \$14,032,641 88

INCOME.

Gross premiums	\$3,600,334 83	
Deduct: Reinsurance premiums, marine and inland, \$682,974 55; return premiums, marine and in- land, \$105,033.85	788,008 40	
Total premiums (other than perpetuals).....		\$2,812,326 43
Interest on bonds and dividends on stocks.....	\$308,419 46	
Interest from other sources.....	39,877 94	
Rents—including company's occupancy of its own building	354,883 13	
Total interest and rents.....		703,180 53
Sundry fees, \$75; 40 per cent deducted from return of premiums upon which dividend has been declared, \$45.63; to equalize valua- tions of foreign and American currency, \$1,570.79.....		1,691 42
Foreign bankers' balances previously charged off.....		55
Profit on sale or maturity of ledger assets.....		998 39
Increase in book value of ledger assets.....		3,656 25
Total income		<u>\$3,521,853 57</u>
Total.....		<u>\$17,554,495 45</u>

DISBURSEMENTS.

Gross amount paid for losses.....	\$1,790,888 32
Deduct amount received for salvage, marine and in- land, \$233,482.06; reinsurance, marine and inland, \$320,813.71; discount, marine and inland, \$47.58---	554,343 35
Net amount paid for losses.....	\$1,236,544 97
Expenses of adjustment, settlement of losses.....	770 88

Commissions or brokerage-----	\$133,186 75
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	335,110 58
Rents—including company's occupancy of its own buildings-----	50,300 00
Advertising, printing and stationery-----	18,340 59
Postage, telegrams, telephone and express-----	2,448 56
Legal expenses -----	5,090 78
Furniture and fixtures-----	991 40
Underwriters' boards and tariff associations-----	6,248 20
Inspections and surveys-----	1,877 81
Repairs and expenses on real estate-----	103,745 61
Taxes on real estate-----	70,925 20
State taxes on premiums-----	40,277 73
Insurance department licenses and fees-----	147 60
All other licenses, fees and taxes-----	60,459 04
Other disbursements, viz :	
Commissary -----	\$13,053 82
Subscriptions -----	5,354 66
Discount allowed on premiums-----	15,195 79
Sundry expenses and charges of foreign bankers-----	7,751 45
Sundry office expenses -----	4,687 56
Monthly premiums and suspended notes charged off-----	255 75
Apportionment of taxes on cotton premiums-----	13,232 74
Overriding commission on cotton premiums-----	888 31
Salvage expenses -----	9,848 62—
	70,268 70
Scrip or certificates of profits redeemed in cash-----	1,185,420 00
Interest paid to scripholders-----	437,629 60
Loss on sale or maturity of ledger assets-----	226 33
Total disbursements -----	\$3,760,010 33
Balance-----	\$13,794,485 12

LEDGER ASSETS.

Book value of real estate-----	\$4,374,426 04
Loans secured by pledge of bonds, stocks or other collaterals-----	10,000 00
Book value of bonds and stocks-----	6,502,761 69
Deposits in trust companies and banks on interest-----	1,636,465 49
Bills receivable, taken for marine and inland risks-----	1,081,619 24
Other ledger assets, viz :	
Funds in hands of foreign bankers-----	\$177,881 39
Overdue notes -----	8,591 27
Certificates of profits owned by company-----	2,740 00—
	189,212 66
Total ledger assets-----	\$13,794,485 12

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$45,128 04
Interest due and accrued on collateral loans-----	241 67
Interest due and accrued on other assets-----	6,280 55
Rents due and accrued on company's property-----	28,378 26
Total -----	80,028 52
Market value of real estate over book value-----	514,273 96
Market value of bonds and stocks over book value-----	743,945 41
Gross assets -----	\$15,132,733 01

Deduct Assets Not Admitted.

Company's scrip owned-----	\$2,740 00
Bills receivable, past due, taken for marine, inland and fire risks -----	8,591 27
Total -----	11,331 27
Total admitted assets-----	\$15,121,401 74

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$123,027 08	
Losses in process of adjustment, or in suspense-----	1,682,996 92	
Total claims for losses-----	\$1,806,024 00	
Deduct reinsurance -----	273,226 00	
Net amount of unpaid losses-----		\$1,532,798 00
Unearned premiums on marine risks-----		562,150 46
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed-----		213,281 48
Interest due or accrued, remaining unpaid-----		50,854 77
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		7,636 33
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		28,905 88
Contingent commissions or other charges due or accrued-----		63,163 10
Reinsurance and return premiums due other companies-----		330,271 96
Withheld certificates of profits-----		6,330 00
All other liabilities, viz: outstanding certificates of profits-----		7,233,990 00
Surplus on redemption of withheld scrip-----		22,556 09
Total liabilities, except capital stock-----		\$10,051,938 07
Surplus to policyholders-----		5,069,463 67
Total -----		\$15,121,401 74

RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1912-----	\$163,498,791 00	\$767,050 94
Written during the year-----	740,784,076 00	3,600,334 83
Totals -----	\$904,282,867 00	\$4,367,385 77
Expired and terminated-----	777,282,402 00	3,712,602 51
In force at end of the year-----	\$127,000,465 00	\$654,783 26
Deduct amount reinsured-----	18,633,328 00	92,632 80
Net amount in force-----	\$108,367,137 00	\$562,150 46

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$499,792 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Net risks written-----	Marine and Inland. \$850,280 00
Net premiums received-----	1,109 74

**UNITED STATES BRANCH
ATLAS ASSURANCE CO., LTD.**

London, England.

United States Home Office, New York.

Year ending December 31, 1913.

(Incorporated 1808. Commenced business in California in 1886.)

FRANK LOCK, United States Manager,

FRANK J. DEVLIN, Attorney in California at San Francisco.

Amount of ledger assets, December 31, of previous year-----	\$3,037,147 33
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INCOME.

Gross premiums	\$2,690,487 15	
Deduct: Reinsurance premiums, fire, \$499,798.44; re- turn premiums, fire, \$465,564.66	965,363 10	
Total premiums (other than perpetuals)		\$1,725,124 05
Interest on bonds and dividends on stocks	\$94,799 57	
Interest from other sources	3,961 83	
Rents—including company's occupancy of its own buildings	4,072 92	
Total interest and rents		102,834 32
From other sources, viz: Remittances from head office, \$65,926.81; Gross profit on sale of bonds, \$375.00		66,301 81
Total income		\$1,894,260 18
Total		\$4,931,407 51

DISBURSEMENTS.

Gross amount paid for losses	\$1,161,945 43	
Deduct amount received for salvage, fire, \$17,573.29; reinsurance, fire, \$226,493.02; discount, fire, \$379.16	244,445 47	
Net amount paid for losses		\$917,499 96
Expenses of adjustment, settlement of losses		28,019 29
Commissions or brokerage		337,366 27
Allowance to local agencies for miscellaneous agency expenses		4,035 48
Salaries and expenses of special and general agents		87,398 88
Salaries, fees and other charges of officers, directors, trustees, agents and employees		114,595 09
Rents—including company's occupancy of its own buildings		18,179 29
Advertising, printing and stationery		17,055 31
Postage, telegrams, telephone and express		14,271 41
Legal expenses		244 88
Furniture and fixtures		2,043 15
Maps, including corrections		7,523 28
Underwriters' boards and tariff associations		24,899 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,863 20
Inspections and surveys		13,172 76
Repairs and expenses on real estate		3,049 44
Taxes on real estate		748 81
State taxes on premiums		33,086 40
Insurance department licenses and fees		10,296 67
All other licenses, fees and taxes		10,948 84
Other disbursements		10,060 57
Remitted to head office		115,838 86
Agents' balances charged off		157 31
Total disbursements		\$1,777,354 52
Balance		\$3,154,052 99

LEDGER ASSETS.

Book value of real estate	\$83,878 81
Book value of bonds and stocks	2,642,567 16
Cash in office	1,875 48
Deposits in trust companies and banks on interest	90,536 00
Agents' balances, representing business written subsequent to October 1, last	317,106 40
Agents' balances, representing business written prior to October 1, last	18,089 14
Total ledger assets	\$3,154,052 99

Total ledger assets-----		\$3,154,502 99
Non-Ledger Assets.		
Interest due and accrued on bonds-----	\$28,738 89	
Rents due and accrued on company's property-----	223 83	
Total -----		28,962 72
Other non-ledger assets, viz: due from other companies for reinsurance on losses paid-----		8,084 18
Gross assets -----		\$3,191,099 89

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$18,089 14	
Book value of ledger assets over market value, viz: Bonds and stocks, \$281,382.16; real estate, \$23,878.81-----	305,260 97	
Total -----		323,350 11
Total admitted assets-----		\$2,867,749 78

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$9,129 60	
Losses in process of adjustment, or in suspense-----	116,096 57	
Losses resisted-----	21,848 29	
Total claims for losses-----	\$147,074 46	
Deduct reinsurance -----	28,179 55	
Net amount of unpaid losses-----		\$118,894 91
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		1,632,217 08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		28,500 00
Contingent commissions or other charges due or accrued-----		8,874 64
Total liabilities, except capital stock-----		\$1,790,486 63
Surplus to policyholders-----		1,077,263 15
Total -----		\$2,867,749 78

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$342,009,275 00	\$3,581,414 23
Written during the year-----	266,743,985 00	2,690,487 15
Excess of original premiums over amount received for reinsurance -----		1,026 88
Totals -----	\$608,753,260 00	\$6,272,928 26
Expired and terminated-----	234,043,888 00	2,463,398 59
In force at end of the year-----	\$374,709,372 00	\$3,809,529 67
Deduct amount reinsured-----	73,168,356 00	687,717 27
Net amount in force-----	\$301,541,016 00	\$3,121,812 40

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$99,474,359 00	\$1,079,231 49
More than one and not more than three years to run-----	151,706,428 00	1,411,789 06
More than three years to run-----	49,360,229 00	630,791 85
Net amount in force December 31, 1913-----	\$301,541,016 00	\$3,121,812 40

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$90,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$18,593,931 00
Less cancellation and reinsurance		4,915,221 00
Net risks written		\$13,678,710 00
Gross premiums received		\$264,326 70
Less		65,800 01
Net premiums received		\$198,526 69
Net losses paid		121,937 62
Net losses incurred		127,361 28

AUSTIN FIRE INSURANCE COMPANY.

Dallas, Texas.

Year ending December 31, 1913.

(Incorporated June 21, 1902. Commenced business in California in 1904.)

GEO. W. JALONICK, President.

A. F. PILLET, Secretary.

JOHN E. ANDERSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$250,000 00
Amount of ledger assets December 31 of previous year	590,204 15

INCOME.

Gross premiums	\$371,640 87
Deduct: Reinsurance premiums, fire, \$65,237.29; re- turn premiums, fire, \$67,180.41	132,417 70
Total premiums (other than perpetuals)	\$239,223 17
Interest on mortgage loans	\$40,870 02
Rents—including company's occupancy of its own buildings	1,417 15
Total interest and rents	42,287 17
Increase in liabilities during the year on account of reinsurance treaties	2,908 18
Total income	\$284,418 52
Total	\$874,622 67

DISBURSEMENTS.

Gross amount paid for losses	\$152,039 68
Deduct amount received for salvage, fire, \$3,446.71; reinsurance, fire, \$32,457.29	35,904 00
Net amount paid for losses	\$116,135 68
Expenses of adjustment, settlement of losses	2,361 00
Commissions or brokerage	51,238 75
Salaries and expenses of special and general agents	10,557 69
Salaries, fees and other charges of officers, directors, trustees, agents and employees	15,259 31
Rents—including company's occupancy of its own buildings	1,251 25
Advertising, printing and stationery	3,442 74
Postage, telegrams, telephone and express	2,178 12
Legal expenses	28 38
Furniture and fixtures	250 44
Maps, including corrections	415 15

Amount brought forward.....	\$203,118 51
Underwriters' boards and tariff associations.....	46 96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	145 37
Inspections and surveys.....	1,998 81
Repairs and expenses on real estate.....	58 12
Taxes on real estate.....	56 61
State taxes on premiums.....	2,012 58
Insurance department licenses and fees.....	1,162 77
All other licenses, fees and taxes.....	1,292 78
Other disbursements.....	1,419 51
Interest and dividends to stockholders.....	25,000 00
Agents' balances charged off.....	2 67
Decrease in book value of ledger assets, depreciation on home office property.....	2,156 84
Total disbursements.....	<u>\$238,471 53</u>
Balance.....	\$636,151 14

LEDGER ASSETS.

Book value of real estate.....	\$16,480 68
Mortgage loans on real estate.....	542,212 05
Cash in office.....	2,910 41
Deposits in trust companies and banks not on interest.....	28,949 16
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	45,333 93
Agents' balances, representing business written prior to October 1, last.....	264 91
Total ledger assets.....	<u>\$636,151 14</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	17,626 92
Gross assets.....	<u>\$653,778 06</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	264 91
Total admitted assets.....	<u>\$653,513 15</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$10,638 95
Losses in process of adjustment, or in suspense.....	15,830 22
Losses resisted.....	6,200 00
Total claims for losses.....	<u>\$32,669 17</u>
Deduct reinsurance.....	7,917 11
Net amount of unpaid losses.....	\$24,752 06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$360,553 26
Total unearned premiums as computed above.....	188,620 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	5,500 00
Reinsurance and return premiums due other companies.....	5,661 27
All other liabilities, viz: Reserve for unforeseen contingencies, \$17,500; voluntary reserve set aside to care for new-term busi- ness, year 1914, \$20,000.....	37,500 00
Total liabilities, except capital stock.....	<u>\$264,033 96</u>
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	139,479 19
Surplus to policyholders.....	389,479 19
Total.....	<u>\$653,513 15</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$23,389,673 00	\$422,880 93
Written during the year-----	24,792,946 00	371,640 87
Totals -----	\$48,182,619 00	\$794,521 80
Expired and terminated-----	22,285,626 00	351,178 04
In force at end of the year-----	\$25,896,993 00	\$443,343 76
Deduct amount reinsured-----	4,587,349 00	82,790 50
Net amount in force-----	\$21,309,644 00	\$360,553 26

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$13,141,052 00	\$213,618 65
More than one and not more than three years to run	7,863,669 00	140,197 97
More than three years to run-----	304,923 00	6,736 64
Net amount in force December 31, 1913-----	\$21,309,644 00	\$360,553 26

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$25,000 00
Amount loaned to officers and directors-----	2,825 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,271,017 00
Less -----	506,884 00
Net risks written-----	\$1,764,133 00
Gross premiums received-----	\$33,812 91
Less -----	6,340 79
Net premiums received-----	\$27,472 12
Net losses paid-----	21,855 17
Net losses incurred-----	24,446 51

BOSTON INSURANCE COMPANY.

Boston, Mass.

Year ending December 31, 1913.

(Incorporated December 23, 1873. Commenced business in California in 1882.)

RANSOM B. FULLER, President.

FREEMAN NICKERSON, Secretary.

H. J. KNOWLES, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets, December 31, of previous year-----	\$6,499,195 47

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$2,756,483 05	\$2,168,744 69	
Deduct: Reinsurance premiums, fire, \$586,400.95; marine and inland, \$251,405.52; return premiums, fire, \$508,641.05; marine and inland, \$350,- 650.79 -----	1,095,042 00	602,056 31	
Total premiums (other than per- petuals) -----	\$1,661,441 05	\$1,566,688 38	\$3,228,129 43
Interest on mortgage loans-----		\$23,274 66	
Interest on collateral loans-----		1,498 17	
Interest on bonds and dividends on stocks-----		203,660 86	
Interest from other sources-----		9,307 92	
Rents—including company's occupancy of its own buildings -----		1,933 34	
Total interest and rents-----			239,674 95
From other sources-----			3,970 21
Agents' balances previously charged off-----			452 66
Profit on sale or maturity of ledger assets-----			102,197 65
Total income-----			\$3,574,424 90
Total -----			\$10,073,620 37

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,181,115 13	\$1,153,685 40	
Deduct, amount received for salvage, fire, \$9,490.44; marine and inland, \$71,553.46; reinsurance, fire, \$322,- 529.45; marine and inland, \$144,- 591.38; discount, fire, \$516.71; marine and inland, \$761.28-----	332,536 60	216,906 12	
Net amount paid for losses-----	\$848,578 53	\$936,779 28	\$1,785,357 81
Expenses of adjustment, settlement of losses-----			34,390 22
Commissions or brokerage-----			721,150 72
Allowance to local agencies for miscellaneous agency expenses-----			23,084 71
Salaries and expenses of special and general agents-----			45,011 44
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			203,058 27
Rents—including company's occupancy of its own buildings-----			21,388 00
Advertising, printing and stationery-----			27,987 07
Postage, telegrams, telephone and express-----			16,247 19
Legal expenses-----			627 76
Furniture and fixtures-----			3,907 77
Maps, including corrections-----			5,753 86
Underwriters' boards and tariff associations-----			24,995 38
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			17,996 47
Inspections and surveys-----			10,249 13
Repairs and expenses on real estate-----			3,315 21
Taxes on real estate-----			4,469 81
State taxes on premiums-----			43,042 39
Insurance department licenses and fees-----			11,299 43
All other licenses, fees and taxes-----			5,421 09
Other disbursements-----			20,472 79
Interest and dividends to stockholders-----			240,000 00
Agents' balances charged off-----			2,852 86
Loss on sale or maturity of ledger assets-----			2,176 50
Total disbursements-----			\$3,274,255 88
Balance -----			\$6,799,364 49

LEDGER ASSETS.

Book value of real estate-----	\$393,197 69
Mortgage loans on real estate-----	442,500 00
Loans secured by pledge of bonds, stocks or other collaterals-----	20,600 00
Book value of bonds and stocks-----	4,877,141 40
Cash in office-----	17,763 06
Deposits in trust companies and banks not on interest-----	430,912 85
Agents' balances, representing business written subsequent to October 1, last -----	524,179 94
Agents' balances, representing business written prior to October 1, last -----	29,587 67
Bills receivable, taken for marine and inland risks-----	57,930 17
Bills receivable taken for fire risks-----	4,037 54
Other ledger assets, notes receivable, \$755.84; deposit with boards, \$800.00; less income tax retained from source, \$41.67-----	1,514 17
Total ledger assets-----	\$6,799,364 49

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$4,675 46
Interest due and accrued on bonds-----	15,145 51
Total -----	19,820 97
Other non-ledger assets, viz: reinsurance return premiums-----	585 03
Gross assets-----	\$6,819,770 49

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$29,587 67
Bills receivable, past due, taken for marine, inland and fire risks -----	13,436 11
Loans on personal security-----	755 84
Book value of ledger assets over market value-----	389,440 97
Special deposits to secure liabilities in reinsurance return premiums, \$8.03; deposit with board, \$800; mortgage loan in excess of appraisal \$1,000-----	1,808 03
Total -----	435,028 62
Total admitted assets-----	\$6,384,741 87

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$654 88
Losses in process of adjustment, or in suspense-----	543,510 75
Losses resisted -----	20,998 63
Total claims for losses-----	\$565,164 26
Deduct reinsurance -----	118,914 77
Net amount of unpaid losses-----	\$446,249 49
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$1,644,841 69
Unearned premiums at 50 per cent on inland navigation risks-----	543,953 75
Unearned premiums at 100 per cent on marine risks--	48,841 67
Total unearned premiums as computed above-----	2,237,637 11
Dividends declared and unpaid, to stockholders-----	120,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	2,549 67
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	40,824 78
Contingent commissions or other charges due or accrued-----	6,000 00
Reinsurance and return premiums due other companies-----	51 31
Total liabilities, except capital stock-----	\$2,853,312 36
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	2,531,429 51
Surplus to policyholders-----	3,531,429 51
Total -----	\$6,384,741 87

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$380,206,677 00	\$3,692,555 73
Written during the year	278,677,688 00	2,756,483 05
Totals	\$658,884,365 00	\$6,449,038 78
Expired and terminated	242,257,196 00	2,405,050 69
In force at end of the year	\$416,627,169 00	\$4,043,988 09
Deduct amount reinsured	94,239,847 00	942,382 00
Net amount in force	\$322,387,322 00	\$3,101,606 09
	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$40,025,444 00	\$1,263,730 22
Written during the year	164,253,578 00	2,168,744 69
Totals	\$204,279,022 00	\$3,432,474 91
Expired and terminated	164,580,703 00	2,200,621 06
In force at end of the year	\$39,698,319 00	\$1,231,853 85
Deduct amount reinsured	2,878,858 00	95,104 69
Net amount in force	\$36,819,461 00	\$1,136,749 16

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$87,544,714 00	\$951,182 24
More than one and not more than three years to run	149,578,451 00	1,222,302 39
More than three years to run	85,264,157 00	928,121 46
Net amount in force December 31, 1913	\$322,387,322 00	\$3,101,606 09

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$100,000 00
Amount loaned to stockholders not officers	3,600 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written	\$5,048,378 00	\$5,715,338 00
Less	1,925,157 00	1,201,545 00
Net risks written	\$3,123,221 00	\$4,513,793 00
Gross premiums received	\$66,632 53	\$144,640 30
Less	27,603 40	32,622 66
Net premiums received	\$39,029 13	\$112,017 64
Net losses paid	10,013 14	74,773 95
Net losses incurred	11,294 71	95,380 95

**UNITED STATES BRANCH OF THE
BRITISH AMERICA ASSURANCE COMPANY.**

Toronto, Dominion of Canada.

Year ending December 31, 1913.

(Incorporated February 13, 1838. Commenced business in California in 1913.)

W. B. MEIKLE, General Manager.

E. F. GARROW, Secretary.

WATSON & TAYLOR, Attorneys in California at San Francisco.

CAPITAL.

Deposit capital	\$215,000 00	
Amount of ledger assets December 31 of previous year		\$1,800,836 44

INCOME.

Gross premiums -----	\$1,801,592 41	
Deduct: Reinsurance premiums, fire, \$382,169.50; return premiums, fire, \$321,719.90-----	703,889 40	
Total premiums (other than perpetuals)-----		\$1,097,703 01
Interest on bonds and dividends on stocks-----	\$54,651 99	
Interest from other sources-----	8,207 24	
Total interest and rents-----		62,859 23
From other sources, viz: Received from home office-----		65,849 07
Agents' balances previously charged off-----		1 08
Profit on sale or maturity of ledger assets-----		15 00
Total income -----		<u>\$1,226,427 39</u>
Total-----		<u>\$3,027,263 83</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$738,918 23	
Deduct amount received for salvage, fire, \$1,887.50; re- insurance, fire, \$178,221.48; discount, fire, \$362.72-----	180,471 70	
Net amount paid for losses-----		\$558,446 53
Expenses of adjustment, settlement of losses-----		12,200 72
Commissions or brokerage-----		258,034 92
Salaries and expenses of special and general agents-----		54,132 55
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		48,098 88
Rents—including company's occupancy of its own buildings-----		4,547 13
Advertising, printing and stationery-----		13,522 78
Postage, telegrams, telephone and express-----		6,705 10
Legal expenses-----		631 23
Furniture and fixtures-----		935 43
Maps, including corrections-----		3,996 71
Underwriters' boards and tariff associations-----		17,792 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		1,438 36
Inspections and surveys-----		1,200 64
State taxes on premiums-----		14,940 26
Insurance department licenses and fees-----		12,601 82
All other licenses, fees and taxes-----		11,073 66
Other disbursements-----		1,135 38
Remitted to home office-----		47,177 91
Total disbursements -----		<u>\$1,068,612 75</u>
Balance-----		<u>\$1,958,651 08</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,387,000 13
Deposits in trust companies and banks on interest-----	374,545 56
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	184,904 64
Agents' balances, representing business written prior to October 1, last-----	9,956 90
Supplies-----	2,243 85
Total ledger assets-----	<u>\$1,958,651 08</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	21,119 70
Other non-ledger assets, viz: Reinsurance uncollected on paid losses-----	1,962 88
Gross assets-----	<u>\$1,981,733 66</u>

Gross assets	\$1,981,733 66
Deduct Assets Not Admitted.	
Supplies, printed matter and stationery.....	\$2,243 85
Agents' balances, representing business written prior to October 1, last.....	9,956 90
Book value of ledger assets over market value, viz: Bonds and stocks.....	80,352 01
Special deposits to secure liabilities, in New Mexico, Virginia, Porto Rico.....	45,232 00
Total	137,784 76
Total admitted assets.....	\$1,843,948 90

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$158,197 50
Losses resisted	10,057 00
Total claims for losses.....	\$168,254 50
Deduct reinsurance.....	47,442 00
Net amount of unpaid losses.....	\$120,812 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	1,019,444 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	16,465 55
Contingent commissions or other charges due or accrued.....	3,550 00
Total	\$1,161,272 78
Less liabilities secured by special deposits in New Mexico, Virginia, Porto Rico	28,273 44
Total liabilities, except capital stock.....	\$1,132,999 34
Deposit capital	\$215,000 00
Surplus over all liabilities.....	495,949 56
Surplus to policyholders.....	710,949 56
Total.....	\$1,843,948 90

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 6 under this heading in last year's statement.....	\$216,304,955 00	\$2,178,381 49
Written or renewed during the year, per Income No. 5	188,474,536 00	1,801,592 41
Excess of original premiums over amount received for reinsurance		85,956 76
Total	\$404,779,491 00	\$4,065,930 66
Deduct those expired and marked off as terminated.....	162,138,574 00	1,612,675 61
In force at the end of the year.....	\$242,640,917 00	\$2,453,255 05
Deduct amount reinsured (schedule required).....	43,561,907 00	450,386 30
Net amount in force.....	\$199,079,010 00	\$2,002,868 75

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance..	\$75,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,492,190 00
Less	505,811 00
Net risks written.....	\$986,379 00
Gross premiums received.....	\$19,727 49
Less	5,090 65
Net premiums received.....	\$14,636 84
Net losses paid.....	3,892 28
Net losses incurred.....	2,806 28

CALEDONIAN AMERICAN INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated December 24, 1897. Commenced business in California March 24, 1898.)

CHAS. H. POST, President.

MILWARD PRATT, Secretary.

A. C. OLDS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$267,274 61

INCOME.

Gross premiums-----	\$155,535 50	
Deduct: Reinsurance premiums, fire, \$115,794.26; return premiums, fire, \$26,820.55-----	142,614 81	
Total premiums (other than perpetuals)-----		\$12,920 69
Interest on bonds and dividends on stocks-----	\$9,553 15	
Interest from other sources-----	201 75	9,754 90
Total income-----		\$22,675 59
Total -----		\$289,950 20

DISBURSEMENTS.

Gross amount paid for losses, \$5,031.24-----	\$72,300 98	
Deduct amount received for salvage, fire, \$33.77; reinsurance, fire, \$63,359.07; discount, fire, \$65.22-----	63,458 06	
Net amount paid for losses-----		\$8,842 92
Expenses of adjustment, settlement of losses-----		663 47
Commissions or brokerage-----		4,375 01
Salaries and expenses of special and general agents-----		42 48
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		441 77
Rents—including company's occupancy of its own buildings-----		18 65
Advertising, printing and stationery-----		105 05
Postage, telegrams, telephone and express-----		39 97
Furniture and fixtures-----		1 00
Maps, including corrections-----		23 95
Underwriters' boards and tariff associations-----		231 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		22 60
Inspections and surveys-----		35 74
State taxes on premiums-----		236 99
Insurance department licenses and fees-----		115 49
All other licenses, fees and taxes-----		79 45
Interest and dividends to stockholders-----		8,000 00
Total disbursements-----		\$23,300 31
Balance -----		\$266,649 89

LEDGER ASSETS.

Book value of bonds and stocks-----	\$245,648 99
Deposits in trust companies and banks not on interest-----	1,007 59
Deposits in trust companies and banks on interest-----	3,781 06
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	12,295 24
Agents' balances, representing business written prior to October 1, last -----	93 34
Due for reinsurance on losses paid-----	3,823 67
Total ledger assets-----	\$266,649 89

Total ledger assets-----	\$266,649 89
Non-Ledger Assets.	
Interest due and accrued on bonds-----	2,479 67
Gross assets-----	\$269,129 56
Deduct Assets Not Admitted.	
Agents' balances, representing business written prior to October 1, last-----	\$93 34
Book value of ledger assets over market value, viz:	
Bonds and stocks-----	15,666 99
Total -----	15,760 33
Total admitted assets-----	\$253,369 23

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$3,771 25	
Losses in process of adjustment, or in suspense-----	10,898 25	
Losses resisted-----	2,560 20	
Total claims for losses-----	\$17,229 70	
Deduct reinsurance-----	14,764 14	
Net amount of unpaid losses-----		\$2,465 56
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		14,165 34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		100 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement----		200 00
Reserve for contingencies-----		500 00
Total liabilities, except capital stock-----		\$17,430 90
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	35,938 33	
Surplus to policyholders-----		235,938 33
Total -----		\$253,369 23

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on the 31st day of December, as per line 5 under this heading in last year's statement----	\$19,637,446 00	\$183,249 15
Written or renewed during the year, per Income No. 5	15,824,995 00	155,535 50
Totals -----	\$35,462,441 00	\$338,784 65
Deduct those expired and marked off as terminated	13,182,365 00	131,614 32
In force at the end of the year-----	\$22,280,076 00	\$207,170 33
Deduct amount reinsured (schedule required)-----	19,418,188 00	180,580 54
Net amount in force-----	\$2,861,888 00	\$26,589 79

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$20,000 00
Amount loaned to officers and directors-----	2,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$763,034 00
Less -----	341,329 00
Net risks written-----	\$421,705 00
Gross premiums received-----	\$7,584 88
Less -----	3,506 23
Net premiums received-----	\$4,078 65
Net losses paid-----	1,530 53
Net losses incurred-----	1,802 75

UNITED STATES BRANCH OF THE CALEDONIAN INSURANCE COMPANY,

(of Edinburgh, Scotland.)

New York, N. Y.

Year ending December 31, 1913.

(Incorporated 1805. Commenced business in California in 1885.)

CHAS. H. POST, United States Manager. R. C. CHRISTOPHER, Assistant Manager.

A. C. OLDS, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$2,190,916 87

INCOME.

Gross premiums -----	\$2,335,248 24	
Deduct: Reinsurance premiums, fire, \$505,240.31; re- turn premiums, fire, \$410,364.36-----	915,604 67	
Total premiums (other than perpetuals)-----		\$1,419,643 57
Interest on bonds and dividends on stocks-----	\$58,563 93	
Interest from other sources-----	1,807 28	
Rents—including company's occupancy of its own buildings -----	35,664 13	
Total interest and rents-----		96,035 34
Profit on sale or maturity of ledger assets-----		84 40
Total income -----		<u>\$1,515,763 31</u>
Total-----		<u>\$3,706,680 18</u>

DISBURSEMENTS.

Gross amount paid for losses, \$117,508.66-----	\$916,537 20	
Deduct amount received for salvage, fire, \$5,207.31; reinsurance, fire, \$216,884.47; discount, fire, \$474.16 -----	222,565.94	
Net amount paid for losses-----		\$693,971 26
Expenses of adjustment, settlement of losses-----		45,825 55
Commissions or brokerage-----		316,976 88
Salaries and expenses of special and general agents-----		35,822 54
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		94,107 38
Rents—including company's occupancy of its own buildings-----		9,829 16
Advertising, printing and stationery-----		12,039 72
Postage, telegrams, telephone and express-----		11,664 31
Legal expenses -----		472 46
Furniture and fixtures-----		517 43
Maps, including corrections-----		6,423 40
Underwriters' boards and tariff associations-----		19,425 87
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		8,962 66
Inspections and surveys-----		5,737 34
Repairs and expenses on real estate-----		15,328 06
Taxes on real estate-----		7,692 50
State taxes on premiums-----		23,615 05
Insurance department licenses and fees-----		7,303 23
All other licenses, fees and taxes-----		760 29
County and municipal licenses and taxes-----		7,665 77
Office expenses and miscellaneous-----		3,174 61
Remitted to home office-----		113,716 09
Agents' balances charged off-----		295 32
Total disbursements-----		<u>\$1,441,326 88</u>
Balances-----		<u>\$2,265,353 30</u>

LEDGER ASSETS.

Book value of real estate.....	\$439,510 58
Book value of bonds and stocks.....	1,411,431 11
Cash in office.....	452 05
Deposits in trust companies and banks not on interest.....	5,128 18
Deposits in trust companies and banks on interest.....	131,288 38
Agents' balances, representing business written subsequent to October 1, last.....	262,897 51
Agents' balances, representing business written prior to October 1, last.....	3,864 01
Reinsurance due on losses paid.....	10,781 48
Total ledger assets.....	\$2,265,353 30

Non-Ledger Assets.

Interest due and accrued on bonds.....	9,830 37
Market value of real estate over book value.....	85,489 42
Gross assets.....	\$2,360,673 09

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$3,864 01
Book value of ledger assets over market value, viz:	
Bonds and stocks.....	106,151 11
Reinsurance due on losses paid in unauthorized company.....	212 87
Total.....	110,227 99
Total admitted assets.....	\$2,250,445 10

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$40,646 83
Losses in process of adjustment, or in suspense.....	114,659 78
Losses resisted.....	15,380 47
Total claims for losses.....	\$170,687 08
Deduct reinsurance.....	44,171 84
Net amount of unpaid losses.....	\$126,515 24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$2,782,617 45
Unearned premiums at 50 per cent on inland navigation risks.....	1,450,322 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....	2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	25,000 00
Reserve for contingencies.....	10,000 00
Total liabilities, except capital stock.....	\$1,613,837 69
Surplus to policyholders.....	636,607 41
Total.....	\$2,250,445 10

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 6 under this heading in last year's statement.....	\$302,120,483 00	\$3,232,775 13
Written or renewed during the year, per Income No. 5.....	212,708,057 00	2,335,248 24
Totals.....	\$514,828,540 00	\$5,568,023 37
Deduct those expired and marked off as terminated.....	194,474,635 00	2,156,835 20
In force at the end of the year.....	\$320,353,905 00	\$3,411,188 17
Deduct amount reinsured (schedule required).....	54,928,402 00	628,570 72
Net amount in force.....	\$265,425,503 00	\$2,782,617 45

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$100,000 00
Amount loaned to officers and directors-----	30,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire \$16,479,254 00
Less -----	7,173,831 00
Net risks written-----	\$9,305,423 00
Gross premiums received-----	\$247,473 14
Less -----	94,465 19
Net premiums received-----	\$153,007 95
Net losses paid-----	62,820 72
Net losses incurred-----	62,648 41

CALIFORNIA INSURANCE COMPANY.

San Francisco.

Year ending December 31, 1913.

(Incorporated 1861. Commenced business in California in 1905.)

W. E. DEAN, President.

GEO. W. BROOKS, Secretary.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year-----	\$1,277,656 45

INCOME.

Gross premiums-----	\$1,137,849 15
Deduct: Reinsurance premiums, fire, \$387,497.04; re- turn premiums, fire, \$267,790.57-----	655,287 61
Total premiums (other than perpetuals)-----	\$482,561 54
Interest on mortgage loans-----	\$21,245 19
Interest on collateral loans-----	2,880 08
Interest on bonds and dividends on stocks-----	26,675 28
Interest from other sources, banks-----	1,857 67
Rents—including company's occupancy of its own buildings -----	5,621 85
Total interest and rents-----	58,280 07
Agents' balances previously charged off-----	58 00
Increase in book value of ledger assets: Bonds, \$4,400.00, and stocks, \$1,677.50-----	6,077 50
Total income-----	\$546,977 11
Total -----	\$1,824,633 56

DISBURSEMENTS.

Gross amount paid for losses-----	Fire \$408,508 10	Marine and Inland. \$5,071 20
Deduct amount received for reinsurance fire, \$118,149.35; marine and inland, \$4,460.84 -----	118,149 35	4,460 84
Net amount paid for losses-----	\$290,358 75	\$610 36
Expenses of adjustment, settlement of losses-----	8,312 86	
Commissions or brokerage-----	17,258 22	
Allowance to local agencies for miscellaneous agency expenses-----	547 98	
Salaries and expenses of special and general agents-----	38,395 06	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	61,219 43	

Rents, including company's occupancy of its own buildings-----	\$6,160 80
Advertising, printing and stationery-----	13,033 74
Postage, telegrams, telephone and express-----	5,627 78
Legal expenses-----	829 64
Furniture and fixtures-----	585 66
Maps, including corrections-----	3,726 58
Underwriters' boards and tariff associations-----	8,077 70
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	2,833 95
Inspections and surveys-----	2,188 69
Repairs and expenses on real estate-----	4,560 75
Taxes on real estate-----	543 68
State taxes on premiums-----	11,616 94
Insurance department licenses and fees-----	9,648 30
All other licenses, fees and taxes-----	145 92
Other disbursements-----	3,327 28
Interest and dividends to stockholders-----	55,000 00
Agents' balances charged off-----	748 37
Loss on sale or maturity of ledger assets-----	4,205 00
Decrease in book value of ledger assets-----	13,362 50
Total disbursements-----	<u>\$563,925 94</u>
Balance-----	\$1,260,707 62

LEDGER ASSETS.

Book value of real estate-----	\$95,000 00
Mortgage loans on real estate-----	343,000 00
Loans secured by pledge of bonds, stocks or other collaterals-----	47,000 00
Book value of bonds and stocks-----	491,323 00
Cash in office-----	3,547 63
Deposits in trust companies and banks not on interest-----	9,642 54
Deposits in trust companies and banks on interest-----	53,547 37
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	147,736 22
Agents' balances, representing business written prior to October 1, last-----	12,935 59
Bills receivable taken for fire risks-----	3,005 88
Other ledger assets, viz: Disbursements due to failure American Union Ins. Co., recoverable from receiver, \$39,211.82; due from Michigan Commercial Ins. Co., \$173.78; furniture and fixtures, \$14,249.16-----	53,634 76
Total ledger assets-----	<u>\$1,260,372 99</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$941 35
Interest due and accrued on bonds-----	9,017 50
Interest due and accrued on collateral loans-----	302 50
Interest due and accrued on other assets-----	520 21
Total-----	<u>10,781 56</u>
Gross assets-----	<u>\$1,271,154 55</u>

Deduct Assets Not Admitted.

Maps-----	\$13,755 17
Furniture, fixtures and safes-----	493 99
Agents' balances, representing business written prior to October 1, last-----	12,935 59
Bills receivable, past due, taken for marine, inland and fire risks-----	3,005 88
Book value of ledger assets over market value, viz: Real estate, \$10,000.00; bonds and stocks, \$50,886.75; American Union, \$39,211.82-----	100,098 57
Total-----	<u>130,289 20</u>
Total admitted assets-----	<u>\$1,140,865 35</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$4,627 90	
Losses in process of adjustment, or in suspense-----	19,316 97	
Losses resisted-----	4,900 62	
Total claims for losses-----	\$28,845 49	
Deduct reinsurance-----	7,231 07	
Net amount of unpaid losses-----		\$21,614 42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		350,680 89
Salaries, rents, expenses, bills accounts, fees, etc., due or accrued--		920 65
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		17,000 00
Reinsurance and return premiums due other companies-----		154,848 58
Due Commercial Union Association Company, Ltd.-----		4,164 60
Total liabilities, except capital stock-----		\$549,229 14
Cash capital-----	\$400,000 00	
Surplus over liabilities-----	191,636 21	
Surplus to policyholders-----		591,636 21
Total -----		\$1,140,865 35

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$114,071,887 00	\$1,476,254 52
Written during the year-----	82,577,399 00	1,137,849 15
Totals -----	\$196,649,286 00	\$2,614,103 67
Expired and terminated-----	80,388,209 00	1,090,149 82
In force at end of the year-----	\$116,261,077 00	\$1,523,953 85
Deduct amount reinsured-----	67,432,781 00	821,795 23
Net amount in force-----	\$48,828,296 00	\$702,158 62

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$15,647,848 00	\$257,902 64
More than one and not more than three years to run-----	29,647,819 00	396,531 55
More than three years to run-----	3,532,629 00	47,724 43
Net amount in force December 31, 1913-----	\$48,828,296 00	\$702,158 62

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$50,000 00
Amount loaned to officers and directors-----	12,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$28,996,418 00
Less -----	11,828,834 00
Net risks written-----	\$17,167,584 00
Gross premiums received-----	\$404,137 04
Less -----	164,433 53
Net premiums received-----	\$239,703 51
Net losses paid-----	108,014 44
Net losses incurred-----	101,613 79

CAMDEN FIRE INSURANCE ASSOCIATION.**Camden, N. J.**

Year ending December 31, 1913.

(Incorporated March, 1841. Commenced business in California in 1909.)

EDMUND E. READ, JR., President.

JOSEPH K. SHARP, Secretary.

GEO. O. HOADLEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$600,000 00	
Amount of ledger assets December 31 of previous year-----		\$2,934,867 98

INCOME.

Gross premiums-----	\$2,403,705 97	
Deduct: Reinsurance premiums, fire, \$296,578.26; re- turn premiums, fire, \$528,853.70-----	825,431 96	
Total premiums (other than perpetuals)-----		\$1,578,274 01
Deposit premiums on perpetual risks-----		997 70
Interest on mortgage loans-----	\$38,641 47	
Interest on collateral loans-----	4,043 58	
Interest on bonds and dividends on stocks-----	82,406 04	
Interest from other sources-----	1,253 93	
Rents—including company's occupancy of its own buildings -----	6,283 15	
Total interest and rents-----		132,628 17
From other sources, viz:		
Transfer fees on perpetual policies-----	\$18 00	
Received from accident policy on injury to employee	13 00	
Borrowed on note-----	90,000 00	
Total from other sources-----		90,031 00
Profit on sale or maturity of ledger assets-----		65 25
Total income-----		\$1,801,996 13
Total -----		\$4,736,864 11

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,007,506 32	
Deduct amount received for salvage, fire, \$5,149.91; reinsurance, fire, \$164,393.69; discount, fire, \$763.19 -----	170,279 79	
Net amount paid for losses-----		\$837,226 53
Expenses of adjustment, settlement of losses-----		15,790 83
Commissions or brokerage-----		402,348 36
Allowance to local agencies for miscellaneous agency expenses----		5,248 02
Salaries and expenses of special and general agents-----		20,445 95
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		73,308 36
Rents—including company's occupancy of its own buildings-----		6,484 47
Advertising, printing and stationery-----		12,334 45
Postage, telegrams, telephone and express-----		8,528 01
Legal expenses-----		1,986 09
Furniture and fixtures-----		8,432 03
Maps, including corrections-----		7,018 70
Underwriters' boards and tariff associations-----		16,876 88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		5,806 14
Inspections and surveys-----		3,143 72
Repairs and expenses on real estate-----		2,188 48

Taxes on real estate-----	\$920 81
State taxes on premiums-----	21,665 70
Insurance department licenses and fees-----	7,310 34
All other licenses, fees and taxes-----	4,517 61
Other disbursements, viz: Paid on note, \$90,000.00; miscellaneous expenses, \$7,770.69-----	97,770 69
Deposit premiums returned-----	429 77
Interest and dividends to stockholders-----	65,979 60
Agents' balances charged off-----	1 13
Loss on sale or maturity of ledger assets-----	3,274 46
Total disbursements-----	<u>\$1,629,037 13</u>
Balance-----	\$3,107,826 98

LEDGER ASSETS.

Book value of real estate-----	\$105,036 19
Mortgage loans on real estate-----	716,525 00
Loans secured by pledge of bonds, stocks or other collaterals-----	96,070 00
Book value of bonds and stocks-----	1,851,497 71
Cash in office-----	103 45
Deposits in trust companies and banks not on interest-----	1,317 91
Deposits in trust companies and banks on interest-----	82,507 44
Agents' balances, representing business written subsequent to October 1, last-----	252,143 08
Agents' balances, representing business written prior to October 1, last-----	1,421 00
Bills receivable taken for fire risks-----	355 20
Other ledger assets, viz: Cash deposit with Philadelphia Underwriters' Association, \$100.00; cash deposit with Western Sprinkled Risk Association, \$500.00; cash deposit with Cotton Insurance Association, \$250.00-----	550 00
Total ledger assets-----	<u>\$3,107,826 98</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$10,395 99
Interest due and accrued on bonds-----	18,667 01
Interest due and accrued on collateral loans-----	504 73
Interest due and accrued on other assets-----	619 89
Total-----	<u>30,187 62</u>
Gross assets-----	\$3,138,014 60

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$1,421 00
Deposit with Western Sprinkled Risk Association--	500 00
Deposit with Cotton Insurance Association-----	250 00
Book value of ledger assets over market value, viz: Real estate, \$6,036.19; bonds and stocks, \$73,401.71-----	79,437 90
Total-----	<u>81,608 90</u>
Total admitted assets-----	\$3,056,405 70

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$411 77
Losses in process of adjustment, or in suspense-----	161,667 54
Losses resisted-----	3,625 00
Total claims for losses-----	<u>\$165,704 31</u>
Deduct reinsurance-----	22,620 93
Net amount of unpaid losses-----	\$143,083 38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	1,409,743 44

Amount brought forward-----		\$1,552,826 82
Amount reclaimable by the insured on perpetual fire insurance policies-----		28,028 73
Dividends declared and unpaid to stockholders-----		358 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		1,512 65
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		20,000 00
Fund for future contingencies-----		40,000 00
Total liabilities, except capital stock-----		\$1,642,726 90
Cash capital-----	\$600,000 00	
Surplus over all liabilities-----	813,678 80	
Surplus to policyholders-----		1,413,678 80
Total-----		\$3,056,405 70

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$256,320,414 00	\$2,831,120 96
Written during the year-----	160,869,443 00	2,403,705 97
Excess of original premiums over amount received for reinsurance-----		11,975 05
Totals-----	\$417,189,857 00	\$5,246,801 98
Expired and terminated-----	133,230,666 00	2,165,091 94
In force at end of the year-----	\$283,959,191 00	\$3,081,710 04
Deduct amount reinsured-----	32,531,480 02	398,135 97
Net amount in force-----	\$251,427,711 00	\$2,683,574 07
Perpetual risks not included above, \$1,272,067.00; premiums on same, \$31,143.03.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$85,439,148 00	\$1,003,386 50
More than one and not more than three years to run-----	116,141,394 00	1,116,463 73
More than three years to run-----	49,847,169 00	563,723 84
Net amount in force December 31, 1913-----	\$251,427,711 00	\$2,683,574 07

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$130,000 00
Amount loaned to officers and directors-----	26,350 00
Amount loaned to stockholders not officers-----	10,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,685,301 00
Less-----	2,366,848 00
Net risks written-----	\$4,318,453 00
Gross premiums received-----	\$102,223 96
Less-----	33,689 39
Net premiums received-----	\$68,534 57
Net losses paid-----	37,480 28
Net losses incurred-----	29,494 64

CAPITAL FIRE INSURANCE COMPANY OF CALIFORNIA.

Sacramento, California.

Year ending December 31, 1913.

(Incorporated January 21, 1911. Commenced business in California January 20, 1912.)

H. C. MUDDOX, President.

J. F. LANDIS, Secretary.

MEREDITH & LANDIS, Attorneys in California at Sacramento.

CAPITAL.

Capital stock paid in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$312,776 99

INCOME.

Gross premiums-----	\$65,769 35	
Deduct: Reinsurance premiums, fire, \$10,152.49; re- turn premiums, fire, \$13,545.23-----	23,697 72	
Total premiums (other than perpetuals)-----		\$42,071 63
Interest on mortgage loans-----	\$19,742 85	
Interest from other sources-----	162 15	
Total interest and rents-----		19,904 50
From other sources, viz: Brokerage on placed business-----		101 65
Total income -----		\$62,077 78
Total -----		\$374,854 77

DISBURSEMENTS.

Gross amount paid for losses-----	\$16,265 84	
Deduct amount received for reinsurance, fire-----	3,454 76	
Net amount paid for losses-----		\$12,811 08
Expenses of adjustment, settlement of losses-----		182 15
Commissions or brokerage-----		5,949 64
Allowance to local agencies for miscellaneous agency expenses-----		1 22
Salaries and expenses of special and general agents-----		5,799 71
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		13,077 60
Rents—including company's occupancy of its own buildings-----		1,806 60
Advertising, printing and stationery-----		1,716 04
Postage, telegrams, telephone and express-----		715 45
Legal expenses -----		1,089 85
Maps, including corrections-----		24 25
Underwriters' boards and tariff associations-----		148 49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		22 76
State taxes on premiums-----		125 71
Insurance department licenses and fees-----		140 00
All other licenses, fees and taxes-----		111 02
Other disbursements, viz: Automobile, \$402.70; office towel supply, \$20.15; Consumers' Ice Company, \$18.00; auditing, \$27.75; Pa- cific Coast Casualty Company, \$10.00; charity, \$6.00; Pacific Telephone and Telegraph Company, \$1.00; Home Furniture Com- pany, \$8.00; Johnson & Cleat, \$3.00; Sorenson & Co., \$2.70; Robertson & Govan, \$7.02; C. W. Smith & Co., \$115.80; office sundries, \$2.86-----		624 98
Total disbursements -----		\$44,346 55
Balance -----		\$330,508 22

LEDGER ASSETS.

Mortgage loans on real estate-----	\$301,914 43
Cash in office-----	643 19
Deposits in trust companies and banks not on interest-----	2,422 08
Deposits in trust companies and banks on interest-----	9,747 04
Agents' balances, representing business written subsequent to October 1, last-----	10,993 69
Other ledger assets, viz: Automobile, \$575.00; furniture and fixtures, \$2,353.49; supplies, printed matter, stationery, \$1,428.75; maps, \$230.55; cash held by special agents, \$200.00-----	4,787 79
Total ledger assets-----	\$330,508 22

Non-Ledger Assets.

Interest due and accrued on mortgages-----	715 23
Gross assets-----	\$331,223 45

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$1,428 75
Furniture, fixtures and safes-----	2,353 49
Book value of ledger assets over market value, viz: Maps, \$230.55; automobile, \$575.00-----	805 55
Total-----	4,587 79
Total admitted assets-----	\$326,635 66

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$738 35
Losses in process of adjustment, or in suspense-----	2,329 33
Total claims for losses-----	\$3,067 68
Deduct reinsurance-----	1,391 43
Net amount of unpaid losses-----	\$1,676 25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	27,276 08
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement--	500 00
Contingent commissions or other charges due or accrued, \$2,756.50; reinsurance, \$632.65-----	2,123 85
Reinsurance and return premiums due other companies-----	3,163 26
Total liabilities, except capital stock-----	\$34,739 44
Cash capital-----	\$250,000 00
Surplus over all liabilities-----	41,896 22
Surplus to policyholders-----	\$291,896 22
Total-----	\$326,635 66

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,267,830 00	\$19,673 82
In force December 31, 1912-----	\$1,267,830 00	\$19,673 82
Written during the year-----	4,112,050 00	65,769 35
Totals-----	\$5,379,880 00	\$85,443 17
Expired and terminated-----	1,491,822 00	27,842 79
In force at end of the year-----	\$3,888,058 00	\$57,600 38
Deduct amount reinsured-----	754,474 00	11,360 25
Net amount in force-----	\$3,133,584 00	\$46,240 13

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$1,702,683 00	\$27,650 46
More than one and not more than three years to run-----	1,420,401 00	18,419 83
More than three years to run-----	10,500 00	169 84
Net amount in force December 31, 1913-----	\$3,133,584 00	\$46,240 13

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$10,000 00
Amount loaned to stockholders not officers	64,299 28

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$3,084,331 25
Less	1,193,886 79
Net risks written	\$1,890,444 46
Gross premiums received	\$49,737 47
Less	21,215 16
Net premiums received	\$28,522 31
Net losses paid	11,700 26
Net losses incurred	13,375 99

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY.

Van Wert, Ohio.

Year ending December 31, 1913.

(Incorporated April 7, 1876. Commenced business in California October 2, 1876.)

H. V. OLNEY, President.

C. A. L. PURMORT, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year	\$590,613 84
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INCOME.

Gross premiums	\$497,731 30
Deduct: Reinsurance, \$4,322.76; return premiums, \$82,026.22	86,348 98
Total premiums	\$411,382 32
Interest on mortgage loans	\$4,798 50
Interest on bonds and dividends on stocks	15,226 50
Rents—including company's occupancy of its own buildings	2,803 35
Total income	\$434,210 67
Total	\$1,024,824 51

DISBURSEMENTS.

Gross amount paid for losses	\$244,966 98
Deduct amount received for salvage, \$3,895.06; discount, \$609.46	4,504 52
Net amount paid for losses	\$240,462 46
Expenses of adjustment, settlement of losses	3,051 86
Commissions or brokerage	53,586 42
Salaries and expenses of special and general agents	5,302 78
Salaries, fees and other charges of officers, directors, trustees, agents and employees	19,943 50
Rents—including company's occupancy of its own buildings	1,200 00
Advertising, printing and stationery	1,524 94
Postage, telegrams, telephone and express	1,263 60
Legal expenses	1,838 13
Furniture and fixtures	493 00

Amount brought forward.....	\$328,665 69
Maps, including corrections.....	144 46
Underwriters' boards and tariff associations.....	43 21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	610 08
Inspections and surveys.....	11,597 00
Repairs and expenses on real estate.....	58 10
Taxes on real estate.....	549 06
State taxes on premiums.....	4,906 22
Insurance department licenses and fees.....	974 34
All other licenses, fees and taxes.....	2,129 63
Other disbursements.....	3,756 02
Dividends to policyholders.....	70,920 85
Agents' balances charged off.....	110 72

Total disbursements	\$424,466 38
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Balance.....	\$600,358 13
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LEDGER ASSETS.

Book value of real estate.....	\$40,000 00
Mortgage loans on real estate.....	78,625 00
Book value of bonds and stocks.....	397,400 00
Cash in office.....	3,992 31
Deposits in trust companies and banks not on interest.....	26,920 84
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	53,419 98

Total ledger assets.....	\$600,358 13
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Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$1,300 43
Interest due and accrued on bonds.....	3,788 37

Total	5,088 80
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Market value of bonds and stocks over book value.....	2,420 00
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Total admitted assets.....	\$607,866 93
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LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$11,735 17
Losses resisted	900 00

Net amount of unpaid losses.....	\$12,635 17
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Unearned premiums	215,923 53
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Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
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Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	6,800 00
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Contingent commissions or other charges due or accrued.....	8,190 77
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Total amount of all liabilities.....	\$243,749 47
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Surplus	364,117 46
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Total liabilities and surplus.....	\$607,866 93
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RISKS AND PREMIUMS.

	Amount at Risks.	Gross Cash Premiums Thereon.	Notes or Contingent Premiums.
In force December 31, 1912.....	\$27,562,611 00	\$394,180 99	\$888,284 85
Written during the year.....	36,725,481 00	497,731 39	1,075,442 04
Totals	\$64,288,092 00	\$891,912 29	\$1,963,726 89
Expired and terminated.....	32,131,802 00	464,695 07	1,033,293 15
In force at end of the year.....	\$32,156,290 00	\$427,217 22	\$930,433 74
Deduct amount reinsured.....	328,500 00	4,711 17	-----
Net amount in force.....	\$31,827,790 00	\$422,506 05	\$930,433 74

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$28,238,267 00	\$384,070 58
More than one and not more than three years to run	3,076,500 00	31,841 49
More than three years to run-----	513,023 00	6,593 98
Net amount in force December 31, 1913-----	\$31,827,790 00	\$422,506 05

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance.	\$25,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$850,002 00
Less -----	361,802 00
Net risks written-----	\$488,200 00
Gross premiums received-----	\$11,356 24
Less -----	3,469 26
Net premiums received-----	\$7,886 98
Net losses paid-----	9,833 67
Net losses incurred-----	9,834 67

**UNITED STATES BRANCH OF THE
CENTURY INSURANCE COMPANY OF EDINBURGH,
New York, N. Y.**

Year ending December 31, 1913.

(Incorporated April 17, 1885. Commenced business in California in 1912.)

HARRY L. ROFF, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year-----	\$622,617 38
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INCOME.

Gross premiums-----	\$557,620 54
Deduct; Reinsurance, premiums, fire, \$137,382.09; re- turn premiums, fire, \$116,912.28-----	254,294 37
Total premiums (other than perpetuals)-----	\$303,326 17
Interest on bonds and dividends on stocks-----	26,979 75
Received from home office-----	189,647 24
Total income-----	\$519,953 16
Total -----	\$1,142,570 54

DISBURSEMENTS.

Gross amount paid for losses-----	\$222,194 68
Deduct amount received for salvage, fire, \$2,333.40; reinsurance, fire, \$81,999.93; discount, fire, \$263.08-----	84,596 41
Net amount paid for losses-----	\$137,598 27
Expenses of adjustment, settlement of losses-----	2,272 84
Commissions or brokerage-----	92,399 18
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	625 00
Advertising, printing and stationery-----	1,128 63
Postage, telegrams, telephone and express-----	203 44
Maps, including corrections-----	1,185 42

Amount brought forward.....	\$235,212 78
Underwriters' boards and tariff associations.....	809 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	432 63
State taxes on premiums.....	2,772 62
Insurance department licenses and fees.....	1,370 74
Agents license.....	156 00
Municipal license.....	30 00
Remitted to home office.....	170,620 32
Total disbursements.....	<u>\$411,604 63</u>
Balance.....	\$730,965 91

LEDGER ASSETS.

Book value of bonds and stocks.....	\$640,303 75
Deposits in trust companies and banks not on interest.....	31,866 48
Agents' balances, representing business written subsequent to October 1, last.....	58,795 68
Total ledger assets.....	<u>\$730,965 91</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	7,498 18
Gross assets.....	<u>\$738,464 09</u>

Deduct Assets Not Admitted.

Book value of ledger assets over market value.....	30,633 75
Total admitted assets.....	<u>\$707,830 34</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$1,386 14
Losses in process of adjustment, or in suspense.....	38,628 79
Total claims for losses.....	<u>\$40,014 93</u>
Deduct reinsurance.....	16,771 26
Net amount of unpaid losses.....	\$23,243 67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	173,333 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....	500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	1,600 00
Contingent commissions or other charges due or accrued.....	800 00
Total liabilities, except capital stock.....	<u>\$199,477 18</u>
Surplus to policyholders.....	508,353 16
Total.....	<u>\$707,830 34</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$23,882,183 00	\$227,578 99
Written during the year.....	57,065,376 00	557,620 54
Totals.....	<u>\$80,887,559 00</u>	<u>\$785,199 53</u>
Expired and terminated.....	34,291,260 00	359,486 24
In force at end of the year.....	\$46,596,299 00	\$425,713 29
Deduct amount reinsured.....	12,628,470 00	105,231 56
Net amount in force.....	<u>\$33,967,829 00</u>	<u>\$320,481 73</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$26,852,232 00	\$250,829 63
More than one and not more than three years to run.....	6,065,111 00	55,741 66
More than three years to run.....	1,050,486 00	13,910 44
Net amount in force December 31, 1913.....	<u>\$33,967,829 00</u>	<u>\$320,481 73</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance... \$100,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Net risks written-----	Fire.	\$1,114,718 00
Net premiums received-----		18,051 46
Net losses paid-----		13,941 34
Net losses incurred-----		14,796 59

CITIZENS' FIRE INSURANCE COMPANY.

Charlestown, W. Va.

Year ending December 31, 1913.

(Incorporated January 25, 1907. Commenced business in California in 1913.)

R. W. ALEXANDER, President.

W. W. ALEXANDER, Secretary.

MACDONALD & MILES, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year -----	\$1,034,269 82
Increase of paid-up capital during year-----	455,000 00
Surplus paid in by stockholders-----	318,500 00
Extended at -----	\$1,807,769 82

INCOME.

Gross premiums-----	\$874,769 87
Deduct: Reinsurance premiums, fire, \$193,187.60; re- turn premiums, fire, \$153,201.46-----	346,389 06
Total premiums (other than perpetuals)-----	\$528,380 81
Interest on mortgage loans-----	\$11,076 63
Interest on bonds and dividends on stocks-----	39,302 75
Interest from other sources-----	447 66
Total interest and rents-----	50,827 04
From other sources-----	29,992 44
Increase in book value of ledger assets-----	5,729 81
Total income -----	\$933,430 10
Total -----	\$2,422,699 92

DISBURSEMENTS.

Gross amount paid for losses-----	\$431,328 34
Deduct amount received for salvage, fire, \$1,499.94; reinsurance, fire, \$105,492.11-----	106,992 05
Net amount paid for losses-----	\$324,336 29
Expenses of adjustment, settlement of losses-----	8,514 15
Commissions or brokerage-----	117,885 01
Allowance to local agencies for miscellaneous agency expenses---	214 60
Salaries and expenses of special and general agents-----	49,426 77
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	37,121 50
Rents—including company's occupancy of its own buildings-----	3,332 79

Amount brought forward.....	\$540,831 06
Advertising, printing and stationery.....	9,275 15
Postage, telegrams, telephone and express.....	4,677 71
Legal expenses.....	128 20
Furniture and fixtures.....	4,021 32
Maps, including corrections.....	4,225 88
Underwriters' boards and tariff associations.....	5,868 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	3,896 20
Inspections and surveys.....	1,162 40
State taxes on premiums.....	8,263 45
Insurance department licenses and fees.....	6,524 97
All other licenses, fees and taxes.....	9,518 45
Other disbursements.....	49,598 80
Interest and dividends to stockholders.....	17,500 00
Agents' balances charged off.....	62 54
Loss on sale or maturity of ledger assets.....	13 20
Decrease in book value of ledger assets.....	22,278 76
Total disbursements	<u>\$687,846 68</u>
Balance	<u>\$1,734,853 24</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$203,611 00
Book value of bonds and stocks.....	1,236,764 85
Cash in office.....	5,910 30
Deposits in trust companies and banks not on interest.....	135,792 60
Deposits in trust companies and banks on interest.....	7,485 69
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	125,209 75
Agents' balances, representing business written prior to October 1, last	8,705 15
Other ledger assets, viz: Philadelphia Underwriters' Association, deposit, \$100.00; Richmond, Va., Local Board, deposit, \$100.00; reinsurance recoverable on outstanding losses of Augusta Fire Insurance Company, \$11,173.90.....	11,373 90
Total ledger assets.....	<u>\$1,734,853 24</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$2,805 29
Interest due and accrued on bonds.....	11,043 30
Total	<u>13,848 59</u>
Gross assets.....	<u>\$1,748,701 83</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	8,705 15
Total admitted assets.....	<u>\$1,739,996 68</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$17,635 95
Losses in process of adjustment, or in suspense.....	70,349 78
Total claims for losses.....	<u>\$87,985 73</u>
Deduct reinsurance	<u>27,352 44</u>
Net amount of unpaid losses.....	\$60,633 29
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	429,728 26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,214 88
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement---	10,000 00
Contingent commissions or other charges due or accrued.....	823 13

All other liabilities, viz: Reserve for outstanding liabilities of Augusta Fire Insurance Company, assumed by Citizens' Fire Insurance Company in purchase-----	\$29,992 44
Total liabilities, except capital stock-----	\$536,392 00
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	203,604 68
Surplus to policyholders-----	\$1,203,604 68
Total -----	\$1,739,996 68

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$63,159,248 35	\$757,121 90
Written during the year-----	74,610,128 00	874,769 87
Excess of original premiums over amount received for reinsurance-----		65,000 57
Totals -----	\$137,769,376 35	\$1,696,892 34
Expired and terminated-----	58,600,666 12	686,203 29
In force at end of the year-----	\$79,168,710 23	\$1,010,689 05
Deduct amount reinsured-----	19,246,049 23	234,762 84
Net amount in force-----	\$59,922,661 00	\$775,926 21

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$27,017,342 00	\$344,651 29
More than one and not more than three years to run	27,813,789 00	336,588 08
More than three years to run-----	5,091,530 00	94,686 84
Net amount in force December 31, 1913-----	\$59,922,661 00	\$775,926 21

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$30,000 00
Amount loaned to officers and directors-----	11,250 00
Amount loaned to stockholders not officers-----	20,200 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$881,850 00
Less -----	173,756 00
Net risks written-----	\$708,094 00
Gross premiums received-----	\$12,457 78
Less -----	2,544 94
Net premiums received-----	\$9,912 84
Net losses paid-----	4,915 94
Net losses incurred-----	4,975 94

CITIZENS' INSURANCE COMPANY OF ST. LOUIS, MISSOURI.

St. Louis, Mo.

Year ending December 31, 1913.

(Incorporated 1837. Commenced business in California in 1901.)

CHAS. E. CHASE, President.

P. O. CROCKER, Secretary.

DIXWELL HEWITT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$876,680 55

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$23,524,326 00	\$294,869 07
More than one and not more than three years to run-----	221,686 00	3,307 02
More than three years to run-----	48,311,495 00	472,472 15
Net amount in force December 31, 1913-----	\$72,057,507 00	\$770,648 24

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$20,000 00
Losses incurred during the year, fire, \$309,568.50; tornado, \$7,722.00	317,290 50

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,044,529 00
Less -----	1,918,299 00
Net risks written-----	\$4,126,230 00
Gross premiums received-----	\$95,842 43
Less -----	21,391 17
Net premiums received-----	\$74,451 26
Net losses paid-----	39,858 78
Net losses incurred-----	40,657 30

CITY OF NEW YORK INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April, 1905. Commenced business in California April 12, 1905.)

MAJOR A. WHITE, President.

J. CARROLL FRENCH, Secretary.

WATSON & TAYLOR, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$1,551,281 38
Increase of paid-up capital during year-----	80,000 00
Extended at -----	\$1,631,281 38

INCOME.

Gross premiums-----	\$1,201,213 80
Deduct: Reinsurance premiums, fire, \$322,483.21; re- turn premiums, fire, \$251,171.06-----	573,654 27
Total premiums (other than perpetuals)-----	\$627,559 53
Interest on mortgage loans-----	\$10,427 78
Interest on bonds and dividends on stocks-----	43,994 61
Interest from other sources-----	1,449 48
Total interest and rents-----	55,871 87
From other sources, viz: Surplus paid in by stockholders-----	80,000 00
Agents' balances previously charged off-----	37 97
Profit on sale or maturity of ledger assets-----	532 43
Total income -----	\$764,001 80
Total -----	\$2,395,283 18

DISBURSEMENTS.

Gross amount paid for losses	\$590,519 35
Deduct amount received for salvage, fire, \$5,187.86; reinsurance, fire, \$208,336.07; discount, fire, \$578.14	214,102 07
Net amount paid for losses	\$376,417 28
Expenses of adjustment, settlement of losses	7,989 15
Commissions or brokerage	118,639 55
Salaries and expenses of special and general agents	15,786 09
Salaries, fees and other charges of officers, directors, trustees, agents and employees	71,981 46
Rents—including company's occupancy of its own buildings	12,496 16
Advertising, printing and stationery	5,183 63
Postage, telegrams, telephone and express	5,198 09
Legal expenses	415 17
Furniture and fixtures	618 78
Maps, including corrections	3,792 01
Underwriters' boards and tariff associations	8,680 81
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	6,287 63
Inspections and surveys	2,849 94
State taxes on premiums	13,821 84
Insurance department licenses and fees	4,605 11
All other licenses, fees and taxes	2,584 13
Deposit premiums returned	1,689 84
Interest and dividends to stockholders	50,000 00
Agents' balances charged off	446 93
Loss on sale or maturity of ledger assets	4,993 50
Total disbursements	\$714,477 10
Balance	\$1,680,806 08

LEDGER ASSETS.

Mortgage loans on real estate	\$272,250 00
Book value of bonds and stocks	1,044,100 38
Cash in office	6,553 13
Deposits in trust companies and banks not on interest	7,154 66
Deposits in trust companies and banks on interest	196,051 53
Agents' balances, representing business written subsequent to Octo- ber 1, last	151,125 46
Agents' balances, representing business written prior to October 1, last	3,570 92
Total ledger assets	\$1,680,806 08

Non-Ledger Assets.

Interest due and accrued on mortgages	\$3,689 37
Interest due and accrued on bonds	4,282 32
Total	7,971 69
Gross assets	\$1,688,777 77

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$3,570 92
Bonds	129,000 38
Total	132,571 30
Total admitted assets	\$1,556,206 47

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$10,641 00	
Losses in process of adjustment, or in suspense-----	87,779 00	
Losses resisted-----	13,600 00	
Total claims for losses-----	\$112,020 00	
Deduct reinsurance-----	96,744 17	
Net amount of unpaid losses-----		\$15,275 83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		610,441 17
Dividends declared and unpaid, to stockholders-----		12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		7,500 00
Reinsurance and return premiums due other companies-----		52,043 25
Total liabilities, except capital stock-----		\$698,760 25
Cash capital-----	\$580,000 00	
Surplus over all liabilities-----	277,446 22	
Surplus to policyholders-----		857,446 22
Total -----		\$1,556,206 47

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$162,841,808 00	\$1,546,234 09
Written during the year-----	124,594,755 00	1,201,213 80
Totals -----	\$287,436,563 00	\$2,747,448 79
Expired and terminated-----	105,346,297 00	1,023,537 45
In force at end of the year-----	\$182,090,266 00	\$1,723,911 34
Deduct amount reinsured-----	59,335,549 00	581,178 17
Net amount in force-----	\$122,754,717 00	\$1,142,733 17

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$75,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,336,099 00
Less -----	1,944,727 00
Net risks written-----	\$4,391,372 00
Gross premiums received -----	\$86,463 58
Less -----	24,017 60
Net premiums received-----	\$62,445 98
Net losses paid-----	35,918 03
Net losses incurred-----	40,414 03

THE COMMERCIAL FIRE INSURANCE COMPANY OF THE DISTRICT OF COLUMBIA.

Washington, D. C.

Year ending December 31, 1913.

(Incorporated May, 1890. Commenced Business in California in 1913.)

ROBERT R. TUTTLE, President.

PAUL F. GREVE-JOHN MCKEE, Secretary.

A. C. THORNTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$466,338 75	
Amount of ledger assets December 31 of previous year	\$913,488 23	
Increase of paid-up capital during year	35,548 75	
Surplus paid in by stockholders	24,112 25	
Part paid capital not as yet transferred	18,753 23	
Extended at		\$991,902 48

INCOME.

Gross premiums	\$420,336 54	
Deduct: Reinsurance premiums, fire, \$169,939.20;		
return premiums, fire, \$140,250.61	310,189 81	
Total premiums (other than perpetuals)		\$110,146 73
Interest on mortgage loans	\$10,882 04	
Interest on bonds and dividends on stocks	7,879 50	
Interest from other sources	443 19	
Rents—including company's occupancy of its own buildings	71,101 98	
Total interest and rents		90,306 71
Commission on loans		183 00
Interest in Southern Building assets		270 99
Settlement with former general agents		4,459 29
From sale of industrial department		160 00
Total		\$1,197,429 20

DISBURSEMENTS.

Gross amount paid for losses	\$274,378 28	
Deduct amount received for salvage, fire, \$811.26;		
reinsurance, fire, \$94,577.58; discount, fire, \$44.97--	95,433 81	
Net amount paid for losses		\$178,944 47
Expenses of adjustment, settlement of losses		5,205 03
Commissions or brokerage		18,603 79
Allowance to local agencies for miscellaneous agency expenses		9,915 83
Salaries and expenses of special and general agents		7,047 78
Salaries, fees and other charges of officers, directors, trustees, agents and employees		35,943 10
Rents, including company's occupancy of its own buildings		3,813 55
Advertising, printing and stationery		13,089 31
Postage, telegrams, telephone and express		3,316 22
Legal expenses		968 10
Furniture and fixtures		1,788 76
Maps, including corrections		746 38
Underwriters' boards and tariff associations		1,130 08
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		398 41
Inspections and surveys		198 78
Repairs and expenses on real estate		17,538 73
Taxes on real estate		6,502 26
State taxes on premiums		5,199 14
Insurance department licenses and fees		4,537 32

Amount brought forward.....	\$409,727 04
All other licenses, fees and taxes.....	1,992 31
Other disbursements.....	63,195 85
Transferred from part paid to full paid capital.....	40,192 13
Agents' balances charged off.....	84 53
Total disbursements.....	<u>\$420,351 86</u>
Balance	\$777,077 34

LEDGER ASSETS.

Book value of real estate.....	\$350,000 00
Mortgage loans on real estate.....	106,500 00
Book value of bonds and stocks.....	211,988 92
Cash in office.....	150 00
Deposits in trust companies and banks on interest.....	41,092 16
Agents' balances, representing business written subsequent to October 1, last.....	45,062 34
Agents' balances, representing business written prior to October 1, last	18,840 45
Deposits with underwriters' boards.....	150 00
Cash in hands of rental agent.....	3,443 47
Total ledger assets.....	<u>\$777,077 34</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$1,912 89
Interest due and accrued on bonds.....	3,410 83
Interest due and accrued on other assets.....	34 16
Rents due and accrued on company's property.....	4,171 49
Total	9,529 37
Other non-ledger assets, viz: Notes on account rents.....	167 13
Gross assets.....	<u>\$786,773 84</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$18,840 45
Bonds	8,223 92
Uncollected rents and note on account rents.....	521 99
Total	27,586 36
Total admitted assets.....	<u>\$759,187 48</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$3,816 05
Losses in process of adjustment, or in suspense.....	49,769 95
Total claims for losses.....	\$53,586 00
Deduct reinsurance.....	19,788 35
Net amount of unpaid losses.....	<u>\$33,797 65</u>
Total unearned premiums as computed above.....	\$131,119 32
Interest due or accrued, remaining unpaid.....	4,729 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,052 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....	2,500 00
Contingent commissions or other charges due or accrued.....	480 59
First National, account joint expenses.....	1,819 50
Reserve for uncollectable agents' balances.....	4,459 29
Taxes and expenses due and accrued, Southern Building.....	4,002 94
Total	<u>\$183,960 39</u>
Capital stock, part paid.....	\$8,390 53
Cash capital.....	466,338 75
Surplus over all liabilities.....	100,497 81
Surplus to policyholders.....	<u>575,227 09</u>
Total	<u>\$759,187 48</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$25,630,950 00	\$336,532 45
Written during the year.....	35,475,895 00	420,336 54
Excess of original premiums over amount received for reinsurance		618 24
Totals	\$61,106,845 00	\$757,487 23
Expired and terminated.....	32,340,828 00	404,468 01
In force at end of the year.....	\$28,766,017 00	\$353,019 22
Deduct amount reinsured.....	8,527,946 00	115,399 21
Net amount in force.....	\$20,238,071 00	\$237,620 01

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$12,648,762 00	\$84,569 95
More than one and not more than three years to run	6,130,583 00	41,269 27
More than three years to run.....	1,458,726 00	5,280 10
Net amount in force December 31, 1913.....	\$20,238,071 00	\$131,119 32

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$10,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written.....	\$959,760 00
Less	271,980 00
Net risks written.....	\$687,780 00
Gross premiums received.....	\$14,876 29
Less	4,215 45
Net premiums received.....	\$10,660 84
Net losses paid	5,407 46
Net losses incurred.....	5,403 34

**UNITED STATES BRANCH OF
COMMERCIAL UNION ASSURANCE CO., LTD.**

London, England.

Year ending December 31, 1913.

(Incorporated September 28, 1861. Commenced business in United States in
January, 1871.)

A. H. WRAY, United States Manager.

E. T. NIEBLING, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year.....	\$7,573,211 62
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INCOME.

	Fire.	Marine and Inland.
Gross premiums	\$6,301,790 70	\$1,454,073 84
Deduct: Reinsurance premiums, fire, \$1,132,549.63; marine and inland, \$651,632.53; return premiums, fire, \$1,117,901.21; marine and inland, \$68,063.86	2,310,450 84	719,696 39
Total premiums (other than per- petuals)	\$3,991,339 86	\$734,377 45
		\$4,725,717 31

Total premiums	\$4,725,717 31
Deposit premiums on perpetual risks	503 70
Interest on mortgage loans	\$1,515 00
Interest on bonds and dividends on stocks	223,397 27
Interest from other sources	7,250 52
Rents, including company's occupancy of its own buildings	65,546 42
Total interest and rents	297,709 21
Remittance from head office	343,490 96
Total income	\$5,367,421 18
Total	\$12,940,632 80

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$2,569,429 10	\$933,311 04	
Deduct amount received for salvage, fire, \$24,072.25; marine and inland, \$72,759.66; reinsurance, fire, \$507,834.39; marine and inland, \$415,942.30	531,906 64	488,701 96	
Net amount paid for losses	\$2,037,522 46	\$444,609 08	\$2,482,131 54
Expenses of adjustment, settlement of losses			68,011 65
Commissions or brokerage			1,147,189 75
Allowance to local agencies for miscellaneous agency expenses			8,583 73
Salaries and expenses of special and general agents			103,694 78
Salaries, fees and other charges of officers, directors, trustees, agents and employees			198,822,95
Rents, including company's occupancy of its own buildings			26,234 56
Advertising, printing and stationery			47,433 99
Postage, telegrams, telephone and express			22,333 79
Legal expenses			2,499 67
Furniture and fixtures			4,904 99
Maps, including corrections			7,251 56
Underwriters' boards and tariff associations			49,071 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			32,739 72
Inspections and surveys			21,027 11
Repairs and expenses on real estate			24,678 17
Taxes on real estate			17,376 50
State taxes on premiums			83,619 94
Insurance department licenses and fees			14,785 89
All other licenses, fees and taxes			20,694 16
Remittance to head office			959,493 89
Exchange			4,360 15
Deposit premiums returned			2,513 00
Agents' balances charged off			15,098 82
Decrease in book value of ledger assets			6,918 41
Total disbursements			\$5,371,470 09
Balance			\$7,569,162 71

LEDGER ASSETS.

Book value of real estate	\$698,163 62
Mortgage loans on real estate	29,000 00
Book value of bonds and stocks	5,197,248 05
Cash in office	1,328 84
Deposits in trust companies and banks not on interest	75,117 80
Deposits in trust companies and banks on interest	433,070 88
Agents' balances, representing business written subsequent to October 1, last	1,103,497 66
Agents' balances, representing business written prior to October 1, last	31,019 26
Bills receivable taken for fire risks	716 60
Total ledger assets	\$7,569,162 71

Total ledger assets..... \$7,569,162 71

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$169 58	
Interest due and accrued on bonds.....	72,255 00	
Rents due and accrued on company's property.....	8,899 00	
Total		81,323 58
Market value of real estate over book value.....		189,836 38
Gross assets		\$7,840,322 67

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$31,019 26	
Bills receivable, past due, taken for marine, inland and fire risks	716 60	
Bonds and stocks.....	366,653 05	
Total		398,388 91
Total admitted assets.....		\$7,441,933 76

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$78,747 53	
Losses in process of adjustment, or in suspense.....	586,211 80	
Losses resisted	49,660 87	
Total claims for losses.....	\$714,620 20	
Deduct reinsurance	131,291 72	
Net amount of unpaid losses.....		\$583,328 48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$4,085,003 08	
Unearned premiums at 50 per cent on inland navigation risks	19,395 23	
Unearned premiums on marine risks.....	90,914 47	
Total unearned premiums as computed above.....		4,195,312 78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,410 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....		90,000 00
Contingent commissions or other charges due or accrued.....		15,300 00
Total liabilities, except capital stock.....		\$4,973,560 34
Surplus over all liabilities.....		2,468,373 42
Total		\$7,441,933 76

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31 under this heading in last year's statement	\$776,963,556 00	\$7,957,003 80
Written or renewed during the year.....	630,180,137 00	6,301,790 70
Excess of original premiums over amount received for reinsurance		275,835 93
Total	\$1,407,143,693 00	\$14,534,630 43
Deduct those expired and marked off as terminated	523,870,857 00	5,639,251 54
In force at the end of the year.....	\$883,272,836 00	\$8,895,378 89
Deduct amount reinsured (schedule required)	122,777,454 00	1,028,228 24
Net amount in force.....	\$760,495,382 00	\$7,867,150 65

	Marine and Inland risks.	Premiums.
In force on December 31 under this heading in last year's statement -----	\$15,179,586 00	\$180,125 68
Written or renewed during the year-----	668,759,528 00	1,454,073 84
Total -----	\$683,939,114 00	\$1,634,199 52
Deduct those expired and marked off as terminated	664,764,159 00	1,450,294 76
In force at the end of the year-----	\$19,174,955 00	\$183,904 76
Deduct amount reinsured (schedule required) ----	942,939 00	11,461 69
Net amount in force-----	\$18,232,016 00	\$172,443 07
Perpetual risks not included above, \$4,544,445; deposit premiums on same, \$96,898.98.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance-- \$200,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire and Auto.	Marine and Inland.
Gross risks written-----	\$17,294,998 00	\$63,886,431 00
Less -----	6,012,214 00	1,112,558 00
Net risks written-----	\$11,282,784 00	\$62,773,873 00
Gross premiums received-----	\$243,143 21	\$40,962 70
Less -----	75,442 10	5,480 70
Net premiums received-----	\$167,701 11	\$35,482 00
Net losses paid-----	68,907 69	*53,523 91
Net losses incurred-----	67,784 79	53,523 91

*\$39,825 recovered in London from companies not authorized in California.

COMMERCIAL UNION FIRE INSURANCE COMPANY.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated October 30, 1890. Commenced business in California April 1, 1891.)

A. H. WRAY, President.

C. J. HOLMAN, Secretary.

E. T. NIEBLING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$1,054,482 45

INCOME.

Gross premiums-----	\$809,322 58
Deduct: Reinsurance premiums, fire, \$210,050.50; re- turn premiums, fire, \$168,063.70-----	378,114 20
Total premiums (other than perpetuals)-----	\$431,208 38
Interest on bonds and dividends on stocks-----	\$36,567 89
Interest from other sources-----	862 87
Total interest and rents-----	37,430 76
Profit on sale or maturity of ledger assets-----	512 70
Total income -----	\$469,151 84
Total -----	\$1,523,634 29

DISBURSEMENTS.

Gross amount paid for losses	\$315,769 31
Deduct amount received for salvage, fire, \$2,148.96; reinsurance, fire, \$100,072.30	102,221 26
Net amount paid for losses	\$213,548 05
Expenses of adjustment, settlement of losses	4,038 85
Commissions or brokerage	111,852 53
Salaries and expenses of special and general agents	7,541 90
Salaries, fees and other charges of officers, directors, trustees, agents and employees	5,690 26
Advertising, printing and stationery	4,633 34
Postage, telegrams, telephone and express	1,442 04
Maps, including corrections	548 00
Underwriters' boards and tariff associations	4,358 38
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,973 22
Inspections and surveys	1,739 05
State taxes on premiums	5,767 52
Insurance department licenses and fees	3,952 00
All other licenses, fees and taxes	2,763 62
Exchange	399 21
Interest and dividends to stockholders	20,000 00
Agents' balances charged off	1,452 22
Decrease in book value of ledger assets	2,025 15
Total disbursements	\$396,725 34
Balance	\$1,126,908 95

LEDGER ASSETS.

Book value of bonds and stocks	\$931,987 42
Cash in office	23 34
Deposits in trust companies and banks on interest	75,856 58
Agents' balances, representing business written subsequent to October 1, last	116,096 50
Agents' balances, representing business written prior to October 1, last	2,945 11
Total ledger assets	\$1,126,908 95

Non-Ledger Assets.

Interest due and accrued on bonds	9,274 00
Gross assets	\$1,136,182 95

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$2,945 11
Bonds and stocks	43,800 42
Total	46,745 53
Total admitted assets	\$1,089,437 42

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$3,345 00
Losses in process of adjustment, or in suspense	70,860 00
Losses resisted	2,850 00
Total claims for losses	\$77,055 00
Deduct reinsurance	32,773 00
Net amount of unpaid losses	\$44,282 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	436,696 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	715 00

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	\$7,850 00
Contingent commissions or other charges due or accrued-----	6,801 00
Total liabilities, except capital stock-----	\$496,344 70
Cash capital -----	\$200,000 00
Surplus over all liabilities-----	393,092 72
Surplus to policyholders-----	593,092 72
Total -----	\$1,089,437 42

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 6 under this heading in least years' statement-----	\$94,700,850 00	\$962,534 42
Written or renewed during the year, per income No. 5-----	80,915,392 00	809,322 58
Total -----	\$175,616,242 00	\$1,771,857 00
Deduct those expired and marked off as terminated-----	70,676,791 00	693,883 91
In force at the end of the year-----	\$104,939,451 00	\$1,077,973 09
Deduct amount reinsured (schedule required)-----	22,696,039 00	263,832 25
Net amount in force-----	\$82,243,412 00	\$814,140 84

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	\$2,286,565 00
Less -----	1,003,263 00
Net risks written-----	\$1,283,302 00
Gross premiums received-----	\$28,180 40
Less -----	12,752 54
Net premiums received-----	\$15,427 86
Net losses paid-----	3,666 32
Net losses incurred-----	4,380 82

COMMONWEALTH FIRE INSURANCE COMPANY.**Dallas, Texas.**

Year ending December 31, 1913.

(Incorporated July, 1903. Commenced business in California in 1907.)

I. JALONICK, President.

J. B. ADONE, Secretary.

JOHN E. ANDERSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$250,000 00
Amount of ledger assets December 31 of previous year-----	\$555,177 59

INCOME.

Gross premiums -----	\$389,074 51
Deduct: Reinsurance premiums, fire, \$75,205.87; return premiums, fire, \$67,602.23-----	142,808 10
Total premiums (other than perpetuals)-----	\$246,266 41
Interest on mortgage loans-----	\$38,133 11
Rents—including company's occupancy of its own buildings -----	1,057 50
Total interest and rents-----	39,190 61
Increase in liabilities during the year on account of reinsurance treaties -----	3,845 54
Total income -----	\$289,302 56
Total -----	\$844,480 15

DISBURSEMENTS.

Gross amount paid for losses-----	\$171,350 28
Deduct, amount received for salvage, fire, \$2,584.49; reinsurance, fire, \$44,351.60-----	46,936 09
Net amount paid for losses-----	\$124,414 19
Expenses of adjustment, settlement of losses-----	2,390 96
Commissions or brokerage-----	53,415 45
Salaries and expenses of special and general agents-----	10,891 21
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	15,654 22
Rents—including company's occupancy of its own buildings-----	1,251 25
Advertising, printing and stationery-----	3,300 05
Postage, telegrams, telephone and express-----	2,396 65
Legal expenses-----	183 69
Furniture and fixtures-----	253 81
Maps, including corrections-----	437 72
Underwriters' boards and tariff associations-----	546 65
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	154 33
Inspections and surveys-----	1,815 49
Repairs and expenses on real estate-----	20 49
Taxes on real estate-----	39 60
State taxes on premiums-----	2,082 12
Insurance department licenses and fees-----	1,546 32
All other licenses, fees and taxes-----	1,055 98
General expenses-----	1,337 41
Investment expenses-----	577 46
Interest paid bank-----	112 38
Mortgage loans in litigation charged off by Texas insurance depart- ment-----	3,617 50
Interest and dividends to stockholders-----	25,000 00
Decrease in book value of ledger assets-----	2,146 86
Total disbursements-----	\$254,641 79
Balance-----	\$589,838 36

LEDGER ASSETS.

Book value of real estate-----	\$12,000 00
Mortgage loans on real estate-----	502,669 90
Cash in office-----	1,849 82
Deposits in trust companies and banks not on interest-----	28,211 28
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	44,643 35
Agents' balances, representing business written prior to October 1, last-----	464 01
Total ledger assets-----	\$589,838 36

Non-Ledger Assets.

Interest due and accrued on mortgages-----	15,079 74
Gross assets-----	\$604,918 10

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	464 01
Total admitted assets-----	\$604,454 09

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$11,399 01	
Losses in process of adjustment, or in suspense-----	15,964 81	
Losses resisted -----	2,600 00	
Total claims for losses-----	\$29,963 82	
Deduct reinsurance -----	6,261 58	
Net amount of unpaid losses-----		\$23,702 24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		190,426 79
Reinsurance and return premiums due other companies-----		8,680 35
Reserve for unforeseen contingencies-----		7,500 00
Voluntary reserve for new term business, 1914-----		4,000 00
Total liabilities, except capital stock-----		\$234,309 38
Cash capital -----	\$250,000 00	
Surplus over all liabilities-----	120,144 71	
Surplus to policyholders-----		370,144 71
Total -----		\$604,454 09

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$24,950,932 00	\$420,855 12
Written during the year-----	26,088,750 00	389,074 51
Totals -----	\$51,039,682 00	\$809,929 63
Expired and terminated-----	23,741,984 00	351,549 17
In force at end of the year-----	\$27,297,698 00	\$458,380 46
Deduct amount reinsured-----	4,976,198 00	89,288 01
Net amount in force-----	\$22,321,500 00	\$369,092 45

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$11,280,445 00	\$169,305 69
More than one and not more than three years to run-----	10,513,436 00	191,251 13
More than three years to run-----	527,619 00	8,535 63
Net amount in force December 31, 1913-----	\$22,321,500 00	\$369,092 45

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$28,125 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written -----	\$2,271,017 00
Less -----	506,884 00
Net risks written -----	\$1,764,133 00
Gross premiums received-----	\$33,812 91
Less -----	6,340 79
Net premiums received -----	\$27,472 12
Net losses paid-----	21,855 17
Net losses incurred-----	24,446 51

THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated August 23, 1886. Commenced business in California, 1912.)

E. G. RICHARDS, President.

ROBERT NEWBOULT, Secretary.

GEO. W. WARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash.....	\$500,000 00	
Amount of ledger assets December 31 of previous year.....		\$2,621,097 02

INCOME.

Gross premiums.....	\$1,543,971 52	
Deduct: Reinsurance premiums, fire, \$373,894.66;		
return premiums, fire, \$296,628.17.....	670,522 83	
Total premiums (other than perpetuals).....		\$873,448 69
Interest on mortgage loans.....	\$15,187 50	
Interest on bonds and dividends on stocks.....	91,498 48	
Interest from other sources.....	572 17	
Total interest and rents.....		107,258 15
Agents' balances previously charged off.....		20 32
Profit on sale or maturity of ledger assets.....		1,180 37
Total income.....		\$981,907 53
Total		\$3,603,004 55

DISBURSEMENTS.

Gross amount paid for losses.....	\$638,104 98	
Deduct amount received for salvage, fire, \$4,549.57;		
reinsurance, fire, \$180,024.73.....	184,574 30	
Net amount paid for losses.....		\$453,530 68
Expenses of adjustment, settlement of losses.....	8,043 66	
Commissions or brokerage.....	188,146 07	
Allowance to local agencies for miscellaneous agency expenses.....	4,631 50	
Salaries and expenses of special and general agents.....	34,945 79	
Salaries, fees and other charges of officers, directors, trustees,		
agents and employees.....	23,808 70	
Rents—including company's occupancy of its own buildings.....	8,012 61	
Advertising, printing and stationery.....	11,406 34	
Postage, telegrams, telephone and express.....	6,805 17	
Legal expenses.....	514 00	
Furniture and fixtures.....	1,016 08	
Maps, including corrections.....	865 71	
Underwriters' boards and tariff associations.....	13,709 99	
Fire department, fire patrol and salvage corps assessments, fees,		
taxes and expenses.....	5,518 54	
Inspections and surveys.....	962 05	
State taxes on premiums.....	16,091 31	
Insurance department licenses and fees.....	6,147 87	
All other licenses, fees and taxes.....	7,678 64	
Interest and dividends to stockholders.....	50,000 00	
Agents' balances charged off.....	290 07	
Loss on sale or maturity of ledger assets.....	2,137 51	
Decrease in book value of ledger assets.....	1,101 62	
Total disbursements.....		\$845,363 91
Balance		\$2,757,640 64

LEDGER ASSETS.

Mortgage loans on real estate-----	\$307,100 00
Book value of bonds and stocks-----	2,234,692 36
Cash in office-----	200 00
Deposits in trust companies and banks on interest-----	68,357 43
Agents' balances, representing business written subsequent to October 1, last-----	138,556 14
Agents' balances, representing business written prior to October 1, last-----	7,154 48
Western Adjusting and Inspection Company-----	200 00
Reinsurance recoverable on paid losses-----	1,374 88
Reinsurance recoverable on paid adjustments-----	5 35
Total ledger assets-----	<u>\$2,757,640 64</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$3,294 18
Interest due and accrued on bonds-----	15,848 32
Total-----	<u>19,142 50</u>
Gross assets-----	<u>\$2,776,783 14</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$7,154 48
Book value of ledger assets over market value-----	136,361 36
Special deposits to secure liabilities: In Virginia, \$25,000.00; Georgia, \$10,000.00-----	35,000 00
Total-----	<u>178,515 84</u>
Total admitted assets-----	<u>\$2,598,267 30</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$17,049 00
Losses in process of adjustment, or in suspense-----	68,130 58
Losses resisted-----	11,839 26
Total claims for losses-----	<u>\$97,018 84</u>
Deduct reinsurance-----	20,886 00
Net amount of unpaid losses-----	<u>\$76,132 84</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	840,854 18
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	30,000 00
Total-----	<u>\$948,487 02</u>
Less liabilities secured by special deposits in Virginia and Georgia: Losses, \$1,815.00; unearned premiums, \$13,171.95-----	14,986 95
Total liabilities, except capital stock-----	<u>\$933,500 07</u>
Cash capital-----	\$500,000 00
Surplus over all liabilities-----	<u>1,164,767 23</u>
Surplus to policyholders-----	<u>\$1,664,767 23</u>
Total-----	<u>\$2,598,267 30</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$220,823,297 00	\$1,961,107 82
Written during the year-----	185,033,621 00	1,543,971 52
Totals-----	<u>\$405,856,918 00</u>	<u>\$3,505,079 34</u>
Expired and terminated-----	173,142,397 00	1,435,204 85
In force at end of the year-----	<u>\$232,714,521 00</u>	<u>\$2,069,874 49</u>
Deduct amount reinsured-----	49,227,042 00	443,775 46
Net amount in force-----	<u>\$183,487,479 00</u>	<u>\$1,626,099 03</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than		
one year to run-----	\$63,935,299 00	\$577,878 32
More than one and not more than three years to run	84,020,667 00	659,331 74
More than three years to run-----	35,531,513 00	388,888 97
Net amount in force December 31, 1913-----	\$183,487,479 00	\$1,626,099 03

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$150,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,282,325 00
Less -----	859,531 00
Net risks written-----	\$2,422,794 00
Gross premiums received-----	\$35,777 45
Less -----	9,913 72
Net premiums received-----	\$25,863 73
Net losses paid-----	2,968 03
Net losses incurred-----	2,754 03

**THE CONCORDIA FIRE INSURANCE COMPANY OF
MILWAUKEE.
Milwaukee, Wis.**

Year ending December 31, 1913.

(Incorporated March 7, 1870. Commenced business in California in 1903.)

GUSTAV WOLLALGER, JR., President.

FRANK DAMKOEHLER, Secretary.

BERTHEAU, SELBACH & BERTHEAU, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$600,000 00
Amount of ledger assets December 31 of previous year-----	\$2,374,323 31

INCOME.

Gross premiums-----	\$1,846,926 14
Deduct: Reinsurance premiums, fire, \$433,229.59; re- turn premiums, fire, \$303,790.95-----	737,020 54
Total premiums (other than perpetuals)-----	\$1,109,905 60
Interest on mortgage loans-----	\$48,337 47
Interest on bonds and dividends on stocks-----	50,426 00
Interest from other sources-----	431 80
Total interest and rents-----	99,195 27
Loan at Second Ward Savings Bank, Milwaukee, Wis.-----	\$5,000 00
Agents' balances previously charged off-----	532 59
Increase in book value of ledger assets-----	85 00
Total income-----	\$1,294,718 46
Total-----	\$3,669,041 77

DISBURSEMENTS.

Gross amount paid for losses-----	\$971,946 84
Deduct amount received for salvage, fire, \$9,121.04; re- insurance, fire, \$296,420.03; discount, fire, \$1,291.40	306,832 47
Net amount paid for losses-----	\$665,114 37
Expenses of adjustment, settlement of losses-----	12,197 20
Commissions or brokerage-----	276,910 73
Allowance to local agencies for miscellaneous agency expenses-----	1,440 85
Salaries and expenses of special and general agents-----	44,175 22
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	47,599 82
Rents—including company's occupancy of its own buildings-----	4,950 00
Advertising, printing and stationery-----	12,372 64
Postage, telegrams, telephone and express-----	9,349 02
Legal expenses-----	3,964 61
Furniture and fixtures-----	1,022 94
Maps, including corrections-----	4,344 24
Underwriters' boards and tariff associations-----	13,382 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	13,760 94
State taxes on premiums-----	27,414 47
Insurance department licenses and fees-----	6,826 14
All other licenses, fees and taxes-----	1,867 39
Other disbursements-----	91,305 99
Scrip or certificates of profits redeemed in cash-----	60,000 00
Agents' balances charged off-----	1,286 74
Loss on sale or maturity of ledger assets-----	938 90
Decrease in book value of ledger assets-----	29,781 00
Total disbursements-----	\$1,330,005 67
Balance-----	\$2,339,036 10

LEDGER ASSETS.

Mortgage loans on real estate-----	\$971,307 52
Book value of bonds and stocks-----	957,623 08
Cash in office-----	5,669 23
Deposits in trust companies and banks not on interest-----	64,702 41
Deposits in trust companies and banks on interest-----	43,423 64
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	288,902 58
Agents' balances, representing business written prior to October 1, last-----	7,407 64
Total ledger assets-----	\$2,339,036 10

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$8,076 36
Interest due and accrued on bonds-----	14,367 49
Total-----	22,443 85
Due from other companies-----	13,720 07
Gross assets-----	\$2,375,200 02

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	7,407 64
Total admitted assets-----	\$2,367,792 38

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$31,342 21	
Losses in process of adjustment, or in suspense-----	93,240 34	
Losses resisted-----	19,725 00	
Total claims for losses-----	\$144,307 55	
Deduct reinsurance-----	46,466 81	
Net amount of unpaid losses-----		\$97,840 74
Total unearned premiums as computed above-----		\$1,120,145 81
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		30,000 00
Contingent commissions or other charges due or accrued-----		57,272 61
Reinsurance and return premiums due other companies-----		30,583 26
Reserve for contingencies-----		10,000 00
Total liabilities, except capital stock-----		\$1,345,842 42
Cash capital-----	\$600,000 00	
Surplus over all liabilities-----	421,949 96	
Surplus to policyholders-----		\$1,021,949 96

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$240,365,740 00	\$2,692,709 19
Written during the year-----	162,939,054 00	1,846,926 14
Totals-----	\$403,304,794 00	\$4,539,635 33
Expired and terminated-----	142,725,078 00	1,730,670 90
In force at end of the year-----	\$260,579,716 00	\$2,808,964 43
Deduct amount reinsured-----	51,822,702 00	656,184 70
Net amount in force-----	\$208,757,014 00	\$2,152,779 73

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$25,000 00
Amount loaned to officers and directors-----	23,000 00
Amount loaned to stockholders not officers-----	1,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$7,969,164 00
Less-----	3,299,007 00
Net risks written-----	\$4,670,157 00
Gross premiums received-----	\$126,730 05
Less-----	51,489 86
Net premiums received-----	\$75,240 19
Net losses paid-----	53,675 34
Net losses incurred-----	52,204 04

THE CONNECTICUT FIRE INSURANCE COMPANY.**Hartford, Conn.**

Year ending December 31, 1913.

(Incorporated 1850. Commenced business in California, 1873.)

EDWARD MILLIGAN, President.

JOHN A. COSMUS, Secretary.

B. J. SMITH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$7,741,005 41

INCOME.

Gross premiums-----	\$5,314,099 13	
Deduct: Reinsurance premiums, fire, \$739,741.65; return premiums, fire, \$686,335.82-----	1,426,077 47	
Total premiums (other than perpetuals)-----		\$3,888,021 66
Interest on mortgage loans-----	\$49,027 73	
Interest on collateral loans-----	2,247 44	
Interest on bonds and dividends on stocks-----	237,179 92	
Interest from other sources-----	5,688 93	
Rents—including company's occupancy of its own buildings -----	8,578 64	
Total interest and rents-----		302,722 66
Agents' balances previously charged off-----		226 99
Profit on sale or maturity of ledger assets-----		30,206 75
Total income-----		\$4,221,178 06
Total -----		\$11,962,183 47

DISBURSEMENTS.

Gross amount paid for losses-----	\$2,601,978 87	
Deduct amount received for salvage, fire, \$15,460.42; reinsurance, fire, \$416,955.42; discount, fire, \$836.01 -----	433,251 85	
Net amount paid for losses-----		\$2,168,727 02
Expenses of adjustment, settlement of losses-----		35,319 09
Commissions or brokerage-----		832,635 44
Allowance to local agencies for miscellaneous agency expenses-----		14,695 90
Salaries and expenses of special and general agents-----		164,214 11
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		228,539 26
Rents, including company's occupancy of its own buildings-----		31,218 77
Advertising, printing and stationery-----		52,119 10
Postage, telegrams, telephone and express-----		22,581 60
Legal expenses-----		18,680 81
Furniture and fixtures-----		4,316 90
Maps, including corrections-----		12,950 27
Underwriters' boards and tariff associations-----		28,119 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		26,743 90
Inspections and surveys-----		33,069 30
Repairs and expenses on real estate-----		266 27
Taxes on real estate-----		2,377 05
State taxes on premiums-----		70,619 43
Insurance department licenses and fees-----		20,800 25
All other licenses, fees and taxes-----		38,442 22
Interest and dividends to stockholders-----		930,000 00
Agents' balances charged off-----		2,199 76
Loss on sale or maturity of ledger assets-----		46,912 56
Decrease in book value of ledger assets-----		3,250 00
Total disbursements -----		\$4,788,798 80
Balance -----		\$7,173,384 67

LEDGER ASSETS.

Book value of real estate-----	\$3,250 00
Mortgage loans on real estate-----	1,000,100 00
Loans secured by pledge of bonds, stocks or other collaterals-----	30,000 00
Book value of bonds and stocks-----	5,297,498 27
Cash in office-----	574 73
Deposits in trust companies and banks not on interest-----	32,550 29
Deposits in trust companies and banks on interest-----	398,212 54
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	355,540 00

Agents' balances, representing business written prior to October 1, last	\$7,213 86
Bills receivable taken for fire risks	48,444 98
Total ledger assets	\$7,173,384 67

Non-Ledger Assets.

Interest due and accrued on mortgages	\$11,481 63
Interest due and accrued on bonds	28,471 88
Interest due and accrued on collateral loans	403 75
Total	40,357 26
Gross assets	\$7,213,741 93

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$7,213 86
Bills receivable, past due, taken for marine, inland and fire risks	27,795 55
Book value of ledger assets over market value	417,183 27
Total	452,192 68
Total admitted assets	\$6,761,549 25

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$72,852 47
Losses in process of adjustment, or in suspense	236,313 27
Losses resisted	50,382 18
Total claims for losses	\$359,547 92
Deduct reinsurance	53,189 59
Net amount of unpaid losses	\$306,358 33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	7,992,806 18
Total unearned premiums as computed above	\$4,080,430 32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	11,600 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	40,000 00
Contingent commissions or other charges, due or accrued	751 70
Total liabilities, except capital stock	\$4,439,140 35
Cash capital	\$1,000,000 00
Surplus over all liabilities	1,322,408 90
Surplus to policyholders	\$2,322,408 90
Total	\$6,761,549 25

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$836,054,242 00	\$9,028,971 69
Written during the year	492,505,512 00	5,315,823 13
Totals	\$1,328,559,754 00	\$14,344,794 82
Expired and terminated	468,427,540 00	5,297,723 96
In force at end of the year	\$860,132,214 00	\$9,047,070 86
Deduct amount reinsured	93,904,089 00	1,054,264 68
Net amount in force	\$766,228,125 00	\$7,992,806 18

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$138,222,423 00	\$1,681,811 91
More than one and not more than three years to run	459,838,988 00	4,378,495 73
More than three years to run	168,166,714 00	1,932,498 54
Net amount in force December 31, 1913	\$766,228,125 00	\$7,992,806 18

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$200,000 00
Amount loaned to officers and directors	37,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	
Net risks written	\$15,438,716 00	
Net premiums received	122,030 78	
Net losses paid	98,392 33	
Net losses incurred	93,566 87	

THE CONTINENTAL INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated January, 1853. Commenced business in California in 1872.)

HENRY EVANS, President.

C. R. TUTTLE, J. A. SURNNERTON, F. R. MILLARD, ERNEST STURM, Secretaries.

ARTHUR G. NASON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$2,000,000 00
Amount of ledger assets December 31 of previous year	\$26,940,649 78

INCOME.

Gross premiums	Fire.	Marine and Inland.	
	\$10,511,407 96	\$284,657 98	
Deduct: Reinsurance premiums, fire, \$1,267,043.94; marine and inland, \$82,296.85; return premiums, fire, \$1,272,696.86; marine and inland, \$78,135.06	2,539,740 80	160,431 91	
Total premium (other than per- petuals)	\$7,971,667 16	\$124,226 07	\$8,095,893 23
Interest on mortgage loans		\$135 00	
Interest on collateral loans		10,875 00	
Interest on bonds and dividends on stocks		1,027,003 31	
Interest from other sources		47,869 42	
Rents—including company's occupancy of its own buildings		62,794 15	
Total interest and rents			1,148,676 88
From other sources			13,196 69
Increase in liabilities during the year on account of reinsurance treaties			9,341 51
Agents' balances previously charged off			291 30
Profit on sale or maturity of ledger assets			82,022 00
Increase in book value of ledger assets			864,411 00
Total income			\$10,213,832 61
Total			\$37,154,482 39

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses.....	\$5,002,707 93	\$114,526 14
Deduct amount received for salvage, fire, \$22,393.59; marine and in- land, \$1,624.59; reinsurance, fire, \$753,035.17; marine and inland, \$51,943.25	775,428 76	53,567 84
Net amount paid for losses.....	\$4,227,279 17	\$60,958 30
Expenses of adjustment, settlement of losses.....		129,124 25
Commissions or brokerage.....		1,680,837 60
Allowance to local agencies for miscellaneous agency expenses.....		1,433 78
Salaries and expenses of special and general agents.....		255,660 67
Salaries, fees and other charges of officers, directors, trustees, agents and employees		451,819 13
Rents—including company's occupancy of its own buildings.....		75,666 74
Advertising, printing and stationery.....		82,518 55
Postage, telegrams, telephone and express.....		68,552 40
Legal expenses		1,643 15
Furniture and fixtures.....		16,724 31
Maps, including corrections.....		24,133 57
Underwriters' boards and tariff associations.....		94,374 48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		32,387 16
Inspections and surveys.....		2,994 00
Repairs and expenses on real estate.....		73,945 62
Taxes on real estate.....		22,850 32
State taxes on premiums.....		163,626 01
Insurance department licenses and fees.....		31,036 34
All other licenses, fees and taxes.....		29,714 39
Mercantile agencies		10,970 04
Miscellaneous		846 18
Exchange		10,711 78
Subscriptions to papers.....		2,873 89
Investment expenses (other than real estate).....		7,053 68
Bills receivable, past due charged off.....		9,107 62
Interest and dividends to stockholders.....		1,000,000 00
Scrip or certificates of profits redeemed in cash.....		73 00
Interest paid to scripholders.....		18
Agents' balances charged off.....		843 04
Loss on sale or maturity of ledger assets.....		24,386 00
Decrease in book value of ledger assets.....		1,057,363 00
Total disbursements		\$9,651,508 35
Balance.....		\$27,502,974 04

LEDGER ASSETS.

Book value of real estate.....	\$1,175,000 00
Mortgage loans on real estate.....	2,700 00
Loans secured by pledge of bonds, stocks or other collaterals.....	250,000 00
Book value of bonds and stocks.....	21,634,215 00
Cash in office.....	2,250 25
Deposits in trust companies and banks not on interest.....	29 47
Deposits in trust companies and banks on interest.....	3,124,738 24
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	1,090,821 50
Agents' balances, representing business written prior to October 1, last	4,867 88
Bills receivable taken for fire risks.....	218,342 70
Total ledger assets.....	\$27,502,974 04

Total ledger assets-----		\$27,502,974 04
Non-Ledger Assets.		
Interest due and accrued on bonds-----	\$76,401 19	
Interest due and accrued on other assets-----	84 64	
Rents due and accrued on company's property-----	37 50	
Total -----		76,523 33
Market value of bonds and stocks over book value-----		136,307 80
Gross assets -----		\$27,715,805 17
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last-----	\$4,867 88	
Bills receivable, past due, taken for marine, inland and fire risks-----	82,460 65	
Total -----		87,328 53
Total admitted assets-----		\$27,628,476 64
LIABILITIES.		
Losses in process of adjustment, or in suspense-----	\$588,803 35	
Losses resisted -----	38,155 00	
Total claims for losses-----	\$626,958 35	
Deduct reinsurance -----	109,420 84	
Net amount of unpaid losses-----		\$517,537 51
Gross premiums (less reinsurance) received and receiv- able upon all unexpired fire risks-----	\$9,174,075 59	
Unearned premiums at 50 per cent on inland naviga- tion risks -----	66,244 66	
Total unearned premiums as computed above-----		9,240,320 25
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed-----		26,584 00
Interest due or accrued, remaining unpaid (on scrip)-----		6,063 12
Dividends declared and unpaid, to stockholders-----		500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		27,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		166,000 00
Contingent commissions or other charges due or accrued-----		71,494 46
Funds held under reinsurance treaties: Reserve, \$9,341.51; interest, \$51.65 -----		9,393 16
Rent paid in advance-----	\$32 50	
Nominal tax of 1 per cent withheld from salaries, in compliance with federal income tax law-----	53 34	85 84
Total liabilities, except capital stock-----		\$10,564,978 34
Cash capital -----	\$2,000,000 00	
Surplus over all liabilities-----	15,063,498 30	
Surplus to policyholders-----		17,063,498 30
Total -----		\$27,628,476 64
Special reserve fund held under surplus law, New York State-----		\$600,000 00
RISKS AND PREMIUMS.		
	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,780,337,683 00	\$18,626,578 52
Written during the year-----	1,056,892,057 00	10,511,407 96
Totals -----	\$2,837,229,740 00	\$29,137,986 48
Expired and terminated-----	915,038,154 00	9,739,451 26
In force at end of the year-----	\$1,922,191,586 00	\$19,398,535 22
Deduct amount reinsured-----	180,519,139 00	1,765,334 64
Net amount in force-----	\$1,741,672,447 00	\$17,633,200 58

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$7,930,118 00	\$227,241 93
Written during the year-----	9,740,602 00	284,657 98
Totals -----	\$17,670,720 00	\$511,899 91
Expired and terminated-----	9,824,068 00	298,105 68
In force at end of the year-----	\$7,846,652 00	\$213,794 23
Deduct amount reinsured-----	2,957,629 00	81,304 92
Net amount in force-----	\$4,889,023 00	\$132,489 31

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$390,085,997 00	\$4,135,674 61
More than one and not more than three years to run -----	892,067,651 00	7,933,939 02
More than three years to run-----	459,518,799 00	5,563,586 95
Net amount in force December 31, 1913-----	\$1,741,672,447 00	\$17,633,200 58

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$570,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$51,534,576 00	\$1,477,040 00
Less -----	13,814,869 00	900,019 00
Net risks written-----	\$37,719,707 00	\$577,021 00
Gross premiums received-----	\$553,031 23	\$40,571 37
Less -----	112,404 20	25,093 20
Net premiums received-----	\$440,627 03	\$15,478 17
Net losses paid-----	200,983 52	5,189 36
Net losses incurred-----	213,640 24	6,935 98

DETROIT FIRE AND MARINE INSURANCE COMPANY.

Detroit, Mich.

Year ending December 31, 1913.

(Incorporated February 1, 1866. Commenced business in California, 1911.)

E. H. BUTLER, President.

A. H. McDONELL, Secretary.

EDWIN PARRISH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00	
Amount of ledger assets December 31 of previous year-----		\$2,191,652 83

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$1,043,846 44	\$21,880 04	
Deduct: Reinsurance premiums, fire, \$165,986.53; marine and inland, \$5,913.35; return premiums, fire, \$170,184.70; marine and inland, \$146.82 -----	336,171 23	6,060 17	
Total premiums (other than per- petuals) -----	\$707,675 21	\$15,819 87	\$723,495 08
Interest on mortgage loans -----		45,274 92	
Interest on collateral loans -----		539 63	
Interest on bonds and dividends on stocks -----		41,271 52	
Interest from other sources -----		7,100 22	
Rents—including company's occupancy of its own buildings -----		6,000 00	
Total interest and rents -----			100,186 29
Profit on sale or maturity of ledger assets -----			560 00
Increase in book value of ledger assets -----			131 25
Total income -----			\$824,372 62
Total -----			\$3,016,025 45

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses -----	\$465,220 45	\$17,434 03	
Deduct amount received for salvage, fire, \$6,388.43; marine and inland, \$7,935.42; reinsurance, fire, \$101,- 971.34; marine and inland, \$4,- 616.13; disbursements, fire, \$193.03 -----	108,552 80	12,551 55	
Net amount paid for losses -----	\$356,667 65	\$4,882 48	\$361,550 13
Expenses of adjustment, settlement of losses -----		5,537 55	
Commissions or brokerage -----		159,844 82	
Salaries and expenses of special and general agents -----		30,754 83	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		46,142 40	
Rents—including company's occupancy of its own buildings -----		7,754 16	
Advertising, printing and stationery -----		11,058 85	
Postage, telegrams, telephone and express -----		5,237 58	
Legal expenses -----		1,072 65	
Furniture and fixtures -----		1,842 76	
Maps, including corrections -----		5,168 78	
Underwriters' boards and tariff associations -----		10,022 61	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		6,063 95	
Inspections and surveys -----		522 33	
Taxes on real estate -----		2,369 99	
State taxes on premiums -----		9,922 00	
Insurance department licenses and fees -----		3,710 71	
All other licenses, fees and taxes -----		4,621 51	
Other disbursements, viz: Heating and lighting home office build- ing, \$1,002.71; auditing books of company, \$585.46; miscel- laneous expenses, \$252.80 -----		1,840 97	
Interest and dividends to stockholders -----		65,000 00	
Agents' balances charged off -----		556 73	
Decrease in book value of ledger assets -----		1,111 17	
Total disbursements -----			\$741,706 48
Balance -----			\$2,274,318 97

LEDGER ASSETS.

Book value of real estate.....	\$217,659 12
Mortgage loans on real estate.....	841,142 65
Loans secured by pledge of bonds, stocks or other collaterals.....	8,600 00
Book value of bonds and stocks.....	992,279 05
Cash in office.....	991 75
Deposits in trust companies and banks not on interest.....	9,283 32
Deposits in trust companies and banks on interest.....	82,388 06
Agents' balances, representing business written subsequent to October 1, last.....	114,017 02
Agents' balances, representing business written prior to October 1, last.....	3,123 27
Other ledger assets, viz: Due for reinsurance on losses paid: from Newark Fire Insurance Company, New Jersey, \$4,081.08; National Union Fire Insurance Company, Pittsburg, \$753.65.....	4,834 73
Total ledger assets.....	\$2,274,318 97

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$6,531 47
Interest due and accrued on bonds.....	15,700 70
Interest due and accrued on collateral loans.....	4 80
Interest due and accrued on other assets.....	661 85
Total.....	22,898 82
Gross assets.....	\$2,297,217 79

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$3,123 27
Book value of ledger assets over market value.....	16,055 10
Total.....	19,178 37
Total admitted assets.....	\$2,278,039 42

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$2,485 12
Losses in process of adjustment, or in suspense.....	67,225 62
Losses resisted.....	3,604 00
Total claims for losses.....	\$73,314 74
Deduct reinsurance.....	14,892 37
Net amount of unpaid losses.....	\$58,422 37
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	1,202,405 61
Total unearned premiums as computed above.....	637,210 22
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	200 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	7,500 00
Total liabilities, except capital stock.....	\$703,332 59
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	1,074,706 83
Surplus to policyholders.....	1,574,706 83
Total.....	\$2,278,039 42

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$113,747,847 00	\$1,240,888 91
Written during the year-----	89,423,300 00	1,043,846 44
Excess of original premiums over amount received for reinsurance -----		2,374 08
Totals -----	\$203,171,147 00	\$2,287,109 43
Expired and terminated -----	76,965,911 00	901,056 63
In force at end of the year-----	\$126,205,236 00	\$1,386,052 80
Deduct amount reinsured -----	14,747,821 00	183,647 19
Net amount in force-----	\$111,457,415 00	\$1,202,405 61
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$70,000 00	\$2,100 00
Written during the year-----	4,391,321 00	21,880 04
Totals -----	\$4,461,321 00	\$23,980 04
Expired and terminated -----	4,391,321 00	21,880 04
In force at end of the year-----	\$70,000 00	\$2,100 00
Deduct amount reinsured-----	70,000 00	2,100 00

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$34,871,693 00	\$432,243 64
More than one and not more than three years to run	58,240,512 00	545,468 89
More than three years to run-----	18,345,210 00	224,693 08
Net amount in force December 31, 1913-----	\$111,457,415 00	\$1,202,405 61

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$50,000 00
Amount loaned to officers and directors-----	14,000 00
Amount loaned to stockholders not officers-----	3,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,173,188 00
Less -----	1,147,022 00
Net risks written-----	\$2,026,166 00
Gross premiums received-----	\$43,511 70
Less -----	14,708 10
Net premiums received-----	\$28,803 60
Net losses paid -----	5,643 33
Net losses incurred -----	7,149 93

DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

Dubuque, Iowa.

Year ending December 31, 1913.

(Incorporated July 18, 1883. Commenced business in California in February, 1907.)

JOHN ELLWANGER, President.

N. J. SCHIMP, Secretary.

CLARENCE DE VEUVE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$1,447,564 73

INCOME.

Gross premiums -----	\$1,070,395 52	
Deduct: Reinsurance premiums, fire, \$131,338.38; re- turn premiums, fire, \$147,786.19 -----	279,124 57	
Total premiums (other than perpetuals) -----		\$791,270 95
Interest on mortgage loans -----	\$58,419 28	
Interest on collateral loans -----	1,435 90	
Interest on bonds and dividends on stocks -----	14,604 54	
Interest from other sources -----	2,062 40	
Rents—including company's occupancy of its own buildings -----	168 00	
Total interest and rents -----		76,690 12
Profit on sale or maturity of ledger assets -----		1,437 50
Total income -----		<u>\$869,398 57</u>
Total -----		<u>\$2,316,963 30</u>

DISBURSEMENTS.

Gross amount paid for losses -----	\$446,467 56	
Deduct amount received for salvage, fire, \$2,543.12; reinsurance, fire, \$67,688.41; discount, fire, \$626.41 -----	70,857 94	
Net amount paid for losses -----		\$375,609 62
Expenses of adjustment, settlement of losses -----		11,852 61
Commissions or brokerage -----		216,862 13
Salaries and expenses of special and general agents -----		31,287 65
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		28,992 50
Rents—including company's occupancy of its own buildings -----		2,285 00
Advertising, printing and stationery -----		5,146 91
Postage, telegrams, telephone and express -----		7,690 19
Legal expenses -----		1,060 10
Maps, including corrections -----		3,460 86
Underwriters' boards and tariff associations -----		3,751 56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		7,047 87
Inspections and surveys -----		2,381 17
Repairs and expenses on real estate -----		30 60
Taxes on real estate -----		34 97
State taxes on premiums -----		15,529 35
Insurance department licenses and fees -----		4,966 74
All other licenses, fees and taxes -----		1,963 26
Sundry office expenses -----		2,312 10
Interest and dividends to stockholders -----		40,000 00
Total disbursements -----		<u>\$762,265 19</u>
Balance -----		<u>\$1,554,698 11</u>

LEDGER ASSETS.

Book value of real estate -----	\$2,823 64	
Mortgage loans on real estate -----	1,039,470 00	
Loans secured by pledge of bonds, stocks or other collaterals -----	7,885 00	
Book value of bonds and stocks -----	299,912 50	
Cash in office -----	4,658 61	
Deposits in trust companies and banks not on interest -----	8,136 70	
Deposits in trust companies and banks on interest -----	71,614 08	
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	114,706 15	
Agents' balances, representing business written prior to October 1, last -----	5,491 43	
Total ledger assets -----		<u>\$1,554,698 11</u>

Total ledger assets----- \$1,554,698 11

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$18,083 19	
Interest due and accrued on bonds-----	3,012 52	
Interest due and accrued on collateral loans-----	90 65	
<hr/>		
Total -----		\$21,186 36
Market value of real estate over book value-----		7,862 50
<hr/>		
Gross assets -----		\$1,583,746 97

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----		5,491 43
<hr/>		
Total admitted assets-----		\$1,578,255 54

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$32,424 06	
Losses resisted -----	2,200 00	
<hr/>		
Total claims for losses-----	\$34,624 06	
Deduct reinsurance -----	8,510 05	
<hr/>		
Net amount of unpaid losses-----		\$26,114 01
Gross premiums (less reinsurance) received and re- ceivable upon all unexpired fire risks-----		908,373 41
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		25,000 00
Expenses, unreported losses, etc.-----		10,000 00
<hr/>		
Total liabilities, except capital stock-----		\$969,487 42
Cash capital -----	\$200,000 00	
Surplus over all liabilities-----	408,768 12	
<hr/>		
Surplus to policyholders-----		608,768 12
<hr/>		
Total -----		\$1,578,255 54

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$140,729,241 00	\$1,662,606 05
Written during the year-----	94,474,008 00	1,070,395 52
<hr/>		
Totals -----	\$235,203,249 00	\$2,733,001 57
Expired and terminated-----	72,003,879 00	855,832 80
<hr/>		
In force at end of the year-----	\$163,199,370 00	\$1,877,168 77
Deduct amount reinsured-----	12,453,122 00	176,365 65
<hr/>		
Net amount in force-----	\$150,746,248 00	\$1,700,803 12

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$20,000 00
Amount loaned to stockholders not officers-----	1,700 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,669,976 00
Less -----	2,241,872 00
<hr/>	
Net risks written-----	\$4,428,104 00
<hr/>	
Gross premiums received-----	\$99,389 57
Less -----	34,007 97
<hr/>	
Net premiums received-----	\$65,381 60
Net losses paid-----	28,040 44
Net losses incurred-----	27,158 45

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.**Providence, R. I.**

Year ending December 31, 1913.

(Incorporated May, 1859. Commenced business in California, 1881.)

F. W. ARNOLD, President.

SAMUEL G. HOWE, Secretary.

GEORGE H. TYSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,080,432 61

INCOME.

	Fire.	Marine and Inland.	
Gross premiums-----	\$1,451,851 23	\$1,052 58	
Deduct: Reinsurance premiums, fire, \$864,971.37; return premiums, fire, \$241,552.45; marine and inland, \$3,152.56 -----	1,106,523 82	3,152 56	
Total premiums (other than per- petuals) -----	\$345,327 41	\$2,099 98	\$343,227 43
Interest on mortgage loans-----		\$5,534 66	
Interest on deposits in banks and trust companies--		1,249 89	
Interest on bonds and dividends on stocks-----		30,475 16	
Interest from other sources: Philadelphia Under- writers' Association deposit-----		3 15	
Rents—including company's occupancy of its own buildings -----		5,394 25	
Total interest and rents-----			42,657 11
Conscience money-----			60 00
Borrowed money-----			150,000 00
Increase in liabilities during the year on account of reinsurance treaties -----			37,678 64
Agents' balances previously charged off-----			96
Increase in book value of ledger assets-----			1,992 78
Total income-----			\$575,616 92
Total -----			\$1,656,049 53

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$450,690 96	\$19,923 25	
Deduct amount received for salvage, fire, \$4,301.65; marine and inland, \$367.61; reinsurance, fire, \$246.- 728.33; marine and inland, \$23.17; discount, fire, \$126.75-----	251,156 73	390 78	
Net amount paid for losses-----	\$199,534 23	\$19,532 47	\$219,066 70
Expenses of adjustment, settlement of losses-----			4,696 95
Commissions or brokerage-----			97,385 61
Salaries and expenses of special and general agents-----			8,377 80
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			20,636 49
Rents—including company's occupancy of its own buildings-----			2,862 97
Advertising, printing and stationery-----			2,668 13
Postage, telegrams, telephone and express-----			1,627 54
Legal expenses-----			596 34

Furniture and fixtures-----	\$64 13
Maps, including corrections-----	590 63
Underwriters' boards and tariff association-----	2,340 27
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	3,695 64
Inspections and surveys-----	1,129 73
Repairs and expenses on real estate-----	3,040 95
Taxes on real estate-----	1,967 13
State taxes on premiums-----	10,395 45
Insurance department licenses and fees-----	4,174 00
Municipal and county fees and taxes-----	1,032 04
Exchange, \$151.29; lighting and sundry expenses, \$536.02-----	687 31
Subscriptions to magazines, papers, etc.-----	109 94
Interest on borrowed money, \$2,021.88; borrowed money, \$150,000.00	152,021 88
Interest and dividends to stockholders-----	24,000 00
Decrease in liabilities during the year on account of reinsurance treaties-----	154,538 71
Agents' balances charged off-----	3 79
Decrease in book value of ledger assets-----	250 00
Total disbursements-----	<u>\$717,960 13</u>
Balance-----	\$938,089 40

LEDGER ASSETS.

Book value of real estate-----	\$101,180 00
Mortgage loans on real estate-----	115,400 00
Book value of bonds and stocks-----	689,383 33
Cash in office-----	389 10
Deposits in trust companies and banks on interest-----	8,874 44
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	20,234 26
Agents' balances, representing business written prior to October 1, last-----	2,153 27
Insurance Association of Providence, deposit-----	100 00
Cincinnati Underwriters' Association, deposit-----	125 00
Milwaukee Board of Underwriters, deposit-----	50 00
Philadelphia Underwriters' Association, deposit-----	200 00
Total ledger assets-----	<u>\$938,089 40</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$418 38
Interest due and accrued on bonds-----	8,252 36
Rents due and accrued on company's property-----	395 00
Total-----	<u>9,065 74</u>
Market value of bonds and stocks over book value-----	15,998 84
Gross assets-----	<u>\$963,153 98</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$2,153 27
Insurance Association of Providence, deposit-----	100 00
Cincinnati Underwriters' Association, deposit-----	125 00
Milwaukee Board of Underwriters, deposit-----	50 00
Philadelphia Underwriters' Association, deposit-----	200 00
Total-----	<u>2,628 27</u>
Total admitted assets-----	<u>\$960,525 71</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$41,058 29	
Losses in process of adjustment, or in suspense-----	107,246 51	
Losses resisted-----	9,006 69	
Total claims for losses-----	\$157,311 49	
Deduct reinsurance-----	109,633 04	
Net amount of unpaid losses-----		\$47,678 45
Gross premiums (less reinsurance) received and receive- able upon all unexpired fire risks-----	\$204,231 78	
Unearned premiums at 100 per cent on marine risks--	666 44	
Total unearned premiums as computed above-----		204,898 22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		250 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		3,750 00
Contingent commissions or other charges due or accrued-----		1,250 00
Interest on mortgages collected in advance-----		390 35
Liability on account of reinsurance treaties-----		37,678 64
Total liabilities, except capital stock-----		\$295,895 66
Cash capital-----	\$400,000 00	
Surplus over all liabilities-----	264,630 05	
Surplus to policyholders-----		664,630 05
Total-----		\$960,525 71
Special reserve fund held under Rhode Island law-----		\$70,000 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$126,782,293 00	\$1,340,769 96
Written during the year-----	130,004,355 00	1,451,851 23
Totals-----	\$256,786,648 00	\$2,792,621 19
Expired and terminated-----	93,213,232 00	1,083,740 49
In force at end of the year-----	\$163,573,416 00	\$1,708,880 70
Deduct amount reinsured-----	120,714,284 00	1,286,140 77
Net amount in force-----	\$42,859,132 00	\$422,739 93
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$494,249 00	\$29,247 99
Written during the year-----	67,265 00	1,052 58
Totals-----	\$561,514 00	\$30,300 57
Expired and terminated-----	551,684 00	29,634 13
Net amount in force-----	\$9,830 00	\$666 44

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written-----	\$2,664,658 00
Net premiums received-----	46,508 32
Net losses paid-----	21,009 70
Net losses incurred-----	19,794 70

**FIDELITY PHENIX FIRE INSURANCE COMPANY
OF NEW YORK.
New York, N. Y.**

Year ending December 31, 1913.

(Incorporated March 1, 1910. Commenced business in California March 1, 1910.)

HENRY EVANS, President.

C. R. STREET, Secretary.

ARTHUR G. NASON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$2,500,000
Amount of ledger assets December 31 of previous year-----	\$15,113,286 27

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$8,576,673 44	\$241,002 81	
Deduct: Reinsurance premiums, fire, \$1,- 208,407.82; marine and inland, \$49,- 503.89; return premiums, fire, \$1,201,- 561 86; marine and inland, \$68,313.13	2,409,969 68	117,817 02	
Total premiums (other than per- petuals) -----	\$6,166,703 76	\$123,185 79	\$6,289,889 55
Interest on mortgage loans-----		\$1,455 83	
Interest on bonds and dividends on stocks-----		504,502 21	
Interest from other sources-----		29,097 36	
Rents, including company's occupancy of its own buildings -----		33,384 22	
Total interest and rents-----			568,439 62
Commission of $\frac{5}{8}$ per cent in \$250,000 Southern Pacific Co. stock syndicate -----			1,562 50
Commission of 2 per cent and profit in Baltimore and Ohio Railroad Co., $4\frac{1}{2}$ per cent convertible gold bonds syndicate-----			5,018 35
Commission of $2\frac{1}{2}$ per cent in syndicate to underwrite sale of certi- ficate of interest in Southern Pacific Co. stock-----			2,500 00
Increase in liabilities during the year on account of reinsurance treaties -----			3,978 97
Agents' balances previously charged off-----			364 24
Profit on sale or maturity of ledger assets-----			9,521 00
Increase in book value of ledger assets-----			315,809 00
Total income -----			<u>\$7,197,083 23</u>
Total -----			<u>\$22,310,369 50</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$4,022,044 51	\$103,883 53	
Deduct amount received for salvage, fire, \$22,510.57; marine and inland, \$884.98; reinsurance, fire, \$794,029.84; marine and inland, \$27,305.91-----	816,540 41	28,190 89	
Net amount paid for losses-----	\$3,205,504 10	\$75,692 64	\$3,281,196 74
Expenses of adjustment, settlement of losses-----			103,820 64
Commissions or brokerage-----			1,309,633 11
Allowance to local agencies for miscellaneous agency expenses-----			1,192 64
Salaries and expenses of special and general agents-----			285,660 20
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			411,255 94
Rents, including company's occupancy of its own buildings-----			64,460 71

Advertising, printing and stationery	\$68,314 92
Postage, telegrams, telephone and express	47,239 76
Legal expenses	1,273 72
Furniture and fixtures	6,205 24
Maps, including corrections	23,615 58
Underwriters' boards and tariff associations	77,058 74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	30,407 94
Inspections and surveys	13,162 99
Repairs and expenses on real estate	5,131 46
Taxes on real estate	3,395 46
State taxes on premiums	119,695 95
Insurance department licenses and fees	37,635 25
All other licenses, fees and taxes	16,967 90
Mercantile agencies	7,314 35
Miscellaneous	821 31
Exchange	10,595 39
Subscriptions to papers	1,497 08
Investment expenses (other than real estate)	2,601 99
Interest and dividends to stockholders	250,000 00
Agents' balances charged off	53 16
Loss on sale or maturity of ledger assets	21,568 00
Decrease in book value of ledger assets	1,174,232 50
Total disbursements	\$7,376,008 67
Balance	\$14,934,360 83

LEDGER ASSETS.

Book value of real estate	\$572,500 00
Mortgage loans on real estate	23,500 00
Book value of bonds and stocks	11,359,834 00
Cash in office	1,809 57
Deposits in trust companies and banks on interest	1,696,428 37
Agents' balances, representing business written subsequent to October 1, last	856,109 71
Agents' balances, representing business written prior to October 1, last	5,041 24
Bills receivable taken for fire risks	411,637 94
Bills receivable for Atlanta, Ga. real estate sold	7,500 00
Total ledger assets	\$14,934,360 83

Non-Ledger Assets.

Interest due and accrued on mortgages	\$350 01
Interest due and accrued on bonds	32,768 35
Interest due and accrued on other assets	290 71
Rents due and accrued on company's property	330 40
Total	33,739 47
Market value of bonds and stocks over book value	66,520 66
Dividends on stock sold ex-dividend prior to December 31, 1913, 100 shares Reading Company, second preferred	50 00
Gross assets	\$15,034,670 96

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$5,041 24
Bills receivable, past due, taken for marine, inland and fire risks	71,532 01
Total	76,573 25
Total admitted assets	\$14,958,097 71

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$467,749 21	
Losses resisted -----	84,885 00	
Total claims for losses-----	\$552,634 21	
Deduct reinsurance -----	112,201 61	
Net amount of unpaid losses-----		\$440,432 60
Gross premiums (less reinsurance) received and re- ceivable upon all unexpired fire risks-----	\$7,095,623 21	
Unearned premiums at 50 per cent on inland naviga- tion risks -----	65,324 22	
Total unearned premiums as computed above-----		7,160,947 43
Dividends declared and unpaid, to stockholders-----		125,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		25,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		142,000 00
Contingent commissions or other charges due or accrued-----		30,657 24
Reserve, \$3,978.97; interest, \$24.55-----		4,003 52
All other liabilities, reserve for contested liabilities (not losses)---		250,000 00
Reserve for contingencies-----		100,000 00
Total liabilities, except capital stock-----		\$8,278,040 79
Cash capital -----	\$2,500,000 00	
Surplus over liabilities -----	4,180,056 92	
Surplus to policyholders-----		6,680,056 92
Total -----		\$14,958,097 71

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,311,790,800 00	\$14,270,089 54
Written during the year-----	811,755,400 00	8,576,673 44
Totals -----	\$2,123,546,200 00	\$22,846,762 98
Expired and terminated -----	711,121,970 00	7,822,242 05
In force at end of the year-----	\$1,412,424,230 00	\$15,024,520 93
Deduct amount reinsured-----	149,923,011 00	1,656,342 15
Net amount in force -----	\$1,262,501,219 00	\$13,368,178 78
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$6,463,595 00	\$182,785 29
Written during the year-----	8,893,038 00	241,002 81
Totals -----	\$15,356,633 00	\$423,788 10
Expired and terminated -----	8,975,767 00	244,915 77
In force at end of the year-----	\$6,380,866 00	\$178,872 33
Deduct amount reinsured-----	1,678,068 00	48,223 90
Net amount in force-----	\$4,702,798 00	\$130,648 43

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$285,254,815 00	\$3,173,375 58
More than one and not more than three years to run	576,450,262 00	5,237,132 01
More than three years to run-----	400,796,142 00	4,957,671 19
Net amount in force December 31, 1913-----	\$1,262,501,219 00	\$13,368,178 78

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$250,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$20,341,443 00	\$1,061,258 00
Less -----	4,580,110 00	488,537 00
Net risks written -----	<u>\$15,761,333 00</u>	<u>\$572,721 00</u>
Gross premiums received -----	\$256,515 14	\$26,826 02
Less -----	58,425 20	11,410 28
Net premiums received -----	<u>\$198,089 94</u>	<u>\$15,415 74</u>
Net losses paid-----	81,475 57	5,191 95
Net losses incurred -----	81,390 51	6,935 97

FIRE ASSOCIATION OF PHILADELPHIA.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated March 20, 1820. Commenced business in California in 1873.)

E. C. IRVIN, President.

M. G. GARRIGUES, Secretary.

F. M. AVERY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$750,000 00	
Amount of ledger assets December 31 of previous year-----		\$9,015,027 54

INCOME.

Gross premiums -----	\$6,048,585 98	
Deduct: Reinsurance premiums, fire, \$1,008,256.15; return premiums, fire, \$782,200.85-----	<u>1,790,457 00</u>	
Total premiums (other than perpetuals)-----		\$4,258,128 98
Deposit premiums on perpetual risks-----		21,493 83
Interest on mortgage loans-----	\$115,924 12	
Interest on collateral loans-----	6,341 40	
Interest on bonds and dividends on stocks-----	241,562 24	
Interest from other sources-----	5,256 90	
Rents, including company's occupancy of its own buildings -----	<u>33,077 15</u>	
Total interest and rents-----		402,161 81
Earned deposits -----		5,086 93
Agents' balances previously charged off-----		360 58
Profit on sale or maturity of ledger assets-----		3,308 49
Total income -----		<u>\$4,690,540 62</u>
Total-----		<u>\$13,705,568 16</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$2,682,930 29	
Deduct amount received for salvage, fire, \$18,466.96; reinsurance, fire, \$397,309.39; discount, fire, \$1,382.62 -----	<u>417,158 97</u>	
Net amount paid for losses-----		\$2,265,771 32
Expenses of adjustment, settlement of losses-----		42,019 84
Commissions or brokerage-----		\$28,922 47
Allowance to local agencies for miscellaneous agency expenses-----		11,175 13
Salaries and expenses of special and general agents-----		299,185 20
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		186,392 39

Amount brought forward.....	\$3,633,466 45
Rents, including company's occupancy of its own buildings.....	28,339 11
Advertising, printing and stationery.....	36,039 10
Postage, telegrams, telephone and express.....	28,736 02
Legal expenses.....	2,343 03
Furniture and fixtures.....	7,039 02
Maps, including corrections.....	16,249 50
Underwriters' boards and tariff associations.....	48,729 89
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,166 67
Inspections and surveys.....	28,656 41
Repairs and expenses on real estate.....	5,231 04
Taxes on real estate.....	8,912 96
State taxes on premiums.....	92,500 35
Insurance department licenses and fees.....	24,658 37
All other licenses, fees and taxes.....	34,088 24
Profit and loss, bond and mortgage.....	500 00
Deposit premiums returned.....	58,261 68
Interest and dividends to stockholders.....	300,000 00
Agents' balances charged off.....	462 57
Loss on sale or maturity of ledger assets.....	5,513 40
Decrease in book value of ledger assets.....	83,081 69
Total disbursements.....	<u>\$4,459,975 40</u>
Balance.....	<u>\$9,245,592 76</u>

LEDGER ASSETS.

Book value of real estate.....	\$737,162 67
Mortgage loans on real estate.....	2,014,176 66
Loans secured by pledge of bonds, stocks or other collaterals.....	139,527 12
Book value of bonds and stocks.....	5,191,288 79
Cash in office.....	21,806 28
Deposits in trust companies and banks not on interest.....	83,512 72
Deposits in trust companies and banks on interest.....	394,285 74
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	659,179 95
Agents' balances, representing business written prior to October 1, last.....	4,652 83
Total ledger assets.....	<u>\$9,245,592 76</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$34,122 20
Interest due and accrued on bonds.....	72,632 67
Interest due and accrued on collateral loans.....	1,299 98
Interest due and accrued on other assets.....	1,066 39
Rents due and accrued on company's property.....	1,716 45
Total.....	<u>110,837 69</u>
Gross assets.....	<u>\$9,356,430 45</u>

Deduct Assets Not Admitted.

Company's stock owned.....	\$10,075 00
Agents' balances, representing business written prior to October 1, last.....	4,652 83
Stocks and bonds.....	164,981 79
Real estate.....	21,912 67
Total.....	<u>201,622 29</u>
Total admitted assets.....	<u>\$9,154,808 16</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$103,801 09	
Losses in process of adjustment, or in suspense-----	286,633 94	
Losses resisted -----	55,111 60	
Total claims for losses-----	\$145,546 63	
Deduct reinsurance -----	90,720 43	
Net amount of unpaid losses-----		\$354,826 20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		3,905,141 60
Amount reclaimable by the insured on perpetual fire insurance policies -----		1,540,295 71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		5,679 81
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		40,000 00
Total liabilities, except capital stock-----		\$5,845,943 32
Cash capital -----	\$750,000 00	
Surplus over all liabilities-----	2,558,864 84	
Surplus to policyholders-----		\$3,308,864 84
Total-----		\$9,154,808 16

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 5 under this heading in last year's statement-----	\$762,645,013 00	\$8,041,281 08
Written or renewed during the year, per Income No. 5 -----	540,078,643 00	6,048,585 98
Total -----	\$1,302,723,656 00	\$14,089,867 06
Deduct those expired and marked off as terminated -----	506,166,198 00	5,815,069 23
In force at the end of the year-----	\$796,557,458 00	\$8,274,797 83
Deduct amount reinsured (schedule required)-----	75,078,715 00	772,055 12
Net amount in force-----	\$721,478,743 00	\$7,502,742 71
Perpetual risks, not included above, \$74,376,313; deposit premiums on same, \$1,686,126.31.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$205,037,651 00	\$2,619,913 64
More than one and not more than three years to run -----	320,922,070 00	2,971,677 31
More than three years to run-----	195,519,022 00	1,911,151 76
Net amount in force December 31, 1913-----	\$720,478,743 00	\$7,502,742 71

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$200,000 00
Amount loaned to stockholders not officers-----	18,051 12

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$16,296,052 00
Less -----	3,779,777 00
Net risks written-----	\$12,516,275 00
Gross premiums received-----	\$237,975 38
Less -----	55,491 31
Net premiums received-----	\$182,484 07
Net losses paid-----	67,792 87
Net losses incurred-----	64,355 00

Amount brought forward.....	\$3,633,466 45
Rents, including company's occupancy of its own buildings.....	28,339 11
Advertising, printing and stationery.....	36,039 10
Postage, telegrams, telephone and express.....	28,736 02
Legal expenses.....	2,343 03
Furniture and fixtures.....	7,039 02
Maps, including corrections.....	16,249 50
Underwriters' boards and tariff associations.....	48,729 89
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,166 67
Inspections and surveys.....	28,656 41
Repairs and expenses on real estate.....	5,231 04
Taxes on real estate.....	8,912 96
State taxes on premiums.....	92,500 35
Insurance department licenses and fees.....	24,658 37
All other licenses, fees and taxes.....	34,088 24
Profit and loss, bond and mortgage.....	500 00
Deposit premiums returned.....	58,261 68
Interest and dividends to stockholders.....	300,000 00
Agents' balances charged off.....	462 57
Loss on sale or maturity of ledger assets.....	5,513 40
Decrease in book value of ledger assets.....	83,081 69
Total disbursements.....	<u>\$4,459,975 40</u>
Balance.....	<u>\$9,245,592 76</u>

LEDGER ASSETS.

Book value of real estate.....	\$737,162 67
Mortgage loans on real estate.....	2,014,176 66
Loans secured by pledge of bonds, stocks or other collaterals.....	139,527 12
Book value of bonds and stocks.....	5,191,288 79
Cash in office.....	21,806 28
Deposits in trust companies and banks not on interest.....	83,512 72
Deposits in trust companies and banks on interest.....	394,285 74
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	659,179 95
Agents' balances, representing business written prior to October 1, last.....	4,652 83
Total ledger assets.....	<u>\$9,245,592 76</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$34,122 20
Interest due and accrued on bonds.....	72,632 67
Interest due and accrued on collateral loans.....	1,299 98
Interest due and accrued on other assets.....	1,066 39
Rents due and accrued on company's property.....	1,716 45
Total.....	<u>110,837 69</u>
Gross assets.....	<u>\$9,356,430 45</u>

Deduct Assets Not Admitted.

Company's stock owned.....	\$10,075 00
Agents' balances, representing business written prior to October 1, last.....	4,652 83
Stocks and bonds.....	164,981 79
Real estate.....	21,912 67
Total.....	<u>201,622 29</u>
Total admitted assets.....	<u>\$9,154,808 16</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$103,801 09	
Losses in process of adjustment, or in suspense-----	286,633 94	
Losses resisted -----	55,111 60	
Total claims for losses-----	\$445,546 63	
Deduct reinsurance -----	90,720 43	
Net amount of unpaid losses-----		\$354,826 20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		3,905,141 60
Amount reclaimable by the insured on perpetual fire insurance policies -----		1,540,295 71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		5,679 81
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		40,000 00
Total liabilities, except capital stock-----		\$5,845,943 32
Cash capital -----	\$750,000 00	
Surplus over all liabilities-----	2,558,864 84	
Surplus to policyholders-----		\$3,308,864 84
Total-----		\$9,154,808 16

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 5 under this heading in last year's statement-----	\$762,645,013 00	\$8,041,281 08
Written or renewed during the year, per Income No. 5 -----	540,078,643 00	6,048,585 98
Total -----	\$1,302,723,656 00	\$14,089,867 06
Deduct those expired and marked off as terminated -----	506,166,198 00	5,815,069 23
In force at the end of the year-----	\$796,557,458 00	\$8,274,797 83
Deduct amount reinsured (schedule required) ----	75,078,715 00	772,055 12
Net amount in force-----	\$721,478,743 00	\$7,502,742 71
Perpetual risks, not included above. \$74,376,313; deposit premiums on same, \$1,686,126.31.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$205,037,651 00	\$2,619,913 64
More than one and not more than three years to run -----	320,922,070 00	2,971,677 31
More than three years to run-----	195,519,022 00	1,911,151 76
Net amount in force December 31, 1913-----	\$720,478,743 00	\$7,502,742 71

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$200,000 00
Amount loaned to stockholders not officers-----	18,051 12

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$16,296,052 00
Less -----	3,779,777 00
Net risks written-----	\$12,516,275 00
Gross premiums received-----	\$237,975 38
Less -----	55,491 31
Net premiums received-----	\$182,484 07
Net losses paid-----	67,792 87
Net losses incurred-----	64,355 00

FIREMAN'S FUND INSURANCE COMPANY.**San Francisco.**

Year ending December 31, 1913.

(When formed, May 6, 1863. Commenced business in California June 18, 1863.)

LOUIS WEINMANN, Secretary.

THOMAS M. GARDINER, Treasurer.

Amount of ledger assets December 31 of previous year----- \$9,266,109 13

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$8,119,149 08	\$4,221,290 41	
Deduct gross amount paid for: Re-insurance, fire, \$1,234,959.80; marine and inland, \$450,523.48; return premiums, fire, \$1,643,016.04; marine and inland, \$1,548,993.66-----	2,877,975 84	1,999,517 14	
Total premiums -----	\$5,241,173 24	\$2,221,773 27	\$7,462,946 51
Interest on mortgage loans-----		\$73,222 65	
Interest on collateral loans-----		21,488 16	
Interest on bonds and dividends on stocks-----		266,606 63	
Interest from other sources-----		10,596 08	
Rents, including association's occupancy of its own buildings -----		18,489 75	
Total interest and rents-----			390,403 27
Agents' balances previously charged off-----			2,192 11
Profit on sale or maturity of ledger assets-----			7,270 00
Total income -----			\$7,862,811 89
Total-----			\$17,128,921 02

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid policyholders for losses -----	\$3,277,055 30	\$2,500,706 74	
Deduct amount received for: Salvage, fire, \$21,863.71; marine and inland, \$153,341.16; reinsurance, fire, \$648,051.93; marine and inland, \$1,022,941.97 -----	669,915 64	1,176,283 13	
Net amount paid policyholders for losses -----	\$2,607,139 66	\$1,324,423 61	\$3,931,563 27
Expenses of adjustment and settlement of losses-----			73,573 30
Commissions or brokerage-----			1,595,588 43
Allowance to local agencies for miscellaneous agency expenses-----			33,677 49
Salaries and expenses of special and general agents-----			430,500 20
Salaries, fees and other charges of officers, attorney-in-fact, directors, trustees, agents and employees-----			249,227 73
Rents, including association's occupancy of its own buildings-----			40,272 01
Advertising, printing and stationery-----			113,012 84
Postage, telegrams, telephones and express-----			43,030 17
Legal expenses -----			8,138 45
Furniture and fixtures-----			5,798 55
Maps, including corrections-----			12,921 60
Underwriters' boards and tariff associations-----			66,677 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			12,472 82
Inspections and surveys-----			16,662 66
Repairs and expenses on real estate-----			6,865 65

Taxes on real estate.....	\$6,267 83
State taxes on premiums.....	122,286 52
Insurance department licenses and fees.....	29,243 85
All other licenses, fees and taxes.....	12,763 27
Donations and charity.....	1,601 90
Interest and dividends paid to underwriters or subscribers.....	240,000 00
Agents' balances charged off.....	10,594 07
Loss on sale or maturity of ledger assets.....	8,948 50
Total disbursements	<u>\$7,071,688 48</u>
Balance.....	\$10,057,232 54

LEDGER ASSETS.

Book value of real estate.....	\$473,442 39
Mortgage loans on real estate.....	1,512,900 00
Loans secured by pledge of bonds, stocks or other collaterals.....	397,450 00
Book value of bonds and stocks.....	5,546,799 67
Cash in association's offices.....	13,133 80
Deposits in trust companies and banks not on interest.....	107,280 21
Deposits in trust companies and banks on interest.....	627,657 47
Agents' balances, representing business written subsequent to October 1, last.....	1,179,454 00
Agents' balances, representing business written prior to October 1, last	44,126 51
Bills receivable, taken for marine and inland risks.....	10,349 35
Bills receivable taken for fire risks.....	144,639 14
Total ledger assets.....	<u>\$10,057,232 54</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$11,047 91
Interest due and accrued on bonds.....	81,092 11
Interest due and accrued on collateral loans.....	837 14
Total	<u>92,977 16</u>
Gross assets	\$10,150,209 70

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$44,126 51
Bills receivable, past due, taken for marine, inland and fire risks.....	9,922 83
Bonds and stocks.....	228,846 13
Real estate	2,442 39
Total	<u>285,337 86</u>
Total admitted assets.....	\$9,864,871 84

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$64,377 94
Losses in process of adjustment, or in suspense.....	864,254 86
Losses resisted	82,231 98
Total claims for losses.....	<u>\$1,010,864 78</u>
Deduct reinsurance	368,253 14
Net amount of unpaid losses and claims.....	\$642,611 64
Unearned premiums at 50 per cent on fire risks running one year or less.....	\$1,113,334 42
Unearned premiums pro rata on fire risks running more than one year.....	3,295,260 55
Unearned premiums at 50 per cent on inland navigation risks	672,371 91
Unearned premiums at 100 per cent on marine risks.....	<u>37,548 02</u>
Total unearned premiums as computed above.....	5,118,514 90

Amount brought forward-----	\$5,760,126 54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	2,500 00
State, county, municipal and other taxes due or accrued-----	125,000 00
Commissions, brokerage and other charges due or to become due to agents and brokers-----	165,000 00
Earned quarterly dividend to December 31, 1913 (declared January 19, 1914) -----	60,000 00
Total amount of all liabilities-----	\$6,113,626 54
Surplus as regards policyholders-----	3,751,245 30
Total -----	\$9,864,871 84

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$609,179,661 00	\$7,234,800 63
Written during the year-----	731,432,593 00	8,119,149 08
Excess of original premiums over amount received for reinsurance -----		1,414,653 42
Totals -----	\$1,340,612,252 00	\$16,768,603 13
Expired and terminated-----	537,531,600 00	6,916,478 82
In force at end of the year-----	\$803,080,654 00	\$9,852,124 31
Deduct amount reinsured-----	116,234,309 00	1,346,795 87
Net amount in force-----	\$686,846,345 00	\$8,505,328 44
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$77,095,039 00	\$2,055,496 31
Written during the year-----	778,115,888 00	4,221,290 41
Totals -----	\$855,210,927 00	\$6,276,786 72
Expired and terminated-----	766,151,629 00	4,115,751 70
In force at end of the year-----	\$89,059,298 00	\$2,161,035 02
Deduct amount reinsured-----	24,039,314 00	778,743 17
Net amount in force-----	\$65,019,984 00	\$1,382,291 85

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$176,732,508 00	\$2,226,668 84
More than one and not more than three years to run -----	316,241,949 00	3,560,323 44
More than three years to run-----	193,871,888 00	2,718,336 16
Net amount in force December 31, 1913-----	\$686,846,345 00	\$8,505,328 44

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$250,000 00
Losses incurred during the year, fire. \$2,681,187.93; marine and inland, \$1,405,747.20 -----	4,086,935 13

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$52,209,424 00	\$204,143,777 00
Less -----	18,128,274 00	91,720,184 00
Net risks written-----	\$34,081,150 00	\$112,423,593 00
Gross premiums received-----	\$784,930 41	\$1,304,305 38
Less -----	244,220 88	611,716 70
Net premiums received -----	\$540,709 53	\$692,588 68
Net losses paid-----	203,547 08	294,098 67
Net losses incurred-----	207,385 87	268,619 73

FIREMEN'S INSURANCE COMPANY.**Newark, N. J.**

Year ending December 31, 1913.

(Incorporated December 3, 1855. Commenced business in California, 1907.)

DANIEL H. DUNHAM, President.

A. H. HASSINGER, Secretary.

C. H. WARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets December 31 of previous year		\$5,921,255 40

INCOME.

Gross premiums	\$3,981,829 83	
Deduct: Reinsurance premiums, fire, \$583,295.31;		
return premiums, fire, \$747,566.47	1,330,861 78	
Total premiums (other than perpetuals)		\$2,650,968 05
Interest on mortgage loans	\$130,687 83	
Interest on bonds and dividends on stocks	124,476 86	
Interest from other sources	675 73	
Rents, including company's occupancy of its own buildings	97,307 77	
Total interest and rents		353,148 19
From other sources, viz: Loan, \$140,000.00; sold rights to subscribe to American Telephone and Telegraph Company, \$640.63; deficiency judgment (Witzel), \$75.00		140,715 63
Increase in book value of ledger assets		2,801 98
Total income		\$3,147,633 85
Total		\$9,068,889 25

DISBURSEMENTS.

Gross amount paid for losses	\$1,635,908 76	
Deduct amount received for salvage, fire, \$6,435.66;		
reinsurance, fire, \$193,338.18	199,773 84	
Net amount paid for losses		\$1,436,134 92
Expenses of adjustment, settlement of losses		36,835 96
Commissions or brokerage		661,654 92
Allowance to local agencies for miscellaneous agency expenses		7,138 26
Salaries and expenses of special and general agents		66,948 73
Salaries, fees and other charges of officers, directors, trustees, agents and employees		121,708 70
Rents, including company's occupancy of its own buildings		20,583 44
Advertising, printing and stationery		18,601 22
Postage, telegrams, telephone and express		18,537 27
Legal expenses		1,510 95
Furniture and fixtures		2,991 55
Maps, including corrections		9,003 01
Underwriters' boards and tariff associations		34,515 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		22,249 92
Inspections and surveys		2,878 51
Repairs and expenses on real estate		34,093 24
Taxes on real estate		21,987 80
State taxes on premiums		51,870 07
Insurance department licenses and fees		18,015 01
All other licenses, fees and taxes		3,551 18
Auditor's fees		1,112 65
Loan repaid		140,000 00

Amount brought forward.....	\$2,732,022 76
Interest on loan.....	983 34
Interest and dividends to stockholders.....	240,000 00
Agents' balances charged off.....	482 84
Decrease in book value of ledger assets.....	660 00

Total disbursements	<u>\$2,974,148 94</u>
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Balance	<u>\$6,094,740 31</u>
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LEDGER ASSETS.

Book value of real estate.....	\$1,073,668 28
Mortgage loans on real estate.....	2,577,900 00
Book value of bonds and stocks.....	1,859,296 66
Cash in office.....	15,385 45
Deposits in trust companies and banks on interest.....	135,375 72
Agents' balances, representing business written subsequent to October 1, last.....	429,900 19
Agents' balances, representing business written prior to October 1, last	3,214 01
Total ledger assets.....	<u>\$6,094,740 31</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$36,588 71
Interest due and accrued on bonds.....	15,257 03
Rents due and accrued on company's property.....	886 42
Total	<u>52,732 16</u>
Market value of bonds and stocks over book value.....	694,951 53
Gross assets.....	<u>\$6,842,424 00</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	3,214 01
Total admitted assets.....	<u>\$6,839,209 99</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$86,424 88
Losses in process of adjustment, or in suspense.....	175,140 91
Losses resisted.....	23,754 30
Total claims for losses.....	<u>\$285,320 09</u>
Deduct reinsurance.....	49,167 06
Net amount of unpaid losses.....	<u>\$236,153 03</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	2,845,185 81
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed.....	2,332 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	25,500 00
Contingent commissions or other charges due or accrued.....	8,500 00
Total liabilities, except capital stock.....	<u>\$3,119,171 68</u>
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>2,720,038 31</u>
Surplus to policyholders.....	<u>\$3,720,038 31</u>
Total	<u>\$6,839,209 99</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$579,960,427 00	\$6,023,098 55
Written during the year-----	265,297,232 00	3,981,829 83
Excess of original premiums over amount received for reinsurance-----		33,707 48
Totals -----	\$845,257,659 00	\$10,038,635 86
Expired and terminated-----	224,054,419 00	3,674,529 51
In force at end of the year-----	\$621,203,240 00	\$6,364,106 35
Deduct amount reinsured-----	73,235,709 00	851,861 91
Net amount in force-----	\$547,967,531 00	\$5,512,244 44

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$127,995,319 00	\$1,437,989 42
More than one year and not more than three years to run-----	312,394,279 00	2,805,920 65
More than three years to run-----	107,577,933 00	1,268,334 37
Net amount in force December 31, 1913-----	\$547,967,531 00	\$5,512,244 44

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$125,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$9,802,148 00
Less -----	3,648,094 00
Net risks written-----	\$6,154,054 00
Gross premiums received -----	\$166,731 52
Less -----	53,851 79
Net premiums received -----	\$112,879 73
Net losses paid-----	57,003 05
Net losses incurred-----	59,283 34

FIRST NATIONAL FIRE INSURANCE COMPANY OF THE
UNITED STATES.

Washington, D. C.

Year ending December 31, 1913.

(Incorporated July 9, 1912. Commenced business in California in 1913.)

ROBERT J. WYNNE, President.

S. J. JOHNSON, Secretary.

C. J. STOVEL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$791,955 00
Amount of ledger assets December 31 of previous year	\$960,335 52
Increase of paid-up capital during year-----	471,280 00
Surplus paid in by stockholders-----	373,695 50
Part paid capital not as yet transferred-----	51,012 50
Extended at -----	\$1,856,323 52

INCOME.

Gross premiums -----	\$561,722 47	
Deduct: Reinsurance premiums, fire, \$42,686.97; re- turn premiums, fire, \$114,057.50-----	156,744 47	
Total premiums (other than perpetuals)-----		\$404,978 00
Interest on mortgage loans-----	\$9,302 48	
Interest on bonds and dividends on stocks-----	15,600 97	
Interest from other sources-----	3,531 54	
Rents, including company's occupancy of its own buildings -----	71,101 99	
Total interest and rents-----		99,536 98
Commission on loans-----	\$22 50	
From assets of Southern Building Corporation-----	470 99	493 49
Agents' balances previously charged off-----		1,721 15
Profit on sale or maturity of ledger assets-----		943 75
Total income -----		\$2,363,996 89

DISBURSEMENTS.

Gross amount paid for losses-----	\$160,698 00	
Deduct amount received for reinsurance, fire, \$9,841.06; discount, fire, \$3.31-----	9,844 37	
Net amount paid for losses-----		\$150,853 63
Expenses of adjustment, settlement of losses-----		3,098 35
Commissions or brokerage-----		136,667 74
Allowance to local agencies for miscellaneous agency expenses-----		1,560 88
Salaries and expenses of special and general agents-----		9,304 47
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		47,150 38
Rents, including company's occupancy of its own buildings-----		4,285 86
Advertising, printing and stationery-----		13,063 77
Postage, telegrams, telephone and express-----		2,945 83
Legal expenses -----		5,978 59
Furniture and fixtures-----		4,780 90
Maps, including corrections-----		2,383 30
Underwriters' boards and tariff associations-----		450 91
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		431 04
Inspections and surveys-----		120 08
Repairs and expenses on real estate-----		52,538 72
Taxes on real estate-----		6,502 26
State taxes on premiums-----		502 59
Insurance department licenses and fees-----		6,531 25
All other licenses, fees and taxes and home office expenses-----		7,461 87
Other disbursements -----		101,982 29
Agents' balances charged off, transferred from part paid to full paid capital -----		167,612 50
Total disbursements -----		\$726,207 21
Balance-----		\$1,637,789 68

LEDGER ASSETS.

Book value of real estate-----	\$350,000 00
Mortgage loans on real estate-----	234,350 00
Loans secured by pledge of bonds, stocks or other collaterals-----	6,103 00
Book value of bonds and stocks-----	856,482 50
Cash in office-----	50 00
Deposits in trust companies and banks on interest-----	112,468 69
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	56,949 23
Agents' balances, representing business written prior to October 1, last -----	17,178 40
Checks in suspense, held for adjustment-----	225 00

Deposits with Philadelphia Board of Underwriters-----	\$100 00
Cash in hands of industrial department-----	439 40
Cash in hands of rental agent-----	3,443 46
Total ledger assets-----	\$1,637,789 68

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$4,469 90
Interest due and accrued on bonds-----	12,767 50
Interest due and accrued on collateral loans-----	152 55
Rents due and accrued on company's property-----	4,171 49
Total -----	21,561 44
Notes for rents-----	\$167 13
Due from commercial fire account, joint expenses-----	1,819 50
Gross assets -----	\$1,661,337 75

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$17,178 40
Bonds -----	12,432 50
Checks in suspense-----	225 00
Uncollected rents and note for rent-----	521 99
Total -----	30,357 89
Total admitted assets-----	\$1,630,979 86

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$3,987 21
Losses in process of adjustment, or in suspense-----	36,941 21
Total claims for losses-----	\$40,928 42
Deduct reinsurance -----	2,647 90
Net amount of unpaid losses-----	\$38,280 52
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	181,972 09
Interest due or accrued, remaining unpaid-----	4,729 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	750 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	9,000 00
Contingent commissions or other charges due or accrued-----	694 93
All other liabilities, viz: Taxes due and accrued on Southern Building, \$3,251.16; expenses accrued on Southern Building, \$751.78 -----	4,002 94
Total -----	\$239,429 58
Cash capital, including \$51,012.52 part paid-----	\$842,967 50
Surplus over all liabilities-----	548,582 78
Surplus to policyholders-----	1,391,550 28
Total-----	\$1,630,979 86

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$528,892 00	\$7,258 88
Written during the year-----	55,927,875 00	561,722 47
Excess of original premiums over amount received for reinsurance -----		91,934 20
Totals -----	\$56,456,767 00	\$660,915 55
Expired and terminated-----	30,962,672 00	302,392 12
In force at end of the year-----	\$25,494,095 00	\$358,523 43
Deduct amount reinsured-----	2,332,201 00	34,384 59
Net amount in force-----	\$23,161,894 00	\$324,138 84

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums
In force, having from date of policy not more than one year to run-----	\$14,341,807 00	\$105,130 51
More than one and not more than three years to run	8,225,778 00	68,311 35
More than three years to run-----	594,309 00	8,530 23
Net amount in force December 31, 1913-----	\$23,161,894 00	\$181,972 09

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$10,000 00
Amount loaned to officers and directors-----	2,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	\$2,567,600 00
Less -----	1,024,440 00
Net risks written-----	\$1,543,160 00
Gross premiums received-----	\$39,797 83
Less -----	15,878 84
Net premiums received-----	\$23,918 99
Net losses paid-----	5,016 15
Net losses incurred-----	5,322 55

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

Fitchburg, Mass.

Year ending December 31, 1913.

(Incorporated, 1847. Commenced business in California, 1912.)

LINCOLN R. WELCH, President.

CHESTER A. CLEGG, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

INCOME.

Gross premiums-----	\$238,202 98
Deduct: Reinsurance premiums, \$10,879.18; return premiums, \$19,095.00-----	29,974 18
Total premiums-----	\$208,228 80
Interest on mortgage loans-----	\$327 34
Interest on bonds and dividends on stocks-----	8,018 25
Interest from other sources-----	405 87
Rents, including company's occupancy of its own buildings -----	5,797 59
Total interest and rents-----	14,549 05
Dividend Minnesota Thresher Manufacturing Company-----	306 45
Agents' balances previously charged off-----	24 50
Profit on sale or maturity of ledger assets-----	25 00
Total income-----	\$223,133 80

DISBURSEMENTS.

Gross amount paid for losses-----	\$100,186 52
Deduct amount received for salvage, \$963.87; reinsurance, \$5,228.47; discount, \$72.81-----	6,265 15
Net amount paid for losses-----	93,921 37
Expenses of adjustment, settlement of losses-----	1,234 22
Commissions or brokerage-----	20,058 79
Allowance to local agencies for miscellaneous agency expenses-----	137 06
Salaries and expenses of special and general agents-----	4,260 34
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	15,121 80

Rents, including company's occupancy of its own buildings-----	\$1,525 00
Advertising, printing and stationery-----	3,209 57
Postage, telegrams, telephones and express-----	2,042 46
Legal expenses-----	499 95
Furniture and fixtures-----	857 81
Maps, including corrections-----	790 11
Underwriters' boards and tariff associations-----	597 41
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	127 04
Inspections and surveys-----	9,726 67
Repairs and expenses on real estate-----	2,824 11
Taxes on real estate-----	941 51
State taxes on premiums-----	2,484 92
Insurance department licenses and fees-----	1,591 29
All other licenses, fees and taxes-----	97 52
Care of office-----	476 57
Magazines and papers-----	68 00
Bond insurance-----	195 24
Safe deposit box-----	32 00
Dividends to policyholders-----	49,060 14
Agents' balances charged off-----	18 00
Decrease in book value of ledger assets-----	1,000 00
Total disbursements -----	\$212,898 90
Balance -----	\$276,241 56

LEDGER ASSETS.

Book value of real estate-----	\$59,000 00
Mortgage loans on real estate-----	5,675 00
Book value of bonds and stocks-----	174,739 59
Cash in office-----	603 34
Deposits in trust companies and banks on interest-----	16,238 22
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	19,985 41
Total ledger assets -----	\$276,241 56

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$95 40
Interest due and accrued on bonds-----	1,374 03
Rents due and accrued on company's property-----	94 50
Total -----	1,563 93
Gross assets -----	\$277,805 49

Deduct Assets Not Admitted.

Book value of ledger assets over market value-----	7,784 59
Total admitted assets -----	\$270,020 90

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$8,030 37
Losses resisted-----	1,085 62
Total claims for losses -----	\$9,115 99
Deduct reinsurance-----	100 61
Net amount of unpaid losses -----	\$9,015 38
Unearned premiums-----	184,025 64
Dividends declared and unpaid to policyholders-----	3,063 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	449 52
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,870 07
Total amount of all liabilities -----	\$198,423 65
Surplus -----	71,597 25
Total liabilities and surplus -----	\$270,020 90

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force December 31, 1912-----	\$26,919,154 00	\$364,221 81
Written during the year-----	16,729,442 00	238,202 98
Totals -----	\$43,648,596 00	\$602,424 79
Expired and terminated -----	14,674,415 00	210,659 12
In force at end of the year-----	\$28,974,181 00	\$391,765 67
Deduct amount reinsured-----	1,439,680 00	16,176 04
Net amount in force-----	\$27,534,501 00	\$375,589 63

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$9,803,101 00	\$146,935 52
More than one and not more than three years to run-----	7,542,903 00	120,612 88
More than three years to run-----	10,188,497 00	108,041 23
Net amount in force December 31, 1913-----	\$27,534,501 00	\$375,589 63

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$252,750 00
Less -----	55,650 00
Net risks written -----	\$197,100 00
Gross premiums received-----	\$3,486 96
Less -----	657 53
Net premiums received-----	\$2,829 43
Net losses paid-----	2,830 49
Net losses incurred-----	2,855 38

FRANKLIN FIRE INSURANCE COMPANY.

Philadelphia, Penn.

Year ending December 31, 1913.

(Incorporated April 22, 1829. Commenced business in California in 1885.)

EDGAR P. LUCE, Secretary.

C. C. KINNEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$3,360,345 30

INCOME.

Gross premiums -----	\$1,972,799 34
Deduct: Reinsurance premiums, fire, \$229,868.06; return premiums, fire, \$339,139.85-----	569,007 91
Total premiums (other than perpetuals)-----	\$1,403,791 43
Deposit premiums on perpetual risks-----	8,488 22
Interest on mortgage loans-----	\$2,060 56
Interest on collateral loans-----	546 67
Interest on bonds and dividends on stocks-----	114,710 23
Interest from other sources-----	1,634 68
Rents, including company's occupancy of its own buildings -----	7,840 00
Total interest and rents-----	126,792 14
Transfer fees -----	639 50
Profit on sale or maturity of ledger assets-----	2,482 63
Total income -----	\$1,542,193 92
Total -----	\$4,902,539 22

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,005,602 88
Deduct amount received for salvage, fire, \$2,959.38; reinsurance, fire, \$152,172.49-----	<u>155,131 87</u>
Net amount paid for losses-----	\$850,471 01
Expenses of adjustment, settlement of losses-----	18,061 55
Commissions or brokerage-----	298,792 84
Allowance to local agencies for miscellaneous agency expenses-----	5,096 63
Salaries and expenses of special and general agents-----	91,273 59
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	64,604 28
Rents, including company's occupancy of its own buildings-----	8,670 42
Advertising, printing and stationery-----	13,310 13
Postage, telegrams, telephone and express-----	10,327 79
Legal expenses-----	161 96
Furniture and fixtures-----	783 14
Maps, including corrections-----	7,271 58
Underwriters' boards and tariff associations-----	20,000 77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	3,481 09
Inspections and surveys-----	6,449 66
Repairs and expenses on real estate-----	3,868 18
Taxes on real estate-----	1,973 50
State taxes on premiums-----	31,165 51
Insurance department licenses and fees-----	15,979 39
Capital stock tax-----	3,035 94
Incidental expenses-----	11,383 32
Reinsurance deposit account-----	72 00
Deposit premiums returned-----	29,695 20
Interest and dividends to stockholders-----	59,989 50
Agents' balances charged off-----	315 72
Loss on sale or maturity of ledger assets-----	1,627 37
Decrease in book value of ledger assets-----	23,890 64
Total disbursements-----	<u>\$1,581,752 71</u>
Balance-----	\$3,320,786 51

LEDGER ASSETS.

Book value of real estate-----	\$146,444 53
Mortgage loans on real estate-----	29,185 00
Book value of bonds and stocks-----	2,731,707 92
Cash in office-----	404 99
Deposits in trust companies and banks on interest-----	97,488 88
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	305,272 40
Agents' balances, representing business written prior to October 1, last-----	<u>10,282 79</u>
Total ledger assets-----	\$3,320,786 51

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$437 77
Interest due and accrued on bonds-----	<u>35,832 02</u>
Total-----	36,269 79
Gross assets-----	<u>\$3,357,056 30</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$10,282 79
Real estate-----	8,944 53
Stocks and bonds-----	<u>92,092 92</u>
Total-----	111,320 24
Total admitted assets-----	<u>\$3,245,736 06</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$22,985 60	
Losses in process of adjustment, or in suspense-----	132,835 57	
Losses resisted -----	13,445 22	
Total claims for losses-----	\$169,266 39	
Deduct reinsurance -----	26,436 47	
Net amount of unpaid losses-----		\$142,829 92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		1,307,108 18
Total unearned premiums as computed above: 95 per cent, \$189,317.04; 90 per cent, \$478,828.13-----		668,145 17
Dividends declared and unpaid, to stockholders-----		16 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		2,111 68
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		14,970 71
Contingent commissions or other charges due or accrued-----		30,423 20
Reinsurance and return premiums due other companies-----		31,158 02
Total liabilities, except capital stock-----		\$2,196,763 38
Cash capital -----	\$500,000 00	
Surplus over all liabilities-----	548,972 68	
Surplus to policyholders-----		1,048,972 68
Total -----		\$3,245,736 06

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 6 under this heading in last year's statement-----	\$245,554,048 00	\$2,668,731 87
Written or renewed during the year, per income No. 5 -----	193,626,805 00	1,972,799 34
Total -----	\$439,180,853 00	\$4,641,531 21
Deduct those expired and marked off as terminated--	151,781,723 00	1,819,424 85
In force at the end of the year-----	\$287,399,130 00	\$2,822,106 36
Deduct amount reinsured (schedule required)-----	24,293,855 00	280,301 91
Net amount in force-----	\$263,105,275 00	\$2,541,804 45
Perpetual risks in force (not included above), \$33,763,598.00.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$92,523,999 00	\$915,422 52
More than one and not more than three years to run	77,103,857 00	742,952 91
More than three years to run-----	127,241,017 00	1,614,741 38
Net amount in force December 31, 1913-----	\$296,868,873 00	\$3,273,116 81

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$9,958,176 00
Less -----	5,000,148 00
Net risks written-----	\$4,958,028 00
Gross premiums received-----	\$129,453 57
Less -----	62,240 94
Net premiums received-----	\$67,212 63
Net losses paid-----	46,994 14
Net losses incurred-----	42,076 02

GERMAN ALLIANCE INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated February, 1897. Commenced business in California in 1897.)

WILLIAM N. KREMER, President.

EDWARD M. CRAGIN, Secretary.

GEO. H. TYSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00	
Amount of ledger assets December 31 of previous year		\$1,929,196 38

INCOME.

Gross premiums	\$3,419,541 77	
Deduct: Reinsurance premiums, fire, \$2,131,147.26:		
return premiums, fire, \$660,067.66	2,791,214 92	
Total premiums (other than perpetuals)		\$628,326 85
Interest on mortgage loans	\$2,568 75	
Interest on bonds and dividends on stocks	78,627 29	
Interest from other sources	611 85	
Total interest and rents		\$1,807 89
Profit on sale or maturity of ledger assets		58 69
Total income		\$710,193 43
Total		\$2,639 389 81

DISBURSEMENTS.

Gross amount paid for losses	\$1,324,384 48	
Deduct amount received for salvage, fire, \$4,227.96:		
reinsurance, fire, \$983,358.63; discount, fire, \$49.67	987,636 26	
Net amount paid for losses		\$336,748 22
Expenses of adjustment, settlement of losses		6,299 38
Commissions or brokerage		217,215 96
Salaries, fees and other charges of officers, directors, trustees, agents and employees		3,323 00
Postage, telegrams, telephone and express		5 70
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,874 68
State taxes on premiums		10,966 20
Insurance department licenses and fees		2,520 96
All other licenses, fees and taxes		2,063 98
Interest and dividends to stockholders		60,000 00
Loss on sale or maturity of ledger assets		28,584 93
Total disbursements		\$671,603 01

LEDGER ASSETS.

Mortgage loans on real estate	\$55,000 00	
Book value of bonds and stocks	1,769,933 06	
Cash in office	300 00	
Deposits in trust companies and banks on interest	33,052 59	
Agents' balances, representing business written subsequent to October 1, last	109,501 15	
Total ledger assets		\$1,967,786 80

Non-Ledger Assets.

Interest due and accrued on mortgages	\$812 50	
Interest due and accrued on bonds	8,334 00	
Total		9,146 50
Gross assets		\$1,976,933 30

Gross assets ----- \$1,976,933 30

Deduct Assets Not Admitted.

Book value of ledger assets over market value: Bonds,
 \$57,046.11; stocks, \$73,873.95----- \$130,920 06
 Special deposits to secure liabilities in Georgia----- 11,100 00
 Special deposits to secure liabilities in Virginia----- 20,800 00
 Total ----- 162,820 06
 Total admitted assets----- \$1,814,113 24

LIABILITIES.

Losses adjusted and unpaid, due and not due----- \$47,058 62
 Losses in process of adjustment, or in suspense----- 221,356 00
 Losses resisted----- 30,540 00
 Total claims for losses----- \$298,954 62
 Deduct reinsurance----- 201,082 00
 Net amount of unpaid losses----- \$97,872 62
 Gross premiums (less reinsurance) received and re-
 ceivable upon all unexpired fire risks----- \$925,858 42
 Unearned premiums thereon----- 487,667 05
 Estimated amount hereafter payable for federal, state and other
 taxes, based upon the business of the year of this statement 10,000 00
 Total ----- \$595,539 67
 Less liabilities secured by special deposits in Georgia, \$32,928.83;
 Virginia, \$51,267.04----- 84,195 87
 Total liabilities, except capital stock----- \$511,343 80
 Cash capital----- \$400,000 00
 Surplus over all liabilities----- 902,769 44
 Surplus to policyholders----- 1,302,769 44
 Total ----- \$1,814,113 24

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$439,530,853 00	\$4,462,020 46
Written during the year-----	335,904,735 00	3,419,542 77
Totals -----	\$775,435,588 00	\$7,881,562 23
Expired and terminated-----	302,899,317 00	3,205,971 69
In force at end of the year-----	\$472,536,271 00	\$4,675,590 54
Deduct amount reinsured-----	379,642,791 00	3,749,732 12
Net amount in force-----	\$92,893,480 00	\$925,858 42

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$41,874,979 00	\$428,083 41
More than one and not more than three years to run 38,130,839 00	337,616 23	
More than three years to run-----	12,887,662 00	160,158 78
Net amount in force December 31, 1913-----	\$92,893,480 00	\$925,858 42

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$75,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written-----	\$1,630,675 00
Net premiums received-----	26,353 03
Net losses paid-----	11,918 18
Net losses incurred-----	10,416 18

GERMAN AMERICAN INSURANCE COMPANY.**Pittsburgh, Pa.**

Year ending December 31, 1913.

(Incorporated March 11, 1873.)

W. J. PATTERSON, President.

E. P. NIEBAUM, Secretary.

C. H. WARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$751,734 75

INCOME.

Gross premiums -----	\$512,831 88	
Deduct: Reinsurance premiums, fire, \$44,815.29; re- turn premiums, fire, \$96,553.05-----	141,368 34	
Total premiums (other than perpetuals)-----		\$371,463 54
Interest on mortgage loans-----	\$33,146 14	
Interest on collateral loans-----	1,073 00	
Interest on bonds and dividends on stocks-----	2,227 25	
Interest from other sources-----	788 98	
Rents, including company's occupancy of its own buildings -----	2,481 30	
Total interest and rents-----		39,716 67
Premiums for risks placed in other companies-----		194 24
Profit on sale or maturity of ledger assets-----		121 01
Total income -----		<u>\$411,495 46</u>
Total -----		<u>\$1,163,230 21</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$222,169 66	
Deduct amount received for salvage, fire, \$1,518.99; reinsurance, fire, \$29,092.08; discount, fire, \$150.81-----	30,761 88	
Net amount paid for losses-----		\$191,407 78
Expenses of adjustment, settlement of losses-----		4,537 36
Commissions or brokerage-----		112,077 39
Salaries and expenses of special and general agents-----		4,342 95
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		12,647 00
Rents, including company's occupancy of its own buildings-----		2,700 00
Advertising, printing and stationery-----		3,733 49
Postage, telegrams, telephone and express-----		2,089 93
Legal expenses -----		797 57
Furniture and fixtures-----		320 53
Maps, including corrections-----		862 50
Underwriters' boards and tariff associations-----		3,048 17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		1,645 00
Inspections and surveys-----		265 14
Repairs and expenses on real estate-----		437 69
Taxes on real estate-----		971 59
State taxes on premiums-----		3,237 09
Insurance department licenses and fees-----		1,476 21
All other licenses, fees and taxes-----		2,847 01

Amount brought forward-----	\$249,444 40
Other disbursements: Surety bonds, \$271.77; traveling expense, \$342.75; miscellaneous, \$563.91-----	1,178 43
Interest and dividends to stockholders-----	28,000 00
Agents' balances charged off-----	30 32
Total disbursements -----	<u>\$378,653 15</u>
Balance -----	<u>\$784,577 06</u>

LEDGER ASSETS.

Book value of real estate-----	\$42,112 66
Mortgage loans on real estate-----	562,025 00
Loans secured by pledge of bonds, stocks or other collaterals-----	16,800 00
Book value of bonds and stocks-----	49,250 25
Cash in office-----	2,496 83
Deposits in trust companies and banks on interest-----	55,222 92
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	52,285 53
Agents' balances, representing business written prior to October 1, last -----	2,712 87
Bills receivable taken for fire risks-----	1,671 00
Total ledger assets-----	<u>\$784,577 06</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$10,239 70
Interest due and accrued on bonds-----	604 16
Interest due and accrued on collateral loans-----	128 60
Rents due and accrued on company's property-----	265 00
Total -----	11,237 46
Market value of real estate over book value-----	1,880 01
Market value of bonds and stocks over book value-----	3,499 75
Gross assets -----	<u>\$801,194 28</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	2,712 87
Total admitted assets -----	<u>\$798,481 41</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$7,617 01
Losses in process of adjustment, or in suspense-----	42,489 80
Losses resisted -----	2,734 15
Total claims for losses-----	\$52,840 96
Deduct reinsurance -----	8,036 50
Net amount of unpaid losses-----	\$44,804 46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks -----	297,505 46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	140 70
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	4,800 00
Contingent commissions or other charges due or accrued-----	1,561 43
Reinsurance and return premiums due other companies-----	412 12
Due other companies for risks placed for customers-----	194 24
Total liabilities, except capital stock-----	<u>\$349,418 41</u>
Cash capital -----	\$200,000 00
Surplus over all liabilities-----	249,063 00
Surplus to policyholders-----	<u>449,063 00</u>
Total -----	<u>\$798,481 41</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$47,307,968 00	\$528,225 03
Written during the year-----	45,316,003 00	512,831 88
Excess of original premiums over amount received for reinsurance -----		231 67
Totals -----	\$92,623,971 00	\$1,041,288 58
Expired and terminated -----	35,608,827 00	420,652 27
In force at end of the year-----	\$57,015,144 00	\$620,636 31
Deduct amount reinsured -----	6,423,944 00	68,973 35
Net amount in force-----	\$50,591,200 00	\$551,662 96

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$18,209,145 00	\$223,502 14
More than one and not more than three years to run	27,345,663 00	260,734 87
More than three years to run-----	5,036,392 00	67,425 95
Net amount in force December 31, 1913-----	\$50,591,200 00	\$551,662 96

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$28,000 00
Amount loaned to officers and directors-----	13,500 00
Amount loaned to stockholders not officers-----	25,200 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$871,752 00
Less -----	198,033 00
Net risks written-----	\$673,719 00
Gross premiums received-----	\$13,610 82
Less -----	3,648 14
Net premiums received-----	\$9,962 68
Net losses paid-----	981 39
Net losses incurred-----	1,011 39

GERMAN AMERICAN INSURANCE COMPANY.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated March, 1872. Commenced business in California in 1873.)

WILLIAM N. KREMER, President.

EDWIN M. CRAGIN, Secretary.

GEORGE H. TYSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$2,000,000 00
Amount of ledger assets December 31 of previous year-----	\$21,880,403 89

INCOME.

Gross premiums -----	\$15,241,675 12
Deduct: Reinsurance premiums, fire, \$3,437,698.95; return premiums, fire, \$2,734,841.72-----	6,172,540 67
Total premiums (other than perpetuals)-----	\$9,069,134 45

Amount brought forward.....		\$9,069,134 45
Interest on mortgage loans.....	\$4,921 67	
Interest on bonds and dividends on stocks.....	815,963 40	
Interest from other sources.....	10,389 71	
Rents, including company's occupancy of its own buildings.....	219,278 71	
Total interest and rents.....		1,050,553 49
Premiums collected on business placed with other companies.....		3,141 15
Agents' balances previously charged off.....		2,271 54
Profit on sale or maturity of ledger assets.....		7,672 97
Total income.....		\$10,132,773 60
Total.....		\$32,013,177 49

DISBURSEMENTS.

Gross amount paid for losses.....	\$6,538,499 57	
Deduct amount received for salvage, fire, \$33,212.02; reinsurance, fire, \$1,691,109.91; discount, fire, \$1,458.83.....	1,725,780 76	
Net amount paid for losses.....		\$4,812,718 81
Expenses of adjustment, settlement of losses.....		118,839 81
Commissions or brokerage.....		1,672,042 37
Allowance to local agencies for miscellaneous agency expenses.....		3,500 36
Salaries and expenses of special and general agents.....		553,003 12
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		352,221 63
Rents, including company's occupancy of its own buildings.....		77,152 72
Advertising, printing and stationery.....		92,470 17
Postage, telegrams, telephone and express.....		73,115 06
Legal expenses.....		5,146 97
Furniture and fixtures.....		15,725 11
Maps, including corrections.....		25,229 62
Underwriters' boards and tariff associations.....		111,404 13
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		54,245 51
Inspections and surveys.....		72,843 16
Repairs and expenses on real estate.....		51,492 30
Taxes on real estate.....		36,504 34
State taxes on premiums.....		143,505 53
Insurance department, licenses and fees.....		34,915 66
All other licenses, fees and taxes.....		31,910 34
Mercantile agency reports, special reports and reference books.....		12,356 51
Premiums on business placed with other companies.....		6,794 08
Miscellaneous office expenses.....		2,927 48
Interest and dividends to stockholders.....		600,000 00
Agents' balances charged off.....		2,243 40
Loss on sale or maturity of ledger assets.....		21,700 94
Total disbursements.....		\$9,015,009 13
Balance.....		\$22,998,168 36

LEDGER ASSETS.

Book value of real estate.....	\$2,678,347 74	
Mortgage loans on real estate.....	83,600 00	
Book value of bonds and stocks.....	17,679,783 81	
Cash in office.....	13,003 24	
Deposits in trust companies and banks not on interest.....	86,919 80	
Deposits in trust companies and banks on interest.....	694,013 20	
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	1,600,209 44	
Agents' balances, representing business written prior to October 1, last.....	50,380 06	
Bills receivable taken for fire risks.....	101,911 07	
Furniture, fixtures and safes.....	10,000 00	
Total ledger assets.....		\$22,998,168 36

Total ledger assets----- \$22,998,168 36

Non-Ledger Assets.

Interest due and accrued on mortgages----- \$1,870 00
 Interest due and accrued on bonds----- 139,645 13
 Interest due and accrued on other assets----- 3,608 40
 Rents due and accrued on company's property----- 3,865 92

Total ----- 148,989 45

Gross assets ----- \$23,147,157 81

Deduct Assets Not Admitted.

Furniture, fixtures and safes----- \$10,000 00
 Agents' balances: representing business written prior
 to October 1, last----- 50,380 06
 Bills receivable, past due, taken for marine, inland
 and fire risks----- 3,862 04
 Book value of ledger assets over market value, viz:
 Bonds, \$722,478.38; stocks, \$407,171.43; real
 estate, \$228,347.74 ----- 1,357,997 55
 Special deposits to secure liabilities: In Georgia,
 \$11,100.00; Virginia, \$49,950.00; New Mexico,
 \$11,100.00; Canada, \$295,026.00----- 367,176 00

Total ----- 1,789,415 65

Total admitted assets----- \$21,357,742 16

LIABILITIES.

Losses adjusted and unpaid, due and not due----- \$140,661 00
 Losses in process of adjustment, or in suspense----- 1,081,399 00
 Losses resisted ----- 141,553 00
 Total claims for losses----- \$1,363,613 00
 Deduct reinsurance ----- 474,055 50

Net amount of unpaid losses----- \$889,557 50

Gross premiums (less reinsurance) received and
 receivable upon all unexpired fire risks----- \$18,282,124 87

Unearned premiums thereon----- 9,420,868 36

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-- 24,714 85

Estimated amount hereafter payable for federal, state and other
 taxes based upon the business of the year of this statement----- 140,000 00

Rents paid in advance----- 780 75

Premiums due or to become due on business placed with other
 companies ----- 3,141 15

Total ----- \$10,479,062 61

Less liabilities secured by special deposits: In Georgia, \$174,764.25;
 Virginia, \$168,220.59; New Mexico, \$21,303.62; Canada,
 \$336,775.90 ----- 701,064 36

Total liabilities, except capital stock----- \$9,777,998.25

Cash capital ----- \$2,000,000 00

Surplus over liabilities----- 9,579,743 91

Surplus to policyholders----- 11,579,743 91

Total ----- \$21,357,742 16

Special reserve fund held under New York state law----- \$1,000,000 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$2,146,704,883 00	\$20,665,731 04
Written during the year.....	1,631,474,905 00	15,241,675 12
Excess of original premiums over amount received for reinsurance.....		1,413,932 73
Totals.....	\$3,778,179,788 00	\$37,321,338 94
Expired and terminated.....	1,441,335,816 00	14,558,052 00
In force at end of the year.....	\$2,336,843,972 00	\$22,763,286 94
Defect amount reinsured.....	497,668,192 00	4,481,162 07
Net amount in force.....	\$1,839,175,780 00	\$18,282,124 87

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$480,902,563 00	\$5,450,006 35
More than one and not more than three years to run.....	999,013,254 00	8,608,925 21
More than three years to run.....	359,170,923 00	4,223,190 71
Net amount in force December 31, 1912.....	\$1,839,175,780 00	\$18,282,124 87

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance.....	\$612,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written.....	\$29,622,544 00
Net premiums received.....	442,000 48
Net losses paid.....	290,484 54
Net losses incurred.....	226,362 33

GERMAN FIRE INSURANCE COMPANY.

Peoria, Ill.

Year ending December 31, 1912.

(Incorporated, 1876. Commenced business in California, 1904.)

ROBERTA CHURCH, President.

CHAS. CHURCH, Secretary.

J. H. EDWARDS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of before assets December 31 of previous year.....	\$918,900 94

INCOME.

Gross premiums.....	\$1,304,783 27
Less: Reinsurance premiums, fire, \$127,110.27; other, premiums, fire, \$277,857.98.....	\$94,907 25
Total premiums (after this adjustment).....	\$280,315 02
Interest on mortgage loans.....	\$9,246 00
Interest on bonds and dividends on stocks.....	12,523 00
Interest from other sources.....	2,520 00
Less: Another company's occupancy of its own building.....	8,751 50
Total interest and rents.....	\$24,074 90
Total income.....	\$304,389 94
Total.....	\$1,482,240 80

DISBURSEMENTS

Gross amount paid for losses.....	8520,647 28
Defect amount received for reinsurance, fire.....	79,967 15
Net amount paid for losses.....	8440,680 13
Expenses of adjustment, settlement of losses.....	4,802 56
Commissions to agents.....	253,893 77
Allowance to local agencies for miscellaneous agency expenses.....	1,500 87
Salaries and expenses of special and general agents.....	2,424 00
Refunds, loss and other charges of officers, directors, trustees, agents and employees.....	11,094 00
Dues, including company's company of its own buildings.....	2,800 00
Advertising, printing and stationery.....	8,800 00
Phone, telegrams, telephone and express.....	1,800 00
Legal expenses.....	447 80
Furniture and fixtures.....	879 50
Miscellaneous, including correspondence.....	504 50
Laboratory's assets and tariff assessments.....	1,800 50
Fire department, fire paid and salvage, cargo assessments, loss, dues and expenses.....	2,054 75
Insurances and savings.....	5,215 10
Reagents and expenses for real estate.....	800 00
Taxes on real estate.....	1,500 04
State taxes on premiums.....	12,700 00
Insurance department license and fees.....	4,000 21
All other license, loss and fees.....	1,329 84
Other disbursements.....	7,600 81
Interest and dividends to stockholders.....	20,000 00
Agency balance charged off.....	148 14
Total disbursements.....	\$799,850 00
Balance.....	\$1,061,000 00

LEDGER ASSETS

Book value of real estate.....	820,000 00
Mortgage loans on real estate.....	253,171 00
Loans secured by pledge of bonds, stocks or other securities.....	2,000 00
Book value of bonds and stocks.....	202,828 00
Reserves to trust companies and banks at interest.....	178,500 00
Agency balance, representing business written subsequent to October 1, 1907.....	170,745 04
Agency balance, representing business written prior to October 1, 1907.....	8,000 00
Total ledger assets.....	\$1,606,244 04

Non-Ledger Assets

Interest due and accrued on mortgages.....	\$1,000 14
Interest due and accrued on bonds.....	228 00
Interest due and accrued on collateral loans.....	97 50
Total.....	1,225 64
Market value of bonds and stocks over book value.....	111,225 04
Total assets.....	\$1,717,469 68

Defect Assets Not Admitted

Agency balance, representing business written prior to October 1, 1907.....	8,000 00
Total admitted assets.....	\$1,725,469 68

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$33,275 00	
Losses in process of adjustment, or in suspense-----	57,153 00	
Losses resisted-----	2,000 00	
Total claims for losses-----	\$92,428 00	
Deduct reinsurance-----	6,962 50	
Net amount of unpaid losses-----		\$85,465 50
Gross premiums (less reinsurance) received and re- ceivable upon all unexpired fire risks-----	\$1,171,644 40	
Total unearned premiums as computed above-----		642,204 45
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		10,000 00
Contingent commissions or other charges due or accrued-----		18,247 55
All other liabilities, viz: Due on real estate-----		30,000 00
Total liabilities, except capital stock-----		\$785,917 50
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	218,761 61	
Surplus to policyholders-----		418,761 61
Total -----		\$1,204,679 11

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$72,364,089 00	\$995,458 04
Written during the year-----	89,700,877 00	1,314,782 27
Totals -----	\$162,064,966 00	\$2,310,240 31
Expired and terminated-----	62,961,519 00	984,577 53
In force at end of the year-----	\$99,103,447 00	\$1,325,662 78
Deduct amount reinsured-----	9,291,292 00	154,018 38
Net amount in force-----	\$89,812,155 00	\$1,171,644 40

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$33,242,128 00	\$429,700 06
More than one and not more than three years to run	48,812,018 00	619,939 37
More than three years to run-----	7,758,009 00	122,004 97
Net amount in force December 31, 1913-----	\$89,812,155 00	\$1,171,644 40

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$10,000 00
Amount loaned to officers and directors-----	110,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,025,057 00
Less -----	558,380 00
Net risks written-----	\$1,466,677 00
Gross premiums received-----	\$31,219 04
Less -----	8,750 64
Net premiums received-----	\$22,468 40
Net losses paid-----	18,666 28
Net losses incurred-----	18,666 28

THE GERMAN FIRE INSURANCE COMPANY.**Pittsburgh, Pa.**

Year ending December 31, 1913.

(Incorporated March 27, 1862. Commenced business in California, November, 1908.)

A. E. SUCCOP, President.

A. H. ECKERT, Secretary.

BERTHEAU, SELBACH & BERTHEAU, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,100,385 93

INCOME.

Gross premiums -----	\$821,097 40	
Deduct: Reinsurance premiums, fire, \$106,823.49; re- turn premiums, fire, \$133,231.97-----	240,055 46	
Total premiums (other than perpetuals)-----		\$581,041 94
Interest on mortgage loans-----	\$31,706 92	
Interest on collateral loans-----	9,215 64	
Interest on bonds and dividends on stocks-----	3,327 40	
Interest from other sources-----	1,229 18	
Rents, including company's occupancy of its own buildings -----	9,818 96	
Total interest and rents-----		55,298 10
From other sources-----		163 69
Total income -----		\$636,503 73
Total-----		\$1,736,889 66

DISBURSEMENTS.

Gross amount paid for losses-----	\$378,238 38	
Deduct amount received for salvage, fire, \$4,190.10; reinsurance, fire, \$58,014.36 -----	62,204 46	
Net amount paid for losses-----		\$316,033 92
Expenses of adjustment, settlement of losses-----		9,045 27
Commissions or brokerage-----		164,098 18
Salaries and expenses of special and general agents-----		9,090 09
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		30,572 76
Rents, including company's occupancy of its own buildings-----		7,500 00
Advertising, printing and stationery-----		4,231 30
Postage, telegrams, telephone and express-----		4,800 99
Legal expenses -----		594 88
Furniture and fixtures-----		718 47
Maps, including corrections-----		3,563 74
Underwriters' boards and tariff associations-----		4,085 15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		1,895 42
Inspections and surveys-----		2,287 12
Repairs and expenses on real estate-----		3,622 32
Taxes on real estate-----		2,398 16
State taxes on premiums-----		12,750 21
Insurance department licenses and fees-----		3,181 16
All other licenses, fees and taxes-----		1,886 52
Other disbursements -----		6,566 75
Interest and dividends to stockholders-----		36,000 00
Agents' balances charged off-----		140 43
Total disbursements -----		\$625,062 84
Balance-----		\$1,111,826 82

LEDGER ASSETS.

Book value of real estate-----	\$139,565 35
Mortgage loans on real estate-----	536,266 69
Loans secured by pledge of bonds, stocks or other collaterals-----	88,825 00
Book value of bonds and stocks-----	66,938 14
Cash in office-----	733 06
Deposits in trust companies and banks not on interest-----	162,851 11
Agents' balances, representing business written subsequent to October 1, last-----	104,175 72
Agents' balances, representing business written prior to October 1, last-----	12,371 75
Deposit with Philadelphia Underwriters' Association-----	100 00
Total ledger assets-----	<u>\$1,111,826 82</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$9,620 61
Interest due and accrued on bonds-----	162 50
Rents due and accrued on company's property-----	180 00
Total-----	<u>9,963 11</u>
Market value of real estate over book value-----	25,134 65
Reinsurance recoverable on paid losses-----	3,013 69
Gross assets-----	<u>\$1,149,938 27</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$12,371 75
Bonds and bank stocks-----	4,193 14
Total-----	<u>16,564 89</u>
Total admitted assets-----	<u>\$1,133,373 38</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$19,350 89
Losses in process of adjustment, or in suspense-----	28,061 00
Losses resisted-----	4,772 55
Total claims for losses-----	<u>\$52,184 44</u>
Deduct reinsurance-----	<u>11,065 73</u>
Net amount of unpaid losses-----	\$41,118 71
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	607,260 18
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,904 90
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	8,715 63
Contingent commissions or other charges due or accrued-----	655 17
Total liabilities, except capital stock-----	<u>\$659,654 59</u>
Cash capital-----	\$300,000 00
Surplus over all liabilities-----	<u>173,718 79</u>
Surplus to policyholders-----	473,718 79
Total-----	<u>\$1,133,373 38</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$128,126,697 00	\$1,322,592 07
Written during the year-----	78,844,600 00	821,097 40
Totals-----	<u>\$206,971,297 00</u>	<u>\$2,143,689 47</u>
Expired and terminated-----	70,560,154 00	780,232 77
In force at end of the year-----	\$136,411,143 00	\$1,363,456 70
Deduct amount reinsured-----	15,614,503 00	176,151 03
Net amount in force-----	<u>\$120,796,640 00</u>	<u>\$1,187,305 67</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$26,227,054 00	\$304,544 90
More than one and not more than three years to run	79,351,797 00	684,242 49
More than three years to run-----	15,217,789 00	198,518 28
Net amount in force December 31, 1913-----	\$120,796,640 00	\$1,187,305 67

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$40,000 00
Amount loaned to officers and directors-----	20,500 00
Amount loaned to stockholders not officers-----	2,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,905,011 00
Less -----	982,427 00
Net risks written-----	\$2,922,584 00
Gross premiums received-----	\$63,206 97
Less -----	18,647 87
Net premiums received-----	\$44,559 10
Net losses paid-----	34,287 92
Net losses incurred-----	32,060 89

GERMANIA FIRE INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated February, 1859. Commenced Business in California March, 1859.)

GEO. B. EDWARDS, President.

GUSTAV KEHR, Secretary.

FRED S. PENFIELD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$7,456,033 94

INCOME.

Gross premiums-----	\$4,056,815 89
Deduct: Reinsurance premiums, fire, \$552,086.13; return premiums, fire, \$526,552.04-----	1,078,638 17
Total premiums (other than perpetuals)-----	\$2,978,177 72
Interest on mortgage loans-----	\$19,832 94
Interest on bonds and dividends on stocks-----	263,027 99
Interest from other sources-----	7,892 21
Rents, including company's occupancy of its own buildings -----	47,689 93
Total interest and rents-----	338,443 07
From branch office balances-----	\$227 84
From prepayment of real estate taxes-----	122 21
Total -----	350 05
Conscience money received-----	\$25 00
Ten shares Underwriters' Salvage Company of Chi- cago again listed-----	1,000 00
Total -----	1,025 00
Agents' balances previously charged off-----	54 32
Profit on sale or maturity of ledger assets-----	2,687 50
Total income-----	\$3,320,737 66
Total -----	\$10,776,771 60

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,650,767 21
Deduct amount received for salvage, fire, \$8,249.59; reinsurance, fire, \$303,568.79; discount, fire, \$700.72 -----	312,519 10
Net amount paid for losses-----	\$1,338,248 11
Expenses of adjustment, settlement of losses-----	74,965 01
Commissions or brokerage-----	676,143 68
Allowance to local agencies for miscellaneous agency expenses-----	93,374 80
Salaries and expenses of special and general agents-----	133,467 83
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	154,758 06
Rents, including company's occupancy of its own buildings-----	31,491 05
Advertising, printing and stationery-----	22,066 60
Postage, telegrams, telephone and express-----	21,912 54
Legal expenses-----	1,942 36
Furniture and fixtures-----	3,635 52
Maps, including corrections-----	11,021 58
Underwriters' boards and tariff associations-----	6,607 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	22,862 60
Inspections and surveys-----	40,379 54
Repairs and expenses on real estate-----	15,577 54
Taxes on real estate-----	12,127 00
States taxes on premiums-----	54,707 78
Insurance department licenses and fees-----	16,941 65
All other licenses, fees and taxes-----	20,585 73
Other disbursements-----	10,124 14
Interest and dividends to stockholders-----	200,000 00
Agents' balances charged off-----	169 46
Loss on sale or maturity of ledger assets-----	953 08
Decrease in book value of ledger assets-----	1,168 39
Total disbursements-----	\$2,965,721 06
Balance -----	\$7,811,050 54

LEDGER ASSETS.

Book value of real estate-----	\$750,000 00
Mortgage loans on real estate-----	492,500 00
Book value of bonds and stocks-----	5,493,254 31
Cash in office-----	1,660 44
Deposits in trust companies and banks not on interest-----	36,523 55
Deposits in trust companies and banks on interest-----	492,722 19
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	534,192 75
Agents' balances, representing business written prior to October 1, last -----	10,197 30
Total ledger assets-----	\$7,811,050 54

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$7,200 60
Interest due and accrued on bonds-----	37,155 25
Rents due and accrued on company's property-----	394 99
Total -----	44,750 84
Gross assets-----	\$7,855,801 38

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$10,197 30
Book value of ledger assets over market value-----	585,406 81
Total -----	595,604 11
Total admitted assets-----	\$7,260,197 27

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$100,593 41	
Losses in process of adjustment, or in suspense-----	146,196 24	
Losses resisted-----	35,647 00	
Total claims for losses-----	\$282,436 65	
Deduct reinsurance-----	97,572 10	
Net amount of unpaid losses-----		\$184,864 55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		3,365,601 13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		2,224 73
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement---		55,000 00
Contingent commissions or other charges due or accrued-----		19,492 30
Reinsurance and return premiums due other companies-----		36,747 57
Total liabilities, except capital stock-----		\$3,663,930 28
Cash capital-----	\$1,000,000 00	
Surplus over all liabilities-----	2,596,266 99	
Surplus to policyholders-----		3,596,266 99
Total -----		\$7,260,197 27

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$760,818,731 00	\$7,266,992 51
Written during the year-----	412,593,004 00	4,056,815 89
Excess of original premiums over amount received for reinsurance -----		530 38
Totals -----	\$1,173,411,735 00	\$11,324,338 78
Expired and terminated -----	389,083,750 00	3,886,922 21
In force at end of the year-----	\$784,327,985 00	\$7,437,416 57
Deduct amount reinsured-----	80,865,371 00	876,874 40
Net amount in force-----	\$703,462,614 00	\$6,560,542 17

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$134,393,321 00	\$1,462,197 64
More than one and not more than three years to run-----	425,407,103 00	3,479,237 44
More than three years to run-----	143,662,190 00	1,619,107 09
Net amount in force December 31, 1913---	\$703,462,614 00	\$6,560,542 17

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$200,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,071,545 00
Less -----	838,011 00
Net risks written-----	\$2,233,534 00
Gross premiums received-----	\$44,051 99
Less -----	12,117 16
Net premiums received-----	\$31,934 83
Net losses paid-----	8,478 42
Net losses incurred-----	10,921 94

GIRARD FIRE AND MARINE INSURANCE COMPANY.**Philadelphia, Pa.**

Year ending December 31, 1913.

(Incorporated March, 1853. Commenced business in California in 1904.)

HENRY M. GRATZ, President.

EDWARD J. THOMASON, Secretary.

EDWARD E. POTTER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00	
Amount of ledger assets December 31 of previous year-----		\$2,553,464 29

INCOME.

Gross premiums -----	\$1,324,581 15	
Deduct: Reinsurance premiums, fire, \$295,476.15; re- turn premiums, fire, \$213,728.82-----	509,204 97	
Total premiums (other than perpetuals)-----		\$815,376 18
Deposit premiums on perpetual risks-----		11,051 31
Interest on mortgage loans-----	\$9,370 05	
Interest on collateral loans-----	1,935 73	
Interest on bonds and dividends on stocks-----	81,673 03	
Interest from other sources-----	797 61	
Rents, including company's occupancy of its own buildings -----	17,320 21	
Total interest and rents-----		111,096 63
Return premiums on perpetual reinsurance policies-----		126 00
Increase in book value of ledger assets-----		2,721 85
Total income -----		\$940,371 97
Total -----		\$3,493,836 26

DISBURSEMENTS.

Gross amount paid for losses, \$62,036.71-----	\$563,242 91	
Deduct amount received for salvage, fire, \$1,817.74; reinsurance, fire, \$153,547.76-----	155,365 50	
Net amount paid for losses-----		\$407,877 41
Expenses of adjustment, settlement of losses-----		10,167 57
Commissions or brokerage-----		211,910 48
Allowance to local agencies for miscellaneous agency expenses-----		5,245 74
Salaries and expenses of special and general agents-----		19,043 50
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		62,050 00
Rents, including company's occupancy of its own buildings-----		12,498 04
Advertising, printing and stationery-----		10,547 51
Postage, telegrams, telephone and express-----		2,763 92
Legal expenses -----		821 95
Furniture and fixtures-----		596 00
Maps, including corrections-----		3,464 54
Underwriters' boards and tariff associations-----		10,668 03
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		8,900 54
Inspections and surveys-----		3,949 11
Repairs and expenses on real estate-----		4,416 81
Taxes on real estate-----		4,074 43
State taxes on premiums-----		11,113 67
Insurance department licenses and fees-----		7,974 31
All other licenses, fees and taxes-----		7,284 78
Other disbursements -----		2,431 32
Deposit premiums returned-----		26,007 45
Interest and dividends to stockholders-----		100,000 00

Agents' balances charged off	\$27 25
Loss on sale or maturity of ledger assets	979 77
Decrease in book value of ledger assets	1,384 28
Total disbursements	\$936,198 41
Balance	\$2,557,637 85

LEDGER ASSETS.

Book value of real estate	\$211,497 32
Mortgage loans on real estate	180,400 00
Loans secured by pledge of bonds, stocks or other collaterals	34,500 00
Book value of bonds and stocks	1,898,127 08
Cash in office	1,478 50
Deposits in trust companies and banks on interest	85,087 06
Agents' balances, representing business written subsequent to October 1, last	141,687 04
Agents' balances, representing business written prior to October 1, last	1,418 39
Bills receivable taken for fire risks	2,629 96
Philadelphia Underwriters' deposit	100 00
Perpetual policies of insurance on company's real estate	712 50
Total ledger assets	\$2,557,637 85

Non-Ledger Assets.

Interest due and accrued on mortgages	\$2,207 14
Interest due and accrued on bonds	22,867 12
Interest due and accrued on collateral loans	455 45
Total	25,529 71
Market value of real estate over book value	55,752 68
Unearned portion of premiums on fire insurance policies covering company's real estate holdings	1,462 40
Gross assets	\$2,640,382 64

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$1,418 39
Book value of ledger assets over market value, viz: stocks and bonds	106,894 39
Total	108,312 78
Total admitted assets	\$2,532,069 86

LIABILITIES.

Losses in process of adjustment, or in suspense	\$78,863 00
Losses resisted	2,400 00
Total claims for losses	\$81,263 00
Deduct reinsurance	31,467 00
Net amount of unpaid losses	\$49,796 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	960,749 32
Amount reclaimable by the insured on perpetual fire insurance policies	585,463 57
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	3,500 00
Total	\$1,599,508 89
Plus liabilities secured by special deposits in Georgia, \$10,200.00; Virginia, \$23,750.00; North Carolina, \$10,000.00	43,950 00
Total liabilities, except capital stock	\$1,643,458 89
Cash capital	\$500,000 00
Surplus over all liabilities	388,610 97
Surplus to policyholders	888,610 97
Total	\$2,532,069 86

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$248,837,487 00	\$2,299,495 65
Written during the year-----	127,004,796 00	1,324,581 15
Totals -----	\$375,842,283 00	\$3,624,076 80
Expired and terminated-----	123,198,251 00	1,278,997 65
In force at end of the year-----	\$252,644,031 00	\$2,345,079 15
Deduct amount reinsured-----	42,980,277 00	502,144 61
Net amount in force-----	\$209,663,755 00	\$1,842,934 54
Perpetual risks not included above, \$31,668,341.00; premiums on same, \$650,515.08.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$36,583,491 00	\$400,075 91
More than one and not more than three years to run	93,065,741 00	858,917 76
More than three years to run-----	80,014,523 00	583,940 87
Net amount in force December 31, 1913-----	\$209,663,755 00	\$1,842,934 54

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$35,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,279,652 00
Less -----	1,837,399 00
Net risks written-----	\$4,442,253 00
Gross premiums received-----	\$89,128 41
Less -----	14,634 73
Net premiums received -----	\$74,493 68
Net losses paid-----	31,249 20
Net losses incurred-----	36,678 20

GLENS FALLS INSURANCE COMPANY.

Glens Falls, N. Y.

Year ending December 31, 1913.

(Incorporated 1849. Commenced business in California in 1900.)

J. L. CUNNINGHAM, President.

E. W. WEST, Secretary.

ED E. POTTER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$5,668,179 67

INCOME.

	Fire.	Marine and Inland.
Gross premiums -----	\$2,971,656 75	\$131,137 81
Deduct: Reinsurance premiums, fire, \$418,862.78; marine and inland, \$10,845.23; return premiums, fire, \$426,010.28; marine and inland, \$29,913.29 -----	844,873 06	40,758 52
Total premiums (other than per- petuals) -----	\$2,126,783 69	\$90,379 29
		\$2,217,162 98

Interest on mortgage loans-----	\$105,954 81	
Interest on bonds and dividends on stocks-----	152,112 36	
Interest from other sources-----	12,211 34	
Rents, including company's occupancy of its own buildings -----	12,319 19	
Total interest and rents-----		\$282,597 70
Profit and loss items-----		1,401 94
Agents' balances previously charged off-----		346 29
Profit on sale or maturity of ledger assets-----		636 20
Increase in book value of ledger assets-----		41,745 00
Total income -----		\$2,543,890 11
Total -----		\$8,212,069 78

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,371,194 06	\$45,192 32	
Deduct amount received for salvage, fire, \$8,126.04; marine and inland, \$598.50; reinsurance, fire, \$219.- 636.18; marine and inland, \$2,455.15; discount, fire, \$425.90-----	228,188 12	3,053 65	
Net amount paid for losses-----	\$1,143,005 94	\$42,138 67	\$1,185,144 61
Expenses of adjustment, settlement of losses-----			42,441 10
Commissions or brokerage-----			469,204 82
Allowance to local agencies for miscellaneous agency expenses-----			985 10
Salaries and expenses of special and general agents-----			156,413 42
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			83,423 23
Rents, including company's occupancy of its own buildings-----			6,927 16
Advertising, printing and stationery-----			25,078 95
Postage, telegrams, telephone and express-----			17,639 13
Legal expenses -----			793 19
Furniture and fixtures-----			1,410 89
Maps, including corrections-----			12,574 61
Underwriters' boards and tariff associations-----			27,967 49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			10,346 22
Inspections and surveys-----			12,397 23
Repairs and expenses on real estate-----			117 14
Taxes on real estate-----			5,327 03
State taxes on premiums-----			35,480 69
Insurance department licenses and fees-----			10,996 60
All other licenses, fees and taxes-----			9,101 38
Office and miscellaneous expenses not included above-----			23,543 32
Furniture and fixtures for new office building, to profit and loss--			29,401 96
Interest and dividends to stockholders-----			185,000 00
Agents' balances charged off-----			1,908 36
Decrease in book value of ledger assets-----			380,904 21
Total disbursements -----			\$2,734,527 84
Balance -----			\$5,477,541 94

LEDGER ASSETS.

Book value of real estate-----	\$218,408 43
Mortgage loans on real estate-----	1,894,185 00
Loans secured by pledge of bonds, stocks or other collaterals-----	60,000 00
Book value of bonds and stocks-----	2,502,912 82
Cash in office-----	13,150 88
Deposits in trust companies and banks on interest-----	427,876 56
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	359,859 84
Agents' balances, representing business written prior to October 1, last -----	1,148 41
Total ledger assets-----	\$5,477,541 94

Total ledger assets-----		\$5,477,541 94
Non-Ledger Assets.		
Interest due and accrued on mortgages-----	\$13,082 00	
Interest due and accrued on bonds-----	32,914 92	
Interest due and accrued on collateral loans-----	259 16	
Interest due and accrued on other assets-----	587 50	
Rents due and accrued on company's property-----	418 62	
Total -----		47,262 20
Reinsurance due on losses paid-----		1,883 64
Gross assets -----		\$5,526,687 78
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last -----		1,148 41
Total admitted assets-----		\$5,525,539 37
LIABILITIES.		
Losses adjusted and unpaid, due and not due-----	\$19,576 66	
Losses in process of adjustment, or in suspense-----	189,731 58	
Losses resisted -----	36,253 50	
Total claims for losses-----	\$245,561 74	
Deduct reinsurance -----	35,665 74	
Net amount of unpaid losses-----		\$209,896 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$4,554,002 23	
Unearned premiums at 50 per cent on inland navigation risks -----	39,880 49	
Total unearned premiums as computed above-----		2,393,225 95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		3,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		33,000 00
Reinsurance and return premiums due other companies-----		17,116 54
Reserve for dividends-----		50,000 00
Total liabilities, except capital stock-----		\$2,706,238 49
Cash capital -----	\$500,000 00	
Surplus over all liabilities-----	2,319,300 98	
Surplus to policyholders-----		2,819,300 88
Total -----		\$5,525,539 37
Special reserve fund held under safety fund law-----		\$200,000 00
RISKS AND PREMIUMS.		
	Fire Risks.	Premiums
In force December 31, 1912-----	\$493,273,072 00	\$4,993,985 36
Written or renewed in 1913-----	303,501,893 00	2,971,656 75
Totals -----	\$796,774,965 00	\$7,965,642 11
Deduct expirations and cancellations-----	263,528,591 00	2,768,784 50
In force December 31, 1913-----	\$533,246,374 00	\$5,196,857 61
Deduct amount reinsured-----	62,859,931 00	642,855 38
Net amount in force-----	\$470,386,443 00	\$4,554,002 23
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$3,063,594 00	\$74,490 55
Written or renewed in 1913-----	6,154,297 00	131,137 81
Totals -----	\$9,217,891 00	\$205,628 36
Deduct expirations and cancellations-----	4,735,921 00	116,636 69
In force December 31, 1913-----	\$4,481,970 00	\$88,991 67
Deduct amount reinsured-----	829,587 00	9,230 69
Net amount in force-----	\$3,652,383 00	\$79,760 98

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
Amount loaned to officers and directors	3,000 00
Amount loaned to stockholders not officers	65,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$10,367,244 00
Less	4,164,343 00
Net risks written	\$6,202,901 00
Gross premiums received	\$137,225 47
Less	53,212 76
Net premiums received	\$84,012 71
Net losses paid	38,993 55
Net losses incurred	44,513 55

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated February 9, 1899. Commenced business in California February 9, 1899.)

E. C. JAMESON, President.

W. H. PAULISON, Secretary.

ARTHUR M. BROWN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets December 31 of previous year	\$7,331,292 73

INCOME.

Gross premiums	\$6,559,668 23
Deduct: Reinsurance premiums, fire, \$1,049,910.97; return premiums, fire, \$1,057,659.58	2,107,570 55
Total premiums (other than perpetuals)	\$4,452,097 68
Interest on mortgage loans	\$5,007 63
Interest on bonds and dividends on stocks	312,946 13
Interest from other sources	1,183 83
Rents, including company's occupancy of its own buildings	5,666 30
Total interest and rents	324,803 89
Mercantile National Bank in liquidation	\$3,037 50
Received account borrowed money	235,000 00
Profit on sale or maturity of ledger assets	6,097 52
Total income	\$5,021,036 59
Total	\$12,352,329 32

DISBURSEMENTS.

Gross amount paid for losses	\$3,390,401 93
Deduct amount received for salvage, fire, \$43,400.26; reinsurance, fire, \$832,440.34; discount, fire, \$5,642.55	881,483 15
Net amount paid for losses	\$2,508,918 78
Expenses of adjustment, settlement of losses	38,609 86
Commissions or brokerage	837,835 63
Salaries, fees and other charges of officers, directors, trustees, agents and employees	138,241 23

Amount brought forward.....		\$3,523,605 50
Rents, including company's occupancy of its own buildings.....		10,625 07
Advertising, printing and stationery.....		12,081 61
Postage, telegrams, telephone and express.....		6,929 65
Legal expenses.....		13,360 87
Furniture and fixtures.....		2,273 31
Maps, including corrections.....		6,572 39
Underwriters' boards and tariff associations.....		23,940 59
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		15,559 42
Inspections and surveys.....		10,237 29
Repairs and expenses on real estate.....		682 44
Taxes on real estate.....		1,143 10
State taxes on premiums.....		54,486 87
Insurance department licenses and fees.....		4,933 22
All other licenses, fees and taxes.....		14,310 03
Interest on borrowed money.....	\$29,620 53	
Exchange on agents' drafts.....	2,271 16	
Subscriptions to papers and mercantile agencies.....	1,698 02	33,589 71
Interest and dividends to stockholders.....		160,000 00
Loss on sale or maturity of ledger assets.....		11,249 32
Decrease in book value of ledger assets.....		337 50
Total disbursements.....		<u>\$3,905,917 89</u>
Balance.....		<u>\$8,446,411 43</u>

LEDGER ASSETS.

Book value of real estate.....	\$72,945 00
Mortgage loans on real estate.....	113,700 00
Book value of bonds and stocks.....	6,932,408 28
Cash in office.....	856 05
Deposits in trust companies and banks not on interest.....	158,389 76
Deposits in trust companies and banks on interest.....	183,770 47
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	957,767 87
Agents' balances, representing business written prior to October 1, last.....	26,574 00
Total ledger assets.....	<u>\$8,446,411 43</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$1,413 68
Interest due and accrued on bonds.....	36,232 79
Total.....	<u>37,646 47</u>
Gross assets.....	<u>\$8,484,057 90</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$26,574 00
Book value of ledger assets over market value.....	437,207 28
Total.....	<u>463,781 28</u>
Total admitted assets.....	<u>\$8,020,276 62</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$133,043 00
Losses in process of adjustment, or in suspense.....	600,747 00
Losses resisted.....	59,711 00
Total claims for losses.....	<u>\$793,501 00</u>
Deduct reinsurance.....	198,693 00
Net amount of unpaid losses.....	<u>\$594,808 00</u>

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	\$1,208,222 07	
Unearned premiums at 50 per cent on inland navigation risks	1,942,578 89	
Total unearned premiums as computed above		\$3,150,800 96
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		27,500 00
Contingent commissions or other charges due or accrued		59,541 00
Due and to become due for borrowed money		570,000 00
Total liabilities, except capital stock		\$4,405,149 96
Cash capital	\$400,000 00	
Surplus over all liabilities	3,215,126 66	
Surplus to policyholders		3,615,126 66
Total		\$8,020,276 62

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$524,718,829 00	\$6,095,895 73
Written during the year	658,599,111 00	6,559,668 23
Excess of original premiums over amount received for reinsurance		637,375 65
Totals	\$1,183,317,940 00	\$13,292,939 61
Expired and terminated	571,964,050 00	6,236,391 27
In force at end of the year	\$611,353,890 00	\$7,056,548 34
Deduct amount reinsured	55,213,354 00	709,802 74
Net amount in force	\$556,140,536 00	\$6,346,745 60

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$354,421,724 00	\$3,885,157 78
More than one and not more than three years to run	158,067,215 00	1,940,520 49
More than three years to run	43,651,597 00	521,067 33
Net amount in force December 31, 1913	\$556,140,536 00	\$6,346,745 60

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$21,231,230 00
Less	6,092,032 00
Net risks written	\$15,139,198 00
Gross premiums received	\$227,534 75
Less	57,992 23
Net premiums received	\$169,542 52
Net losses paid	63,361 97
Net losses incurred	50,784 56

**UNITED STATES BRANCH
HAMBURG-BREMEN FIRE INSURANCE COMPANY,
OF HAMBURG, GERMANY.**

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated 1854. Commenced business in California in 1913.)

H. N. KELSEY, Manager United States Branch.

MACDONALD & MILES, Attorneys in California at San Francisco.

CAPITAL.

United States deposit capital-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,945,922 08

INCOME.

Gross premiums -----	\$2,182,546 38	
Deduct: Reinsurance premiums, fire, \$556,266.90; return premiums, fire, \$326,364.45-----	882,631 35	
Total premiums (other than perpetuals)-----		\$1,299,915 03
Interest on collateral loans-----	\$737 57	
Interest on bonds and dividends on stocks-----	68,449 52	
Interest from other sources-----	777 32	
Total interest and rents-----		69,964 41
Received from home office-----		10,527 36
Agents' balances previously charged off-----		123 31
Profit on sale or maturity of ledger assets-----		1,087 50
Increase in book value of ledger assets-----		250 00
Total income -----		<u>\$1,381,867 61</u>
Total-----		<u>\$3,327,789 69</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,103,617 61	
Deduct amount received for salvage, fire, \$7,244.49; reinsurance, fire, \$335,922.69; discount, fire, \$533.18-----	343,700 36	
Net amount paid for losses-----		\$759,917 25
Expenses of adjustment, settlement of losses-----		24,378 96
Commissions or brokerage-----		228,069 29
Allowance to local agencies for miscellaneous agency expenses-----		369 53
Salaries and expenses of special and general agents-----		82,938 28
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		96,014 17
Rents, including company's occupancy of its own buildings-----		22,433 85
Advertising, printing and stationery-----		13,790 63
Postage, telegrams, telephone and express-----		13,516 41
Legal expenses-----		1,564 64
Furniture and fixtures-----		3,113 34
Maps, including corrections-----		7,003 54
Underwriters' boards and tariff associations-----		21,835 51
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		11,505 67
Inspections and surveys-----		6,781 77
State taxes on premiums-----		33,639 50
Insurance department licenses and fees-----		8,417 24
All other licenses, fees and taxes-----		8,707 64
Other disbursements-----		8,648 10
Loss on sale or maturity of ledger assets-----		2,296 88
Decrease in book value of ledger assets-----		24,238 75
Total disbursements -----		<u>\$1,379,180 95</u>
Balance-----		<u>\$1,948,608 74</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,628,168 67
Deposits in trust companies and banks on interest-----	51,966 67
Agents' balances, representing business written subsequent to October 1, last-----	261,738 04
Agents' balances, representing business written prior to October 1, last-----	6,735 36
Total ledger assets-----	\$1,948,608 74

Non-Ledger Assets.

Interest due and accrued on bonds-----	23,500 21
Gross assets-----	\$1,972,108 95

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$6,735 36
Book value of bonds over market value-----	21,358 67
Total-----	28,094 03
Total admitted assets-----	\$1,944,014 92

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$141,300 00
Losses resisted-----	29,300 00
Total claims for losses-----	\$170,600 00
Deduct reinsurance-----	54,145 00
Net amount of unpaid losses-----	\$116,455 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$2,371,787 05
Unearned premiums thereon-----	1,232,415 29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	7,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	27,500 00
Total liabilities, except capital stock-----	\$1,383,870 29
Deposit capital-----	\$200,000 00
Surplus over all liabilities-----	360,144 63
Surplus to policyholders-----	560,144 63
Total-----	\$1,944,014 92

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$269,031,945 00	\$3,130,285 45
Written during the year-----	190,236,873 00	2,182,546 38
Excess of original premiums over amount received for reinsurance-----		6,874 36
Totals-----	\$459,268,818 00	\$5,319,706 19
Expired and terminated-----	170,346,714 00	2,037,366 81
In force at end of the year-----	\$288,922,104 00	\$3,282,339 38
Deduct amount reinsured-----	75,182,361 00	910,552 33
Net amount in force-----	\$213,739,743 00	\$2,371,787 05

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$63,112,008 00	\$772,603 43
More than one and not more than three years to run-----	117,801,327 00	1,153,463 84
More than three years to run-----	32,826,408 00	445,719 78
Net amount in force December 31, 1913-----	\$213,739,743 00	\$2,371,787 05

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$100,000 00
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HAMILTON FIRE INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated May 22, 1852. Commenced business in California, 1910.)

E. C. JAMESON, President.

ARTHUR LENSSEN, JR., Secretary

ARTHUR M. BROWN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,004 00	
Amount of ledger assets December 31 of previous year-----		\$418,612 29

INCOME.

Gross premiums-----	\$379,578 06	
Deduct: Reinsurance premiums, fire, \$106,423.77; return premiums, fire, \$83,507.90-----	189,931 67	
Total premiums (other than perpetuals)-----		\$189,646 39
Interest on bonds and dividends on stocks-----	\$12,841 25	
Interest from other sources: Philadelphia Board of Underwriters -----	3 15	
Total interest and rents-----		16,073 02
From other sources-----		1,336 00
Profit on sale or maturity of ledger assets-----		1,983 50
Total income-----		<u>\$209,038 91</u>
Total-----		<u>\$627,651 20</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$245,787 31	
Deduct amount received for salvage, fire, \$3,598.84; reinsurance, fire, \$104,331.07; discount, fire, \$479.46 -----	108,409 37	
Net amount paid for losses-----		\$137,377 94
Expenses of adjustment, settlement of losses-----		2,317 19
Commissions or brokerage-----		15,146 76
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		7,200 35
Rents, including company's occupancy of its own buildings-----		1,712 04
Advertising, printing and stationery-----		482 02
Postage, telegrams, telephone and express-----		393 84
Legal expenses-----		205 00
Maps, including corrections-----		70
Underwriters' boards and tariff associations-----		1,062,82
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		844 14
Inspections and surveys-----		35 10
State taxes on premiums-----		1,092 98
Insurance department licenses and fees-----		296 00
All other licenses, fees and taxes-----		385 91
Interest on temporary loans, \$1,263.86; miscellaneous expenses, \$540.90 -----		1,804 76
Interest and dividends to stockholders-----		7,978 80
Total disbursements-----		<u>\$178,336 35</u>
Balance-----		<u>\$449,314 85</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	\$62,000 00
Book value of bonds and stocks-----	308,151 40
Cash in office-----	511 53
Deposits in trust companies and banks not on interest-----	1,246 92
Deposits in trust companies and banks on interest-----	15,456 34
Agents' balances, representing business written subsequent to October 1, last-----	61,797 11
Agents' balances, representing business written prior to October 1, last-----	2,000 00
Total ledger assets-----	\$449,314 85

Non-Ledger Assets.

Interest due and accrued on bonds-----	1,740 82
Gross assets-----	\$451,055 67

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$2,000 00
Book value of ledger assets over market value-----	27,671 40
Total-----	29,671 40
Total admitted assets-----	\$421,384 27

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$9,853 40
Losses in process of adjustment, or in suspense-----	49,713 77
Losses resisted-----	11,354 23
Total claims for losses-----	\$70,921 40
Deduct reinsurance-----	30,123 44
Net amount of unpaid losses-----	\$40,797 96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$209,956 16
Total unearned premiums as computed above-----	107,402 17
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed-----	51 36
Interest due or accrued, remaining unpaid-----	96 88
Dividends declared and unpaid, to stockholders-----	734 85
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,500 00
Contingent commissions or other charges due or accrued-----	4,628 03
Due and to become due for borrowed money-----	25,000 00
Total liabilities, except capital stock-----	\$180,211 25
Cash capital-----	\$200,004 00
Surplus over all liabilities-----	41,169 02
Surplus to policyholders-----	241,173 02
Total-----	\$421,384 27

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$22,404,749 00	\$303,714 29
Written during the year-----	30,800,443 00	379,578 06
Totals-----	\$53,205,192 00	\$683,292 35
Expired and terminated-----	30,111,577 00	363,064 01
In force at end of the year-----	\$23,093,615 00	\$320,228 34
Deduct amount reinsured-----	7,877,318 00	101,272 18
Net amount in force-----	\$15,216,297 00	\$209,956 16

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$12,672,742 00	\$175,487 55
More than one and not more than three years to run-----	1,599,911 00	23,269 85
More than three years to run-----	943,644 00	11,198 76
Net amount in force December 31, 1913-----	\$15,216,297 00	\$209,956 16

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$25,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$551,725 00
Less -----	216,819 00
Net risks written-----	\$334,906 00
Gross premiums received-----	\$8,294 26
Less -----	2,198 51
Net premiums received-----	\$6,095 75
Net losses paid-----	2,373 82
Net losses incurred-----	2,408 32

THE HANOVER FIRE INSURANCE COMPANY.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated April, 1852. Commenced business in California in 1869.)

R. EMORY WARFIELD, President.

Jos. McCORD, Secretary.

BERTHEAU, SELBACH & BERTHEAU, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$4,789,410 12

INCOME.

Gross premiums -----	\$3,803,015 90
Deduct: Reinsurance premiums, fire, \$723,714.18; re- turn premiums, fire, \$550,444.95-----	1,274,159 13
Total premiums (other than perpetuals)-----	\$2,528,856 77
Interest on mortgage loans-----	\$175 00
Interest on bonds and dividends on stocks-----	138,788 97
Interest from other sources-----	4,487 25
Rents, including company's occupancy of its own build- ings -----	67,993 59
Total interest and rents-----	211,444 81
Agents' balances previously charged off-----	374 07
Profit on sale or maturity of ledger assets-----	1,196 25
Total income -----	\$2,741,891 90
Total-----	\$7,531,282 02

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,910,412 30
Deduct amount received for salvage, fire, \$8,505.78; reinsurance, fire, \$435,998.48; discount, fire, \$1,092.97 -----	445,597 23
Net amount paid for losses-----	\$1,464,815 07
Expenses of adjustment, settlement of losses-----	109,559 64
Commissions or brokerage-----	512,369 58
Salaries and expenses of special and general agents-----	123,957 65
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	124,146 61
Rents, including company's occupancy of its own buildings-----	25,804 89
Advertising, printing and stationery-----	37,637 98
Postage, telegrams, telephone and express-----	24,831 60
Legal expenses -----	761 08
Furniture and fixtures-----	2,615 25
Maps, including corrections-----	13,006 95
Underwriters' boards and tariff associations-----	12,483 04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	21,146 96
Inspections and surveys-----	38,191 75
Repairs and expenses on real estate-----	25,090 07
Taxes on real estate-----	15,283 70
State taxes on premiums-----	46,605 63
Insurance department licenses and fees-----	15,073 92
All other licenses, fees and taxes-----	11,536 84
Other disbursements -----	12,022 56
Interest and dividends to stockholders-----	160,000 00
Agents' balances charged off-----	813 76
Loss on sale or maturity of ledger assets-----	17,902 50
Total disbursements -----	\$2,815,657 03
Balance-----	\$4,715,624 99

LEDGER ASSETS.

Book value of real estate-----	\$907,956 06
Mortgage loans on real estate-----	3,500 00
Book value of bonds and stocks-----	3,099,404 35
Cash in office-----	2,817 37
Deposits in trust companies and banks not on interest-----	28,527 62
Deposits in trust companies and banks on interest-----	265,787 17
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	404,672 83
Agents' balances, representing business written prior to October 1, last -----	2,959 59
Total ledger assets-----	\$4,715,624 99

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$14 58
Interest due and accrued on bonds-----	26,616 19
Rents due and accrued on company's property-----	1,239 57
Total -----	27,870 34
Market value of real estate over book value-----	221,516 94
Unpaid reinsurance on paid losses-----	18,825 53
Gross assets -----	\$4,983,837 80

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$2,959 59
Book value of ledger assets over market value-----	237,645 35
Total -----	240,604 94
Total admitted assets-----	\$4,743,232 86

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$70,184 99	
Losses in process of adjustment, or in suspense-----	243,718 98	
Losses resisted -----	23,888 24	
Total claims for losses-----	\$337,792 21	
Deduct reinsurance -----	88,336 73	
Net amount of unpaid losses-----		\$249,455 48
Gross premiums (less reinsurance) received and receive- able upon all unexpired fire risks-----	\$5,187,923 17	
Total unearned premiums as computed above-----		2,642,121 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		9,973 08
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		45,000 00
Contingent commissions or other charges due or accrued-----		6,234 27
Reinsurance and return premiums due other companies-----		46,468 01
Rents paid in advance-----		2,675 50
Total liabilities, except capital stock-----		\$3,001,928 23
Cash capital -----	\$1,000,000 00	
Surplus over all liabilities-----	741,304 63	
Surplus to policyholders-----		1,741,304 63
Total-----		\$4,743,232 86

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$591,027,629 33	\$6,090,397 52
Written during the year-----	362,923,103 00	3,803,015 90
Excess of original premiums over amount received for reinsurance -----		7,128 42
Totals -----	\$953,950,732 33	\$9,900,541 84
Expired and terminated-----	347,669,627 33	3,712,776 64
In force at end of the year-----	\$606,281,105 00	\$6,187,765 20
Deduct amount reinsured-----	98,961,501 55	999,842 03
Net amount in force-----	\$507,319,603 45	\$5,187,923 17

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$120,871,860 00	\$1,425,344 38
More than one and not more than three years to run	275,202,664 52	2,436,548 71
More than three years to run-----	111,245,078 93	1,326,030 08
Net amount in force December 31, 1913-----	\$507,319,603 45	\$5,187,923 17

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$8,049,592 00
Less -----	2,874,867 00
Net risks written-----	\$5,174,725 00
Gross premiums received-----	\$115,799 45
Less -----	41,102 78
Net premiums received-----	\$74,696 67
Net losses paid-----	32,787 94
Net losses incurred-----	32,178 84

HARTFORD FIRE INSURANCE COMPANY.**Hartford, Conn.**

Year ending December 31, 1913.

(Incorporated May, 1810. Commenced business in California in 1870.)

R. M. BISSELL, President.

FREDERICK SAMSON, Secretary.

DIXWELL HEWITT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$2,000,000 00
Amount of ledger assets December 31 of previous year-----	\$26,188,520 04

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$21,313,778 90	\$1,187,219 52	
Deduct: Reinsurance premiums, fire, \$2,682,809.83; marine and inland, \$230,924.18; return premiums, fire, \$2,901,773.68; marine and inland, \$231,095.71 -----	5,584,583 51	462,019 89	
Total premiums (other than per- petuals) -----	\$15,729,195 39	\$725,199 63	\$16,454,395 02
Interest on mortgage loans-----		\$27,002 33	
Interest on collateral loans-----		874 42	
Interest on bonds and dividends on stocks-----		973,932 57	
Interest from other sources-----		16,487 18	
Rents, including company's occupancy of its own buildings -----		52,048 16	
Total interest and rents-----			1,070,344 66
Conscience money -----		\$3 44	
Premium on exchange bonds-----		125 00	
Dividend in liquidation Ontario Bank-----		866 66	995 10
Agents' balances previously charged off-----			1,685 58
Profit on sale or maturity of ledger assets-----			5,476 32
Total income -----			\$17,532,896 68
Total -----			\$43,721,416 72

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$9,900,507 79	\$517,940 10	
Deduct amount received for salvage, fire, \$73,981.80; marine and inland, \$21,593.91; reinsurance, fire, \$1,373,- 832.12; marine and inland, \$136,- 332.38 -----	1,447,813 92	157,926 29	
Net amount paid for losses-----	\$8,452,693 87	\$360,013 81	\$8,812,707 68
Expenses of adjustment, settlement of losses-----			199,284 34
Commissions or brokerage-----			3,507,167 11
Salaries and expenses of special and general agents-----			828,107 19
Salaries, fees and other charges of officers, directors, trustees and employees -----			467,240 03
Rents, including company's occupancy of its own buildings-----			94,011 23
Advertising, printing and stationery-----			200,043 32
Postage, telegrams, telephone and express-----			108,611 72
Legal expenses -----			17,230 02
Furniture and fixtures-----			26,454 83
Maps, including corrections-----			34,746 14
Underwriters' boards and tariff associations-----			217,146 03

Amount brought forward.....	\$14,412,549 64
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	78,594 98
Inspections and surveys.....	54,507 99
Repairs and expenses on real estate.....	20,594 41
Taxes on real estate.....	12,619 46
State taxes on premiums.....	274,293 32
Insurance department licenses and fees.....	52,895 20
All other licenses, fees and taxes.....	199,520 20
Pension to employees.....	10,791 52
Commercial ratings.....	10,553 06
Interest on reserve held for reinsurance.....	20,072 83
Water, ice and toilet supplies.....	3,493 24
Insurance on company's property and interest.....	5,929 41
Newspapers and periodicals.....	2,421 45
Interest and dividends to stockholders.....	800,000 00
Decrease in liabilities during the year on account of reinsurance treaties.....	301,470 90
Agents' balances charged off.....	4,186 88
Loss on sale or maturity of ledger assets.....	88,042 29
Decrease in book value of ledger assets.....	125 00
Total disbursements.....	<u>\$16,452,861 78</u>
Balance.....	<u>\$27,268,554 94</u>

LEDGER ASSETS.

Book value of real estate.....	\$734,219 56
Mortgage loans on real estate.....	453,166 67
Loans secured by pledge of bonds, stocks or other collaterals.....	32,500 00
Book value of bonds and stocks.....	22,611,247 19
Cash in office.....	821 02
Deposits in trust companies and banks not on interest.....	127,704 36
Deposits in trust companies and banks on interest.....	751,645 91
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	2,484,936 99
Agents' balances, representing business written prior to October 1, last.....	66,392 08
Bills receivable taken for fire risks.....	5,921 16
Total ledger assets.....	<u>\$27,268,554 94</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$4,260 76
Interest due and accrued on bonds.....	268,917 28
Interest due and accrued on collateral loans.....	737 50
Rents due and accrued on company's property.....	1,315 85
Total.....	<u>275,231 39</u>
Market value of real estate over book value.....	3,380 44
Gross assets.....	<u>\$27,547,166 77</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$66,392 08
Bonds and stocks.....	954,800 84
Total.....	<u>1,021,192 92</u>
Total admitted assets.....	<u>\$26,525,973 85</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$462,660 21
Losses in process of adjustment, or in suspense.....	1,020,491 46
Losses resisted.....	126,281 61
Total claims for losses.....	<u>\$1,609,433 28</u>
Deduct reinsurance.....	356,459 09
Net amount of unpaid losses.....	<u>\$1,252,974 19</u>

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$14,481,437 74
Unearned premiums at 50 per cent on inland naviga- tion risks -----	299,954 78

Total unearned premiums as computed above-----	\$14,781,392 52
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	25,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	300,000 00
Contingent commissions or other charges due or accrued-----	50,000 00
Funds held under reinsurance treaties-----	68,085 01
Special reserve -----	500,000 00

Total -----	\$16,977,451 72
Cash capital -----	\$2,000,000 00
Surplus over all liabilities-----	7,548,522 13
Surplus to policyholders-----	9,548,522 13
Total -----	\$26,525,973 85

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$2,605,708,034 00	\$28,410,314 04
Written during the year-----	2,034,164,688 00	21,313,778 90
Excess of original premiums over amount received for reinsurance -----		702,545 03
Totals -----	\$4,639,872,722 00	\$50,426,637 97
Expired and terminated-----	1,732,330,705 00	20,217,124 00

In force at end of the year-----	\$2,907,542,017 00	\$30,209,513 97
Deduct amount reinsured -----	275 448,227 00	2,498,099 36

Net amount in force-----	\$2,632,093,790 00	\$27,711,414 61
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	Marine and Inland Risks.	Premiums.
In force December 31, 1912-----	\$31,678,605 00	\$818,511 85
Written during the year-----	55,062,353 00	1,187,219 52
Totals -----	\$86,740,958 00	\$2,005,731 37
Expired and terminated-----	56,739,730 00	1,247,071 20

In force at end of the year-----	\$30,001,228 00	\$758,660 17
Deduct amount reinsured-----	5,252,573 00	158,750 61

Net amount in force-----	\$24,748,655 00	\$599,909 56
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Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$806,326,598 00	\$9,327,258 95
More than one and not more than three years to run -----	1,311,236,873 00	12,798,676 42
More than three years to run-----	514,530,319 00	5,585,479 24
Net amount in force December 31, 1913-----	\$2,632,093,790 00	\$27,711,414 61

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$200,000 00
Amount loaned to stockholders not officers-----	38,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written -----	\$69,741,633 00	\$2,417,935 00
Less -----	19,396,918 00	621,032 00
Net risks written-----	\$50,344,715 00	\$1,796,903 00
Gross premiums received-----	\$1,015,954 75	\$46,601 55
Less -----	246,883 00	12,428 92
Net premiums received-----	\$769,071 75	\$34,172 63
Net losses paid-----	343,679 69	11,160 96
Net losses incurred-----	329,531 39	11,160 96

THE HOME INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated April, 1853. Commenced business in California in 1853.)

ELBRIDGE G. SNOW, President.

CHARLES L. TYNER, Secretary.

HARRY L. ROFF, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$6,000,000 00	
Amount of ledger assets December 31 of previous year -----		\$33,773,527 89
Increase of paid-up capital during year-----	3,000,000 00	
Extended at -----		\$36,773,527 89

INCOME.

Gross premiums -----	Fire. \$19,733,242 76	Marine and Inland. \$1,471,057 11	
Deduct: Reinsurance premiums, fire, \$3,408,797.49; marine and inland, \$376,721.37; return premiums, fire, \$2,577,547.13; marine and inland, \$237,799.16 -----	5,986,344 62	614,520 53	
Total premiums (other than per- petuals) -----	\$13,746,898 14	\$856,536 58	\$14,603,434 72
Interest on mortgage loans-----		\$1,096 80	
Interest on bonds and dividends on stocks-----		1,385,405 21	
Interest from other sources-----		24,499 72	
Total interest and rents-----			1,411,001 73
Income from unlisted securities, \$381.02; rents, real estate pre- viously owned, \$915.54-----			1,296 56
Agents' balances previously charged off-----			58 09
Profit on sale or maturity of ledger assets-----			50,532 00
Total income -----			\$16,066,323 10
Total -----			\$52,839,850 99

DISBURSEMENTS.

Gross amount paid for losses-----	Fire. \$9,677,144 04	Marine and Inland. \$511,100 13	
Deduct amount received for salvage, fire, \$39,918.58; marine and inland, \$21,- 183.82; reinsurance, fire, \$2,354,- 991.71; marine and inland, \$191,- 506.87 -----	2,394,910 29	212,690 69	
Net amount paid for losses-----	\$7,282,233 75	\$298,409 44	\$7,580,643 19
Expenses of adjustment, settlement of losses-----			169,023 59
Commissions or brokerage-----			3,019,640 12
Allowance to local agencies for miscellaneous agency expenses-----			4,223 78
Salaries and expenses of special and general agents-----			486,365 36
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			484,694 09
Rents, including company's occupancy of its own buildings-----			140,807 52
Advertising, printing and stationery-----			313,943 75
Postage, telegrams, telephone and express-----			107,301 30
Legal expenses -----			7,518 67
Furniture and fixtures-----			22,543 84
Maps, including corrections-----			19,906 12
Underwriters' boards and tariff associations-----			120,036 72

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	\$48,747 60
Inspections and surveys-----	96,051 16
State taxes on premiums-----	311,666 71
Insurance department licenses and fees-----	57,822 16
All other licenses, fees and taxes-----	23,900 23
Traveling expenses (other than item 7)-----	7,301 43
Exchange -----	20,498 85
Lunch for officers and home office employees-----	41,719 51
Miscellaneous -----	1,244 41
Interest and dividends to stockholders-----	4,200,000 00
Agents' balances charged off-----	3,968 53
Loss on sale or maturity of ledger assets-----	403,508 43
Decrease in book value of ledger assets-----	2,846 25
Total disbursements -----	<u>\$17,695,923 32</u>
Balance -----	\$35,143,927 67

LEDGER ASSETS.

Mortgage loans on real estate-----	\$10,800 00
Book value of bonds and stocks-----	30,609,400 69
Deposits in trust companies and banks not on interest-----	41,476 53
Deposits in trust companies and banks on interest-----	1,768,708 82
Agents' balances, representing business written subsequent to October 1, last-----	2,493,651 46
Agents' balances, representing business written prior to October 1, last -----	98,738 46
Bills receivable taken for fire risks-----	121,151 71
Total ledger assets -----	<u>\$35,143,927 67</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	244,719 00
Gross assets -----	<u>\$35,388,646 67</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$98,738 46
Bills receivable, past due, taken for marine, inland and fire risks -----	121,151 71
Book value of ledger assets over market value-----	<u>2,028,840 69</u>
Total -----	2,248,730 86
Total admitted assets-----	<u>\$33,139,915 81</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$236,688 00
Losses in process of adjustment, or in suspense-----	1,742,299 93
Losses resisted -----	76,172 00
Total claims for losses-----	<u>\$2,055,159 93</u>
Deduct reinsurance -----	870,900 03
Net amount of unpaid losses-----	\$1,184,259 90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$13,041,198 00
Unearned premiums at 50 per cent on inland navigation risks -----	327,995 00
Unearned premiums at 100 per cent on marine risks-----	<u>78,783 00</u>
Total unearned premiums as computed above-----	13,447,976 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	100,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	200,000 00

Amount brought forward-----		\$14,932,235 90
Reinsurance and return premiums due other companies-----		334,660 22
Reserve as a conflagration surplus-----		1,800,000 00
Total liabilities, except capital stock-----		\$17,066,896 12
Cash capital-----	\$6,000,000 00	
Surplus over all liabilities-----	10,073,019 69	
Surplus to policyholders-----		16,073,019 69
Total-----		\$33,139,915 81
Special reserve fund held under New York law-----		\$3,000,000 00

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force on December 31, as per line 6 under this heading in last year's statement-----	\$2,701,773,392 00	\$26,495,135 00
Written or renewed during the year, per income No. 5-----	2,068,125,889 00	19,733,242 76
Excess of original premiums over amount received for reinsurance-----		332,454 83
Total-----	\$4,769,899,281 00	\$46,560,832 59
Deduct those expired and marked off as terminated-----	1,790,789,573 00	17,792,844 59
In force at the end of the year-----	\$2,979,109,708 00	\$28,767,988 00
Deduct amount reinsured (schedule required)---	443,878,149 00	3,917,108 00
Net amount in force-----	\$2,535,231,559 00	\$24,850,880 00
	Marine and Inland risks.	Premiums.
In force on December 31, as per line 6 under this heading in last years' statement-----	\$31,866,807 00	\$870,053 00
Written or renewed during the year, per income No. 5-----	329,892,665 00	1,471,057 11
Total-----	\$361,759,472 00	\$2,341,110 11
Deduct those expired and marked off as terminated-----	323,862,583 00	1,437,107 11
In force at the end of the year-----	\$37,896,889 00	\$904,003 00
Deduct amount reinsured (schedule required)---	6,269,031 00	169,230 00
Net amount in force-----	\$31,627,858 00	\$734,773 00

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than three years to run-----	\$860,199,720 00	\$8,227,200 00
More than one and not more than three years to run-----	1,213,429,174 00	11,287,238 00
More than three years to run-----	461,602,665 00	5,336,442 00
Net amount in force December 31, 1913----	\$2,535,231,559 00	\$24,850,880 00

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$600,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$72,999,859 00	\$7,846,052 00
Less-----	13,703,769 00	844,376 00
Net risks written-----	\$59,296,090 00	\$7,001,676 00
Gross premiums received-----	\$1,022,600 35	\$60,691 90
Less-----	183,636 22	12,807 77
Net premiums received-----	\$838,964 13	\$47,884 13
Net losses paid-----	363,303 35	19,844 44
Net losses incurred-----	359,524 83	18,649 48

HOME FIRE INSURANCE COMPANY OF UTAH.**Salt Lake City, Utah.**

Year ending December 31, 1913.

(Incorporated September 30, 1886. Commenced business in California, 1909.)

HEBER J. GRANT, President.

HORACE G. WHITNEY, Secretary.

H. R. MANN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$300,000 00	
Amount of ledger assets December 31 of previous year		\$1,005,155 72

INCOME.

Gross premiums	\$248,168 77	
Deduct: Reinsurance premiums, fire, \$98,855.70; re- turn premiums, fire, \$42,636.68	141,492 38	
Total premiums (other than perpetuals)		\$106,676 39
Interest on mortgage loans	\$19,748 33	
Interest on collateral loans	480 75	
Interest on bonds and dividends on stocks	57,757 80	
Interest from other sources	126 67	
Rents, including company's occupancy of its own buildings	7,224 92	
Total interest and rents		85,338 47
Increase in book value of ledger assets		3,650 00
Total income		\$195,664 86
Total		\$1,200,820 58

DISBURSEMENTS.

Gross amount paid for losses	\$73,488 83	
Deduct amount received for reinsurance, fire	31,105 35	
Net amount paid for losses		\$42,383 48
Commissions or brokerage		32,932 84
Salaries and expenses of special and general agents		2,311 86
Salaries, fees and other charges of officers, directors, trustees, agents and employees		4,345 00
Advertising, printing and stationery		2,223 91
Postage, telegrams, telephone and express		982 79
Legal expenses		568 00
Furniture and fixtures		39 75
Maps, including corrections		70 20
Underwriters' boards and tariff associations		2,286 56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		499 07
Repairs and expenses on real estate		975 93
Taxes on real estate		1,865 01
State taxes on premiums		2,418 46
Insurance department licenses and fees		1,494 20
All other licenses, fees and taxes		228 12
Other disbursements		217 50
Interest and dividends to stockholders		42,000 00
Decrease in book value of ledger assets		43,767 18
Total disbursements		\$181,609 86
Balance		\$1,019,210 72

LEDGER ASSETS.

Book value of real estate-----	\$109,000 00
Mortgage loans on real estate-----	265,400 00
Loans secured by pledge of bonds, stocks or other collaterals-----	9,000 00
Book value of bonds and stocks-----	589,895 00
Deposits in trust companies and banks not on interest-----	29,547 62
Agents' balances, representing business written subsequent to October 1, last-----	16,368 10
Total ledger assets-----	\$1,019,210 72

Non-Ledger Assets.

Market value of real estate over book value-----	18,000 00
Market value of bonds and stocks over book value-----	15,264 89
Gross assets-----	\$1,052,475 52

Deduct Assets Not Admitted.

Loans on personal security-----	3,000 00
Total admitted assets-----	\$1,049,475 52

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$75 20
Losses in process of adjustment, or in suspense-----	4,238 58
Total claims for losses-----	\$4,313 78
Deduct reinsurance-----	1,970 58
Net amount of unpaid losses-----	\$2,343 20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$184,097 89
Total unearned premiums as computed above-----	96,202 76
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	5,000 00
Total liabilities, except capital stock-----	\$103,545 96
Cash capital-----	\$300,000 00
Surplus over all liabilities-----	645,929 56
Surplus to policyholders-----	945,929 56
Total-----	\$1,049,475 52

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$22,434,155 00	\$288,187 50
Written during the year-----	17,836,310 00	248,168 77
Totals-----	\$40,270,465 00	\$536,356 27
Expired and terminated-----	14,899,476 00	211,221 87
In force at end of the year-----	\$25,370,989 00	\$325,134 40
Deduct amount reinsured-----	10,202,942 00	141,036 51
Net amount in force-----	\$15,168,047 00	\$184,097 89

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$3,685,592 00	\$57,192 99
More than one and not more than three years to run-----	11,372,155 00	124,823 61
More than three years to run-----	110,300 00	2,081 29
Net amount in force December 31, 1913-----	\$15,168,047 00	\$184,097 89

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$62,500 00
Amount loaned to officers and directors-----	7,100 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Net risks written-----	Fire.	\$1,613,625 00
Net premiums received-----		24,737 67
Net losses paid-----		7,315 53
Net losses incurred-----		7,716 18

HUMBOLDT FIRE INSURANCE COMPANY.

Pittsburgh, Pa.

Year ending December 31, 1913.

(Incorporated 1871. Commenced business in California, 1913.)

A. H. TRIMBLE, President.

EDWARD HEER, Secretary.

JAMES F. COBB, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,393,591 32

INCOME.

Gross premiums -----	\$1,198,657 57	
Deduct: Reinsurance premiums, fire, \$213,804.90;		
return premiums, fire, \$191,368.08-----	405,442 98	
Total premiums (other than perpetuals)-----		\$793,214 59
Interest on mortgage loans-----	\$53,434 66	
Interest on collateral loans-----	2,399 96	
Interest on bonds and dividends on stocks-----	5,394 68	
Interest from other sources-----	3,143 80	
Rents, including company's occupancy of its own build- ings -----	8,881 30	
Total interest and rents-----		73,254 40
Income for use of party wall on apartment building, 1627 Beaver avenue, Pittsburgh -----		\$44 00
Agents' balances previously charged off-----		1,687 44
Profit on sale or maturity of ledger assets-----		3,822 13
Total income -----		\$872,822 56
Total-----		\$2,266,413 88

DISBURSEMENTS.

Gross amount paid for losses-----	\$490,033 80	
Deduct amount received for salvage, fire, \$858.69; re- insurance, fire, \$83,114.66; discount, fire, \$928.76----	84,902 11	
Net amount paid for losses-----		\$405,131 69
Expenses of adjustment, settlement of losses-----		9,983 65
Commissions or brokerage-----		221,968 18
Allowance to local agencies for miscellaneous agency expenses-----		19 15
Salaries and expenses of special and general agents-----		19,218 90
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		41,837 79
Rents, including company's occupancy of its own buildings-----		3,222 01
Advertising, printing and stationery-----		9,469 68
Postage, telegrams, telephone and express-----		8,764 38
Legal expenses -----		531 03
Furniture and fixtures-----		1,080 54
Maps, including corrections-----		3,086 44
Underwriters' boards and tariff associations-----		8,234 32

Amount brought forward-----	\$724,312 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	1,851 92
Inspections and surveys-----	2,132 66
Repairs and expenses on real estate-----	2,097 18
Taxes on real estate-----	1,475 31
State taxes on premiums-----	13,717 94
Insurance department licenses and fees-----	4,432 73
All other licenses, fees and taxes-----	2,157 18
Fire records, Bradstreet's and Dun's Reports-----	1,427 50
Water, ice, gas and electric current-----	1,086 52
Auditors' fees and expenses-----	452 59
Bonds of officers and employees-----	170 01
Interest and dividends to stockholders-----	48,500 00
Agents' balances charged off-----	1,481 67
Loss on sale or maturity of ledger assets-----	1,138 36
Decrease in book value of ledger assets-----	1,029 74
Total disbursements -----	<u>\$815,199 07</u>
Balance-----	<u>\$1,451,214 81</u>

LEDGER ASSETS.

Book value of real estate-----	\$114,157 10
Mortgage loans on real estate-----	875,881 76
Loans secured by pledge of bonds, stocks or other collaterals-----	51,740 00
Book value of bonds and stocks-----	144,434 94
Cash in office-----	146 53
Deposits in trust companies and banks on interest-----	123,633 43
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	137,199 92
Agents' balances, representing business written prior to October 1, last -----	3,581 13
Judgment note of Ruth Webster-----	200 00
Philadelphia Fire Underwriters' Association-----	240 00
Total ledger assets-----	<u>\$1,451,214 81</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$16,001 48
Interest due and accrued on bonds-----	1,449 77
Interest due and accrued on collateral loans-----	107 55
Rents due and accrued on company's property-----	462 00
Total -----	<u>18,020 80</u>
Gross assets -----	<u>\$1,469,235 61</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	3,581 13
Book value of ledger assets over market value, viz: Stocks, \$2,716.25; bonds, \$5,617.44-----	11,914 82
Total admitted assets-----	<u>\$1,457,320 79</u>

LIABILITIES.

Losses adjusted and unpaid and not due-----	\$2,343 38
Losses in process of adjustment, or in suspense-----	54,623 02
Losses resisted -----	5,098 87
Total claims for losses-----	<u>\$62,065 27</u>
Deduct reinsurance -----	<u>9,257 05</u>
Net amount of unpaid losses-----	<u>\$52,808 22</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	830,574 54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	500 00

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	\$8,000 00
Contingent commissions or other charges due or accrued-----	2,500 00
Total liabilities, except capital stock-----	\$894,382 76
Cash capital -----	\$300,000 00
Surplus over all liabilities-----	262,938 03
Surplus to policyholders-----	562,938 03
Total-----	\$1,457,320 79

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$162,723,706 00	\$1,618,230 42
Written during the year-----	75,426,004 00	1,198,657 57
Totals -----	\$238,149,710 00	\$2,816,887 99
Expired and terminated-----	52,402,505 00	971,666 67
In force at end of the year-----	\$185,747,205 00	\$1,845,221 32
Deduct amount reinsured-----	27,641,814 00	295,322 27
Net amount in force-----	\$158,105,391 00	\$1,549,899 05

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$36,138,447 00	\$401,909 02
More than one and not more than three years to run-----	93,371,679 00	804,244 98
More than three years to run-----	28,595,265 00	343,655 05
Net amount in force December 31, 1913-----	\$158,105,391 00	\$1,549,899 05

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$50,000 00
Amount loaned to officers and directors-----	17,500 00
Amount loaned to stockholders not officers-----	38,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$5,171,735 00
Less -----	1,929,580 00
Net risks written-----	\$3,242,155 00
Gross premiums received-----	\$86,935 85
Less -----	31,588 28
Net premiums received-----	\$55,347 57
Net losses paid-----	15,358 38
Net losses incurred-----	16,524 28

INDEMNITY EXCHANGE MUTUAL FIRE INSURANCE COMPANY.

Los Angeles, Cal.

Year ending December 31, 1913.

(Incorporated February 8, 1912. Commenced business in California January 9, 1913.)

F. B. WARREN, President.

A. M. WARREN, Secretary.

INCOME.

Gross premiums-----	\$14,888 21
Deduct: Return premiums, fire-----	800 58
Total premiums (other than perpetuals)-----	\$14,087 63
Total income-----	\$14,087 63

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,952 30
Commissions or brokerage-----	408 76
Rents, including company's occupancy of its own buildings-----	300 00
Advertising, printing and stationery-----	115 70
Postage, telegrams, telephone and express-----	19 46
Legal expenses-----	25 00
Furniture and fixtures-----	151 85
Maps, including corrections-----	21 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	40 00
All other licenses, fees and taxes-----	20 00
Total disbursements-----	<u>\$3,054 07</u>
Balance-----	<u>\$11,033 56</u>

LEDGER ASSETS.

Deposits in trust companies and banks not on interest: F. B. Warren account-----	\$10,957 81
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	75 75
Total ledger assets-----	<u>\$11,033 56</u>

LIABILITIES.

Net amount of unpaid losses-----	\$750 00
Amount reclaimable by the insured on perpetual fire insurance policies-----	2,347 78
Total liabilities-----	<u>\$3,097 78</u>
Surplus-----	7,935 78
Total-----	<u>\$11,033 56</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year-----	\$326,700 00	\$4,888 21
Expired and terminated-----	39,025 00	904 52
Net amount in force at end of the year-----	<u>\$287,675 00</u>	<u>\$3,983 69</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$191,575 00	\$2,915 96
More than one and not more than three years to run-----	96,100 00	1,067 73
Net amount in force December 31, 1913-----	<u>\$287,675 00</u>	<u>\$3,983 69</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$326,700 00
Less-----	39,025 00
Net risks written-----	<u>\$287,675 00</u>
Gross premiums received-----	\$4,888 21
Less-----	904 52
Net premiums received-----	<u>\$3,983 69</u>
Net losses paid-----	1,952 30
Net losses incurred-----	2,702 30

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY.**Indianapolis, Ind.**

Year ending December 31, 1913.

(Incorporated April 1, 1897. Commenced business in California October, 1911.)

C. C. FOSTER, President.

F. B. FOWLER, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$361,637 20

INCOME.

Gross premiums-----	\$422,022 84	
Deduct: Return premiums-----	52,328 11	
Total premiums-----		\$369,694 73
Interest on mortgage loans-----	\$9,795 08	
Interest on bonds and dividends on stocks-----	6,037 50	
Interest from other sources: Deposits-----	456 67	
Rents, including company's occupancy of its own buildings-----	1,200 00	
Total interest and rents-----		19,424 25
Total income-----		\$389,118 98
Total-----		\$750,756 18

DISBURSEMENTS.

Gross amount paid for losses-----	\$158,397 87	
Deduct amount received for discount-----	409 27	
Net amount paid for losses-----		\$157,988 60
Expenses of adjustment, settlement of losses-----		1,001 97
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		30,144 90
Rents, including company's occupancy of its own buildings-----		1,200 00
Advertising, printing and stationery-----		2,211 54
Postage, telegrams, telephones and express-----		2,366 59
Legal expenses-----		92 83
Furniture and fixtures-----		173 30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		514 21
Inspections and surveys-----		10,113 21
Repairs and expenses on real estate-----		1,307 57
Taxes on real estate-----		494 94
State taxes on premiums-----		3,424 24
Insurance department licenses and fees-----		2,198 57
Federal corporation tax, \$139.66; local tax to county, \$198.40--		338 06
Other disbursements-----		231 12
Dividends to policyholders-----		120,780 34
Decrease in book value of ledger assets-----		75 00
Total disbursements-----		\$334,656 99
Balance-----		\$416,099 19

LEDGER ASSETS.

Book value of real estate-----	\$29,500 00
Mortgage loans on real estate-----	205,400 00
Book value of bonds and stocks-----	150,000 00
Deposits in trust companies and banks on interest-----	14,924 35
Agents' balances, representing business written subsequent to October 1, last-----	16,274 84
Total ledger assets-----	\$416,099 19

Total ledger assets----- \$416,099 19

Non-Ledger Assets.

Interest due and accrued on mortgages----- \$3,245 98
Interest due and accrued on bonds----- 2,754 29
Interest due and accrued on other assets----- 28 48

Total ----- 6,028 75

Gross assets----- \$422,127 94

Deduct Assets Not Admitted.

Book value of ledger assets over market value, viz: Bonds,
\$150,000.00; less, \$149,270.00----- 730 00

Total admitted assets----- \$421,397 94

LIABILITIES.

Losses in process of adjustment, or in suspense---- \$1,328 75
Losses resisted----- 2,171 25

Net amount of unpaid losses----- \$3,500 00

Unearned premiums----- 179,461 23

Estimated amount hereafter payable for federal, state and other
taxes, based upon the business of the year of this statement 3,851 11

Inspections ----- 103 39

Total amount of all liabilities----- \$186,915 73

Surplus ----- 234,482 21

Total liabilities and surplus----- \$421,397 94

RISKS AND PREMIUMS.

	Amount of Risk.	Gross Cash Premiums Thereon.	Notes or Contingent Premiums.
In force December 31, 1912-----	\$13,637,197 00	\$291,921 29	\$875,763 87
Written during the year-----	20,041,601 00	422,022.84	1,266,068 52
Totals -----	\$33,678,798 00	\$713,944 13	\$2,141,832 39
Expired and terminated-----	16,412,780 00	355,021 66	1,065,064 98
In force at end of the year-----	\$17,266,018 00	\$358,922 47	\$1,076,767 41

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$17,266,018 00	\$358,922 47

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$12,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$453,450 00
Less -----	78,900 00
Net risks written-----	\$374,550 00
Gross premiums received-----	\$7,256 06
Less -----	3,546 87
Net premiums received-----	\$3,709 19
Net losses paid-----	9,827 26
Net losses incurred, \$2.00 estimate unpaid-----	9,829 26

INSURANCE COMPANY OF NORTH AMERICA.**Philadelphia, Pa.**

Year ending December 31, 1913.

(Incorporated April 14, 1794. Commenced business in California in 1908.)

EUGENE L. ELLISON, President.

T. HOWARD WRIGHT, Secretary.

J. T. JOHNSTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$4,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$17,778,024 28

INCOME.

	Fire	Marine and Inland.	
Gross premiums -----	\$8,699,352 35	\$4,753,439 14	
Deduct: Reinsurance premiums, fire, \$1,232,059.18; marine and inland, \$1,178,380.60; return premiums, fire, \$1,236,472.52; marine and inland, \$411,755.71 -----	2,468,531 70	1,590,136 31	
Total premiums (other than per- petuals) -----	\$6,230,820 65	\$3,163,302 83	\$9,394,123 48
Deposit premiums on perpetual risks-----			11,661 01
Interest on mortgage loans-----		\$13,465 99	
Interest on bonds and dividends on stocks-----		628,672 52	
Interest from other sources-----		23,570 20	
Rents, including company's occupancy of its own buildings -----		15,213 50	
Total interest and rents-----			680,922 21
Bonds and stocks-----			5,069 74
Agents' balances previously charged off-----			1,235 23
Profit on sale or maturity of ledger assets-----			3,888 82
Total income -----			\$10,096,900 49
Total-----			\$27,874,924 77

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$4,251,599 65	\$2,808,244 62	
Deduct amount received for salvage, fire, \$18,851.53; marine and in- land, \$386,582.82; reinsurance, fire, \$664,437.35; marine and inland, \$657,827.02 -----	683,288 88	1,044,409 84	
Net amount paid for losses-----	\$3,568,310 77	\$1,763,834 78	\$5,332,145 55
Expenses of adjustment, settlement of losses-----			86,533 79
Commissions or brokerage-----			1,936,199 81
Allowance to local agencies for miscellaneous agency expenses-----			292,082 18
Salaries and expenses of special and general agents-----			466,189 63
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			198,666 75
Rents, including company's occupancy of its own buildings-----			52,666 14
Advertising, printing and stationery-----			105,700 86
Postage, telegrams, telephone and express-----			58,010 46
Legal expenses -----			19,193 49
Furniture and fixtures-----			8,580 12
Maps, including corrections-----			21,071 54
Underwriters' boards and tariff associations-----			66,455 21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			39,738 25
Inspections and surveys-----			50,009 78
Repairs and expenses on real estate-----			5,423 24
Taxes on real estate-----			4,232 51

Amount brought forward-----	\$853,017 89
State taxes on premiums-----	186,354 33
Insurance department licenses and fees-----	38,445 87
All other licenses, fees and taxes-----	53,652 57
Other disbursements-----	40,028 58
Deposit premiums returned-----	20,687 31
Interest and dividends to stockholders-----	480,000 00
Agents' balances charged off-----	2,765 62
Loss on sale or maturity of ledger assets-----	10,842 82
Decrease in book value of ledger assets-----	20,240 69
Total disbursements-----	<u>\$9,595,917 10</u>
Balance-----	\$18,279,007 67
LEDGER ASSETS.	
Book value of real estate-----	\$235,300 00
Mortgage loans on real estate-----	243,375 00
Book value of bonds and stocks-----	15,176,191 40
Cash in office-----	2,073 19
Deposits in trust companies and banks not on interest-----	25,000 00
Deposits in trust companies and banks on interest-----	991,456 07
Agents' balances, representing business written subsequent to October 1, last-----	1,539,694 00
Agents' balances, representing business written prior to October 1, last-----	14,843 49
Bills receivable, taken for marine and inland risks-----	15,422 99
Bills receivable taken for fire risks-----	35,651 53
Total ledger assets-----	<u>\$18,279,007 67</u>
Non-Ledger Assets.	
Interest due and accrued on mortgages-----	\$1,964 62
Interest due and accrued on bonds-----	142,624 85
Total-----	144,589 47
Salvage claims-----	57,400 00
Gross assets-----	<u>\$18,480,997 14</u>
Deduct Assets Not Admitted.	
Agents' balances, representing business written prior to October 1, last-----	\$14,843 49
Bills receivable, past due, taken for marine, inland and fire risks-----	144 00
Bonds and stocks-----	585,887 42
Total-----	<u>600,874 91</u>
Total admitted assets-----	<u>\$17,880,122 23</u>
LIABILITIES.	
Net amount of unpaid losses-----	\$1,385,662 33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$6,287,905 40
Unearned premiums at 50 per cent on inland navigation risks-----	385,563 49
Unearned premiums on marine risks-----	371,390 36
Total unearned premiums as computed above-----	7,044,859 25
Amount reclaimable by the insured on perpetual fire insurance policies-----	720,678 35
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	100,000 00
Contingent fund-----	628,922 30
Total liabilities, except capital stock-----	<u>\$9,880,122 23</u>
Cash capital-----	\$4,000,000 00
Surplus over all liabilities-----	<u>4,000,000 00</u>
Surplus to policyholders-----	8,000,000 00
Total-----	<u>\$17,880,122 23</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,160,812,208 00	\$13,141,870 34
Written during the year-----	778,099,901 00	8,699,352 35
Totals -----	\$1,938,912,109 00	\$21,841,222 69
Expired and terminated-----	692,104,467 00	8,096,068 43
In force at end of the year-----	\$1,246,807,642 00	\$13,745,154 26
Deduct amount reinsured-----	151,963,310 00	1,568,776 31
Net amount in force-----	\$1,094,844,337 00	\$12,176,377 95
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$105,349,764 00	\$1,506,610 76
Written during the year-----	1,035,165,258 00	4,753,439 14
Totals -----	\$1,140,515,022 00	\$6,260,049 90
Expired and terminated-----	1,022,253,496 00	4,742,792 19
In force at end of the year-----	\$118,261,526 00	\$1,517,257 71
Deduct amount reinsured-----	3,372,802 00	81,756 25
Net amount in force-----	\$114,888,724 00	\$1,435,501 46

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$200,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$25,469,152 00	\$18,612,587 00
Less -----	6,846,033 00	647,656 00
Net risks written-----	\$18,623,119 00	\$17,964,931 00
Gross premiums received-----	\$362,751 65	\$187,869 45
Less -----	94,851 31	19,224 04
Net premiums received-----	\$267,900 34	\$168,645 41
Net losses paid-----	121,591 83	112,845 77
Net losses incurred-----	119,088 93	112,150 74

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

Philadelphia, Pa.

Year ending December 31, 1913.

(Commenced business in California in 1911.)

GUSTAVUS REMAK, JR., President.

EDWARD L. GOFF, Secretary.

F. E. POWERS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year -----	3,755,864 88
Increase of paid-up capital during year-----	200,000 00
Extended at -----	\$3,955,864 88

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$3,913,875 62	\$422,611 94	
Deduct: Reinsurance premiums, fire, \$1,165,972.65; marine and inland, \$6,818.17; return premiums, fire, \$901,412.09; marine and inland, \$116,348.72 -----	2,067,384 74	123,166 89	
Total premiums (other than per- petuals) -----	\$1,846,490 88	\$299,445 05	\$2,145,935 93
Deposit premiums on perpetual risks -----			5,897 34
Interest on mortgage loans -----		\$2,879 99	
Interest on bonds and dividends on stocks -----		127,592 02	
Interest from other sources -----		1,491 06	
Rents, including company's occupancy of its own buildings -----		12,328 46	
Total interest and rents -----			144,291 53
Assets of American Fire Insurance Company, merged with this com- pany December 19, 1913, less capital of \$200,000.00 reported above			375,659 29
Perpetual policy deposit forfeited -----			220 00
Profit on sale or maturity of ledger assets -----			35 00
Total income -----			\$2,672,039 09
Total -----			\$6,627,903 97

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses -----	\$2,195,489 58	\$66,957 15	
Deduct amount received for salvage, fire, \$8,677 79; marine and inland, \$274.15; reinsurance, fire, \$836,- 998.98; marine and inland, \$644.51; disbursements, fire, \$2,147.98 -----	847,824 75	918 66	
Net amount paid for losses -----	\$1,347,664 83	\$66,038 49	\$1,413,703 32
Expenses of adjustment, settlement of losses -----			33,787 06
Commissions or brokerage -----			510,797 61
Allowance to local agencies for miscellaneous agency expenses -----			8,363 84
Salaries and expenses of special and general agents -----			50,552 49
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			110,742 74
Rents, including company's occupancy of its own buildings -----			5,590 00
Advertising, printing and stationery -----			12,721 32
Postage, telegrams, telephone and express -----			7,338 25
Legal expenses -----			3,046 03
Furniture and fixtures -----			1,709 45
Maps, including corrections -----			6,743 44
Underwriters' boards and tariff associations -----			17,829 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----			18,000 48
Inspections and surveys -----			10,967 97
Repairs and expenses on real estate -----			7,109 02
Taxes on real estate -----			3,098 12
State taxes on premiums -----			57,737 85
Insurance department licenses and fees -----			14,363 00
All other licenses, fees and taxes -----			5,855 68
Sale of mortgage -----			66 00
Ice and water -----			265 47
Safe deposit box -----			250 00
Fidelity bond -----			298 11
Traveling expenses -----			2,918 66
Conflagration indemnity -----			1,000 00
Deposit premiums returned -----			15,919 49
Interest and dividends to stockholders -----			64,163 88

Agents' balances charged off-----	\$268 71
Loss on sale or maturity of ledger assets-----	6,656 63
Total disbursements -----	<u>\$2,421 864 41</u>
Balance -----	\$4,206,039 56

LEDGER ASSETS.

Book value of real estate-----	\$413,758 49
Mortgage loans on real estate-----	53,450 00
Book value of bonds and stocks-----	3,075,707 06
Cash in office-----	18 857 62
Deposits in trust companies and banks on interest-----	146,526 96
Agents' balances, representing business written subsequent to October 1, last-----	490,310 22
Agents' balances, representing business written prior to October 1, last -----	5,887 96
Deposit premium reclaimable on perpetual policy-----	1,541 25
Total ledger assets-----	<u>\$4,206,039 56</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$681 71
Interest due and accrued on bonds-----	25,864 14
Rents due and accrued on company's property-----	134 00
Total -----	<u>26,679 85</u>
Gross assets -----	\$4,232,719 41

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$5,887 96
Real estate -----	36,444 30
Stocks and bonds-----	183,734 06
Total -----	<u>226,066 32</u>
Total admitted assets-----	\$4,006,653 09

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$66,518 77
Losses in process of adjustment, or in suspense-----	335,552 54
Losses resisted -----	73,868 37
Total claims for losses-----	<u>\$475,939 68</u>
Deduct reinsurance -----	150,733 20
Net amount of unpaid losses-----	\$325,206 48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$1,579,738 64
Unearned premiums at 50 per cent on inland navigation risks -----	142,455 10
Total unearned premiums as computed above-----	\$1,722,193 74
Amount reclaimable by the insured on perpetual fire insurance policies -----	535,826 27
Principal unpaid on scrip or certificates of profits authorized or ordered to be redeemed-----	33,012 03
Dividends declared and unpaid, to stockholders-----	973 05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	1,667 12
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	35,500 00
Contingent commissions or other charges due or accrued-----	4,500 00
Total liabilities, except capital stock-----	<u>\$2,658,878 69</u>
Cash capital -----	\$1,000,000 00
Surplus over all liabilities-----	<u>347,774 40</u>
Surplus to policyholders-----	1,347,774 40
Total -----	\$4,006,653 09

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, as per line 6 under this heading in last year's statement-----	\$383,259,412 66	\$4,559,252 52
Written or renewed during the year, per income No. 5 -----	331,545,734 56	3,913,875 62
Total -----	\$714,805,147 22	\$8,473,128 14
Deduct those expired and marked off as terminated--	322,651,869 41	4,027,281 53
In force at the end of the year-----	\$392,153,277 81	\$4,445,846 61
Deduct amount reinsured (schedule required) -----	113,365,533 75	1,406,884 03
Net amount in force-----	\$278,787,724 06	\$3,038,962 58
	Marine and Inland risks.	Premiums.
In force December 31, as per line 6 under this heading in last year's statement-----	\$1,395,737 00	\$41,799 26
Written or renewed during the year, per income No. 5 -----	15,032,164 00	422,611 94
Total -----	\$16,427,901 00	\$464,411 20
Deduct those expired and marked off as terminated--	6,812,422 00	173,361 35
In force at the end of the year-----	\$9,615,479 00	\$291,049 85
Deduct amount reinsured (schedule required) -----	193,866 00	6,139 65
Net amount in force-----	\$9,421,613 00	\$284,910 20
Perpetual risks not included above, \$24,079,323.00. Deposit premiums on same, \$587,012.04.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$40,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$11,927,418 35	\$963,438 00
Less -----	7,657,756 35	138,104 00
Net risks written-----	\$4,269,662 00	\$825,334 00
Gross premiums received-----	\$183,348 69	\$21,390 14
Less -----	117,978 57	3,609 62
Net premiums received-----	\$65,370 12	\$17,780 52
Net losses paid-----	41,302 05	7,564 99
Net losses incurred-----	44,892 19	8,012 39

INTERNATIONAL FIRE INSURANCE COMPANY.

Dallas, Texas.

Year ending December 31, 1913.

(Incorporated June 9, 1909. Commenced business in California in 1910.)

N. H. EDDLEMAN, President.

I. JALONICK, Secretary.

J. H. ANKELE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$312,049 22

INCOME.

Gross premiums -----	\$143,016 80	
Deduct: Reinsurance premiums, fire, \$13,974.52; re- turn premiums, fire, \$33,101.86-----	47,076 38	
Total premiums (other than perpetuals)-----		\$95,940 42

Interest on mortgage loans	\$12,559 11	
Interest on bonds and dividends on stocks	3,310 00	
Total interest and rents		\$15,869 11
Increase in book value of ledger assets		218 00
Total income		<u>\$112,027 53</u>
Total		<u>\$424,076 75</u>

DISBURSEMENTS.

Gross amount paid for losses	\$72,393 05	
Deduct amount received for salvage, fire, \$1,424.09; reinsurance, fire, \$14,367.29	15,791 38	
Net amount paid for losses		\$56,601 67
Expenses of adjustment, settlement of losses		1,647 15
Commissions or brokerage		25,485 46
Salaries and expenses of special and general agents		4,298 88
Salaries, fees and other charges of officers, directors, trustees, agents and employees		6,484 36
Rents, including company's occupancy of its own buildings		500 00
Advertising, printing and stationery		844 45
Postage, telegrams, telephone and express		699 27
Legal expenses		1,438 18
Furniture and fixtures		76 62
Maps, including corrections		32 54
Underwriters' boards and tariff associations		30 19
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		85 42
Inspections and surveys		752 32
State taxes on premiums		654 83
Insurance department licenses and fees		616 37
All other licenses, fees and taxes		75 00
Other disbursements		505 66
Decrease in liabilities during the year on account of reinsurance treaties		518 14
Agents' balances charged off		1,146 09
Loss on sale or maturity of ledger assets		3,398 00
Decrease in book value of ledger assets		3,560 00
Total disbursements		<u>\$109,450 60</u>
Balance		<u>\$314,626 15</u>

LEDGER ASSETS.

Mortgage loans on real estate	\$188,828 81	
Book value of bonds and stocks	92,620 00	
Cash in office	3,733 41	
Deposits in trust companies and banks not on interest	15,027 31	
Agents' balances, representing business written subsequent to Octo- ber 1, last	13,847 13	
Agents' balances, representing business written prior to October 1, last	569 49	
Total ledger assets		<u>\$314,626 15</u>

Non-Ledger Assets.

Interest due and accrued on mortgages	\$5,940 15	
Interest due and accrued on bonds	843 33	
Total		<u>6,783 48</u>
Gross assets		<u>\$321,409 63</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	569 49	
Total admitted assets		<u>\$320,840 14</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$3,356 15	
Losses in process of adjustment, or in suspense----	1,846 58	
Losses resisted-----	2,200 00	
Total claims for losses-----	\$7,402 73	
Deduct reinsurance-----	264 26	
Net amount of unpaid losses-----		\$7,148 37
Gross premiums (less reinsurance) received and re- ceivable upon all unexpired fire risks-----	\$120,662 55	
Total unearned premiums as computed above-----		63,811 26
Reinsurance and return premiums due other companies-----		188 77
Total liabilities, except capital stock-----		\$71,138 50
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	49,701 64	
Surplus to policyholders-----		249,701 64
Total-----		\$320,840 14

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$7,811,780 00	\$134,610 39
Written during the year-----	9,411,108 00	143,016 80
Totals-----	\$17,222,888 00	\$277,627 19
Expired and terminated-----	8,829,997 00	137,755 31
In force at end of the year-----	\$8,392,891 00	\$139,871 88
Deduct amount reinsured-----	1,111,991 00	19,209 33
Net amount in force-----	\$7,280,900 00	\$120,662 55

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$5,167,438 00	\$81,058 81
More than one and not more than three years to run-----	2,074,853 00	38,846 07
More than three years to run-----	38,609 00	757 67
Net amount in force December 31, 1913-----	\$7,280,900 00	\$120,662 55

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$27,000 00
Amount loaned to stockholders not officers-----	56,270 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$740,538 00
Less-----	258,932 00
Net risks written-----	\$481,606 00
Gross premiums received-----	\$13,363 90
Less-----	4,504 20
Net premiums received-----	\$8,859 70
Net losses paid-----	9,380 44
Net losses incurred-----	8,124 60

KNICKERBOCKER INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated January 23, 1913. Commenced business in California in 1913.)

CHARLES E. PECK, President.

SIDNEY J. TOWNSEND, Secretary.

STEWART S. LOWERY & COMPANY, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$375,000 00

INCOME.

Gross premiums -----	\$35,699 18	
Deduct: Reinsurance premiums, fire, \$9,597.83; re- turn premiums, fire, \$2,362.83-----	11,960 66	
Total premiums (other than perpetuals)-----		\$23,738 52
Interest on bonds and dividends on stocks-----	\$7,664 53	
Interest from other sources-----	1,566 22	
Total interest and rents-----		9,230 75
Total -----		\$32,969 27

DISBURSEMENTS.

Gross amount paid for losses-----	\$544 00	
Deduct amount received for reinsurance, fire-----	24 94	
Net amount paid for losses-----		\$519 06
Expenses of adjustment, settlement of losses-----		40
Commissions or brokerage-----		4,747 71
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		125 00
Advertising, printing and stationery-----		300 70
Legal expenses -----		1,216 23
Underwriters' boards and tariff associations-----		100 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		13 97
Insurance department licenses and fees-----		941 74
All other licenses, fees and taxes-----		150 00
Other disbursements -----		212 58
Total disbursements -----		\$8,327 39

LEDGER ASSETS.

Book value of bonds and stocks-----	\$376,994 14
Deposits in trust companies and banks on interest-----	12,461 47
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	10,186 27
Total ledger assets-----	\$399,641 88

Non-Ledger Assets.

Interest due and accrued on bonds-----	4,779 13
Gross assets -----	\$404,421 01

Deduct Assets Not Admitted.

Book value of ledger assets over market value-----	694 14
Total admitted assets-----	\$403,726 87

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$210 70	
Losses in process of adjustment, or in suspense-----	1,428 61	
Total claims for losses-----	\$1,639 31	
Deduct reinsurance -----	42 14	
Net amount of unpaid losses-----		\$1,597 17
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks (unearned premiums)-----		10,942 78
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		675 00
Contingent commissions or other charges due or accrued-----		620 95
Participating policies (reserve)-----		91 43
Total liabilities, except capital stock-----		\$13,927 33
Cash capital -----	\$250,000 00	
Surplus over all liabilities-----	139,799 54	
Surplus to policyholders-----		389,799 54
Total -----		\$403,726 87

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year-----	\$4,346,686 00	\$35,699 18
Expired and terminated-----	1,071,400 00	10,770 75
In force at end of the year-----	\$3,275,286 00	\$24,928 43
Deduct amount reinsured-----	476,900 00	3,974 96
Net amount in force-----	\$2,798,386 00	\$20,954 37

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$2,633,289 00	\$19,547 67
More than one and not more than three years to run--	155,097 00	1,374 30
More than three years to run-----	10,000 00	32 40
Net amount in force December 31, 1913-----	\$2,798,386 00	\$20,954 37

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$25,000 00
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**UNITED STATES BRANCH OF THE
LAW UNION AND ROCK INSURANCE COMPANY, LTD.,
OF LONDON, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated 1806. Commenced business in California in 1898.)

HALL & HENSHAW, United States Managers.

HARRY HOLMES SMITH, Attorney in California at San Francisco.

CAPITAL.

Statutory deposit -----	\$338,000 00	
Amount of ledger assets December 31 of previous year-----		\$988,457 82

INCOME.

Gross premiums -----	\$762,279 73	
Deduct: Reinsurance premiums, fire, \$135,796.13; re- turn premiums, fire, \$177,673.05-----	313,469 18	
Total premiums (other than perpetuals)-----		\$448,810 55

Interest on bonds and dividends on stocks-----	\$30,068 42
Interest from other sources-----	568 78
Total interest and rents-----	\$30,637 20
Remittance from home office-----	438,759 39
Agents' balances previously charged off-----	166 19
Total income -----	\$918,373 33
Total-----	\$1,906,831 15

DISBURSEMENTS.

Gross amount paid for losses-----	\$336,259 31
Deduct amount received for salvage, fire, \$4,584.10; reinsurance, fire, \$61,971.69 -----	66,555 79
Net amount paid for losses-----	\$269,703 52
Expenses of adjustment, settlement of losses-----	9,281 70
Commissions or brokerage-----	86,255 11
Allowance to local agencies for miscellaneous agency expenses-----	67 03
Salaries and expenses of special and general agents-----	15,741 03
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	35,199 05
Rents, including company's occupancy of its own buildings-----	5,958 68
Advertising, printing and stationery-----	7,729 58
Postage, telegrams, telephone and express-----	4,667 07
Legal expenses -----	40 48
Furniture and fixtures-----	1,253 68
Maps, including corrections-----	3,630 48
Underwriters' boards and tariff associations-----	6,859 96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	5,195 28
Inspections and surveys-----	1,330 95
State taxes on premiums-----	8,341 24
Insurance department licenses and fees-----	3,434 14
All other licenses, fees and taxes-----	357 61
Remittance to home office-----	55,379 69
Other disbursements -----	3,502 18
Agents' balances charged off-----	57 81
Total disbursements -----	\$523,986 27
Balance-----	\$1,382,844 88

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,266,575 75
Cash in office-----	35 95
Deposits in trust companies and banks on interest-----	26,081 53
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	83,897 93
Agents' balances, representing business written prior to October 1, last -----	6,253 72
Total ledger assets-----	\$1,382,844 88

Non-Ledger Assets.

Interest due and accrued on bonds-----	10,134 11
Gross assets -----	\$1,392,978 99

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$6,253 72
Book value of ledger assets over market value, viz: Bonds, \$74,372.00; stocks, \$39,053.75-----	113,425 75
Total -----	119,679 47
Total admitted assets-----	\$1,273,299 52

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$3,477 37	
Losses in process of adjustment, or in suspense-----	31,265 05	
Losses resisted -----	8,193 21	
Total claims for losses-----	\$42,935 63	
Deduct reinsurance -----	2,068 90	
Net amount of unpaid losses-----		\$40,866 73
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$885,410 19	
Total unearned premiums as computed above-----		448,471 88
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		14,226 13
Total liabilities, except capital stock-----		\$503,564 74
Statutory deposit -----	\$338,000 00	
Surplus over all liabilities-----	431,734 78	
Surplus to policyholders-----		769,734 78
Total-----		\$1,273,299 52

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$9,547 011 00
Less -----	3,135,712 00
Net risks written-----	\$6,411,299 00
Gross premiums received-----	\$104,452 11
Less -----	38,236 59
Net premiums received-----	\$66,215 52
Net losses paid-----	47,501 42
Net losses incurred-----	46,916 42

**UNITED STATES BRANCH
LIVERPOOL AND LONDON AND GLOBE INSURANCE
COMPANY, OF LIVERPOOL, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1836. Commenced business in United States in 1848.)

HENRY W. EATON, Manager.

R. P. FABJ, Attorney in California at San Francisco.

CAPITAL.

Extended at-----	\$13,922,575 28
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INCOME.

Gross premiums-----	Fire. \$14,513,697 88	Marine and Inland. \$996,704 92	
Deduct: Reinsurance premiums, fire, \$3,634,493.24; marine and inland, \$87,686.52; return premiums, fire, \$2,641,451.21; marine and inland, \$237,777.25 -----	6,275,944 45	325,463 77	
Total premiums (other than per- petuals) -----	\$8,237,753 43	\$671,241 15	\$8,908,994 58

Deposit premiums on perpetual risks-----		\$2,635 56
Interest on mortgage loans-----	\$136,176 09	
Interest on collateral loans-----	6 00	
Interest on bonds and dividends on stocks-----	264,286 87	
Interest from other sources-----	18,011 03	
Rents, including company's occupancy of its own buildings -----	92,144 15	
Total interest and rents-----		510,624 14
From other sources-----		160 68
Remittance from home office-----		19,918 34
Profit on sale or maturity of ledger assets-----		1,082 38
Increase in book value of ledger assets-----		2,087 47
Total income -----		<u>\$9,445,503 15</u>
Total-----		<u>\$23,368,078 43</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$6,609,635 89	\$412,233 07	
Deduct amount received for salvage, fire, \$71,182.21; marine and inland, \$5,416.00; reinsurance, fire, \$2,229.- 308.28; marine and inland, \$83,530.39	2,300,490 49	88,946 39	
Net amount paid for losses-----	\$4,309,145 40	\$323,286 68	\$4,632,432 08
Expenses of adjustment, settlement of losses-----			108,241 51
Commissions or brokerage-----			1,796,202 76
Allowance to local agencies for miscellaneous agency expenses-----			376 16
Salaries and expenses of special and general agents-----			236,718 42
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			362,596 26
Rents, including company's occupancy of its own buildings-----			61,032 14
Advertising, printing and stationery-----			92,046 28
Postage, telegrams, telephone and express-----			36,952 27
Legal expenses-----			2,631 30
Furniture and fixtures-----			28,766 73
Maps, including corrections-----			12,179 05
Underwriters' boards and tariff associations-----			113,681 14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			41,949 82
Inspections and surveys-----			42,417 91
Repairs and expenses on real estate-----			74,574 38
Taxes on real estate-----			23,303 55
State taxes on premiums-----			108,559 13
Insurance department licenses and fees-----			18,470 04
All other licenses, fees and taxes-----			56,616 24
Remittance to home office-----			810,153 12
Deposit premiums returned-----			37,316 17
Interest and dividends to stockholders-----			8,139 42
Agents' balances charged off-----			455 95
Loss on sale or maturity of ledger assets-----			431 27
Decrease in book value of ledger assets-----			10,553 35
Total disbursements -----			<u>\$8,716,796 45</u>
Balance-----			<u>\$14,651,281 98</u>

LEDGER ASSETS.

Book value of real estate-----	\$1,258,191 85
Mortgage loans on real estate-----	3,232,864 00
Loans secured by pledge of bonds, stocks or other collaterals-----	100 00
Book value of bonds and stocks (Schedule D)-----	6,801,746 72
Cash in office-----	2,198 75

Amount brought forward-----	\$14,295,101 32
Deposits in trust companies and banks not on interest-----	66,684 69
Deposits in trust companies and banks on interest-----	1,051,741 58
Agents' balances, representing business written subsequent to October 1, last-----	2,169,780 36
Agents' balances, representing business written prior to October 1, last-----	65,843 68
Bills receivable taken for fire risks-----	2,130 35
Total ledger assets-----	\$14,651,281 98

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$53,805 30
Interest due and accrued on bonds-----	66,089 15
Interest due and accrued on other assets-----	188 90
Rents due and accrued on company's property-----	10,000 00
Total-----	\$130,083 35
Market value of real estate over book value-----	138,200 37
Gross assets-----	\$14,919,565 70

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$65,843 68
Bills receivable, past due, taken for marine, inland and fire risks-----	2,130 35
Mortgages over amount allowed by law, New York State-----	34,668 00
Book value of ledger assets over market value-----	553,076 72
Total-----	\$655,718 75
Total admitted assets-----	\$14,263,846 95

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$62,291 42
Losses in process of adjustment, or in suspense-----	1,427,924 38
Losses resisted-----	113,981 00
Total claims for losses-----	\$1,604,196 80
Deduct reinsurance-----	742,280 19
Net amount of unpaid losses-----	\$861,916 61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$7,888,449 27
Unearned premiums at 50 per cent on inland navigation risks-----	433,600 94
Unearned premiums at 100 per cent on marine risks-----	572 90
Total unearned premiums as computed above-----	8,322,623 11
Amount reclaimable by the insured on perpetual fire insurance policies-----	181,299 01
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department-----	4,578 11
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	5,491 29
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	186,721 26
Contingent commissions or other charges due or accrued-----	50,000 00
Reserve for unknown liabilities-----	20,000 00
Total liabilities, except capital stock-----	\$9,632,630 05
Surplus to policyholders-----	4,631,216 90
Total-----	\$14,263 846 95

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$1,992,548,075 00	\$20,262,439 25
Written during the year	1,503,201,050 00	14,513,697 88
Totals	\$3,495,749,125 00	\$34,776,137 13
Expired and terminated	1,406,482,757 00	14,151,433 74
In force at end of the year	\$2,089,266,368 00	\$20,624,703 39
Deduct amount reinsured	592,627,092 00	5,416,001 47
Net amount in force	\$1,496,639,276 00	\$15,208,701 92
	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$24,060,550 00	\$625,531 51
Written during the year	43,403,234 00	996,704 92
Totals	\$67,463,784 00	\$1,622,236 43
Expired and terminated	40,135,872 00	939,301 62
In force at end of the year	\$27,327,912 00	\$682,934 81
Deduct amount reinsured	5,363,897 00	100,326 00
Net amount in force	\$21,964,015 00	\$582,608 81
Perpetual risks not included above, \$6,902,256.00; premiums on same, \$190,841.06.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$928,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written	\$52,947,057 00	\$997,955 00
Less	11,599,751 00	298,661 00
Net risks written	\$41,347,306 00	\$699,294 00
Gross premiums received	\$727,026 20	\$29,015 60
Less	182,407 80	5,295 80
Net premiums received	\$544,618 40	\$13,809 80
Net losses paid	197,584 80	3,445 43
Net losses incurred	208,017 31	3,583 43

**UNITED STATES BRANCH OF
LONDON ASSURANCE CORPORATION OF LONDON.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1720. Commenced business in California in 1872.)

CHARLES L. CASE, United States Manager.

A. W. THORNTON, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year \$3,953,958 81

INCOME.

	Fire.	Marine and Inland.
Gross premiums	\$3,350,806 46	\$1,289,329 84
Deduct: Reinsurance premiums, fire, \$682,431.23; marine and inland, \$732,- 100.25; return premiums, fire, \$554,- 320.71; marine and inland, \$32,384.54	1,236,751 94	764,484 79
Total premiums (other than per- petuals)	\$2,114,054 52	\$524,845 05
		\$2,638,899 57

Amount brought forward-----		\$2,638,809 57
Interest on bonds and dividends on stocks-----	\$130,774 23	
Interest from other sources-----	4,765 71	
Total interest and rents-----		135,539 94
Received from home office-----		92,626 84
Agents' balances previously charged off-----		4 14
Profit on sale or maturity of ledger assets-----		328 12
Total income -----		<u>\$2,867,398 61</u>
Total -----		<u>\$6,821,357 42</u>

DISBURSEMENTS.

	Fire.	Marine and Inland	
Gross amount paid for losses-----	\$1,315,332 19	\$632,266 99	
Deduct amount received for salvage, fire, \$5,283.97; marine and inland, \$67,426.53; reinsurance, fire, \$279,- 401.69; marine and inland, \$266,- 901.62; discount, fire, \$393.82-----	285,079 48	334,328 15	
Net amount paid for losses-----	\$1,030,252 71	\$297,938 84	\$1,328,191 55
Expenses of adjustment, settlement of losses-----			36,757 27
Commissions or brokerage-----			559,703 00
Salaries and expenses of special and general agents-----			80,078 74
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			160,016 30
Rents, including company's occupancy of its own buildings-----			25,209 32
Advertising, printing and stationery-----			34,091 23
Postage, telegrams, telephone and express-----			21,366 44
Legal expenses-----			1,096 37
Furniture and fixtures-----			1,551 19
Maps, including corrections-----			5,272 39
Underwriters' boards and tariff associations-----			32,734 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			21,468 69
Inspections and surveys-----			10,464 84
State taxes on premiums-----			51,129 27
Insurance department licenses and fees-----			12,295 22
All other licenses, fees and taxes-----			15,139 43
Miscellaneous expenses (schedule attached)-----			14,169 92
Remitted to home office-----			398,927 66
Agents' balances charged off-----			1,445 33
Loss on sale or maturity of ledger assets-----			10,283 54
Total disbursements -----			<u>\$2,824,392 10</u>
Balance -----			<u>\$3,996,965 32</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$3,299,924 58
Cash in office-----	1,963 72
Deposits in trust companies and banks not on interest-----	4,753 94
Deposits in trust companies and banks on interest-----	212,234 24
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	463,048 61
Agents' balances, representing business written prior to October 1, last-----	15,040 23
Total ledger assets-----	<u>\$3,996,965 32</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	43,844 97
Due from other companies for reinsurance on losses already paid, expenses-----	862 88
Gross assets-----	<u>\$4,041,673 17</u>

Gross assets-----	\$4,041,673 17
Deduct Assets Not Admitted.	
Agents' balances, representing business written prior to October 1, last -----	\$15,040 23
Book value of ledger assets over market value, viz: Bonds and stocks (net) -----	212,249 58
Total -----	227,289 81
Total admitted assets -----	\$3,814,383 36

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$45,236 25
Losses in process of adjustment, or in suspense-----	518,180 00
Losses resisted -----	29,796 00
Total claims for losses-----	\$593,212 25
Deduct reinsurance -----	253,394 81
Net amount of unpaid losses-----	\$339,817 44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$2,107,650 97
Unearned premiums at 50 per cent on inland navigation risks -----	31,266 16
Unearned premiums at 50 and 100 per cent on marine risks -----	109,723 79
Total unearned premiums as computed above-----	2,248,640 92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	7,250 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	63,444 97
Contingent commissions or other charges due or accrued-----	18,508 79
Total liabilities, except capital stock-----	\$2,677,662 12
Surplus over all liabilities-----	1,136,721 24
Total -----	\$3,814,383 36

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31, as per line 6, under this heading in last year's statement-----	\$426,220,835 00	\$4,523,012 93
Written or renewed during the year, per Income No. 5 -----	305,327,019 00	3,350,806 46
Total -----	\$731,547,854 00	\$7,873,819 39
Deduct those expired and marked off as terminated--	267,267,145 00	2,981,096 68
In force at the end of the year-----	\$464,280,709 00	\$4,892,722 71
Deduct amount reinsured (schedule required)-----	79,330,575 00	889,874 47
Net amount in force-----	\$384,950,134 00	\$4,002,848 24
	Marine and Inland risks.	Premiums.
In force on December 31, as per line 6, under this heading in last year's statement-----	\$53,083,853 00	\$239,898 05
Written or renewed during the year, per Income No. 5 -----	339,045,822 00	\$1,289,329 84
Total -----	\$392,129,675 00	\$1,529,227 89
Deduct those expired and marked off as terminated--	342,141,970 00	1,247,730 83
In force at the end of the year-----	\$49,987,705 00	\$281,497 06
Deduct amount reinsured (schedule required)-----	12,345,529 00	57,663 46
Net amount in force-----	\$37,642,176 00	\$223,833 60

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$166,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$35,517,712 00	\$19,118,162 00
Less -----	11,085,845 00	1,682,145 00
Net risks written-----	<u>\$24,431,867 00</u>	<u>\$17,436,017 00</u>
Gross premiums received-----	\$539,939 63	\$39,163 44
Less -----	158,204 03	3,628 02
Net premiums received-----	<u>\$381,735 60</u>	<u>\$35,535 42</u>
Net losses paid -----	173,884 54	21,496 22
Net losses incurred-----	175,504 54	22,500 00

**UNITED STATES BRANCH OF THE
LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,
LTD., OF LIVERPOOL, ENGLAND.**

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated December 10, 1801. Commenced business in California in 1880.)

A. G. McILWAINE, JR., Manager.

SAM B. STOEY, Attorney in California at San Francisco.

Amount of ledger assets, December 31, of previous year----- \$4,679,614 93

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$4,315,549 24	\$218,796 58	
Deduct: reinsurance premiums, fire, \$1,041,626.05; marine and inland, \$21,743.54; return premiums, fire, \$715,136.87; marine and inland, \$44,- 138.99 -----	1,756,762 92	65,882 53	
Total premiums (other than per- petuals) -----	\$2,558,786 32	\$152,914 05	\$2,711,700 37
Interest on bonds and dividends on stocks-----	\$130,995 95		
Interest from other sources-----	18,088 96		
Rents, including company's occupancy of its own buildings -----	24,208 36		
Total interest and rents-----		173,293 27	
Remittances from home office-----		73,889 20	
Total income -----		<u>\$2,958,882 84</u>	
Total -----		<u>\$7,638,497 77</u>	

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,529,530 87	\$78,528 37	
Deduct amount received for salvage, fire, \$16,305.06; marine and inland, \$1,454.58; reinsurance, fire, \$399,- 093.04; marine and inland, \$927,- 494.00; discount, fire, \$167.66-----	415,565 76	10,729 52	
Net amount paid for losses-----	\$1,113,965 11	\$67,798 85	\$1,181,763 96
Expenses of adjustment, settlement of losses-----		44,584 08	
Commissions or brokerage-----		442,875 28	
Allowance to local agencies for miscellaneous agency expenses-----		19,807 54	

Salaries and expenses of special and general agents-----	\$103,509 09
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	152,189 70
Rents, including company's occupancy of its own buildings-----	28,742 87
Advertising, printing and stationery-----	34,622 78
Postage, telegrams, telephone and express-----	20,562 49
Legal expenses-----	299 13
Furniture and fixtures-----	7,038 64
Maps, including corrections-----	8,391 20
Underwriters' boards and tariff associations-----	39,196 82
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	33,413 63
Inspections and surveys-----	17,617 62
Repairs and expenses on real estate-----	11,146 95
Taxes on real estate-----	5,375 27
State taxes on premiums-----	52,964 40
Insurance department licenses and fees-----	15,407 90
All other licenses, fees and taxes-----	12 447 05
Exchange-----	1,203 89
Subscriptions-----	1,219 07
Miscellaneous expenses-----	9,297 03
Remittances to home office-----	291,876 39
Agents' balances charged off-----	283 95
Total disbursements-----	<u>\$2,535,836 73</u>
Balance-----	\$5,102,661 04

LEDGER ASSETS.

Book value of real estate-----	\$300,000 00
Book value of bonds and stocks-----	3,115,622 34
Cash in office-----	4,791 08
Deposits in trust companies and banks not on interest-----	5,014 51
Deposits in trust companies and banks on interest-----	673,784 66
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	589,265 89
Agents' balances, representing business written prior to October 1, last-----	27,063 00
Bills receivable taken for fire risks-----	1,212 79
Cash in hands of United States trustee-----	384,625 40
Balances due other companies-----	1,281 37
Total ledger assets-----	<u>\$5,102,661 04</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$48,711 25
Interest due and accrued on other assets-----	1,474 09
Total-----	<u>\$50,185 34</u>
Gross assets-----	\$5,152,846 38

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$27,063 00
Bills receivable, past due, taken for marine, inland and fire risks-----	500 44
Overdue and accrued interest on bonds in default-----	4,000 00
Book value of ledger assets over market value, viz: bonds and stocks-----	248,797 34
Balances due from other companies-----	1,281 37
Special deposits to secure liabilities-----	58,700 00
Total-----	<u>340,342 15</u>
Total admitted assets-----	\$4,812,504 23

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$30,681 00	
Losses in process of adjustment, or in suspense-----	195,432 00	
Losses resisted -----	28,030 00	
Total claims for losses-----	\$254,143 00	
Deduct reinsurance -----	79,472 45	
Net amount of unpaid losses-----		\$174,670 55
Gross premiums (less reinsurance) received and re- ceivable upon all unexpired fire risks-----	\$2,723,913 68	
Unearned premiums at 50 per cent on inland naviga- tion risks -----	75,254 55	
Total unearned premiums as computed above-----		2,799,168 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		4,237 25
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		56,400 00
Contingent commissions or other charges due or accrued-----		6,800 00
Total -----		\$3,041,276 03
Losses, \$10,966.00; unearned premiums, \$34,775.87-----		45,741 87
Total liabilities, except capital stock-----		\$2,995,534 16
Surplus to policyholders-----		1,816,970 07
Total -----		\$4,812,504 23

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$629,106,528 00	\$6,178,911 84
Written during the year-----	471,715,489 00	4,315,549 24
Totals -----	\$1,100,822,017 00	\$10,494,461 08
Expired and terminated-----	403,048,901 00	3,899,168 89
In force at end of the year-----	\$697,773,116 00	\$6,595,292 19
Deduct amount reinsured-----	144,006,183 00	1,379,072 23
Net amount in force-----	\$553,766,933 00	\$5,216,219 96
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$4,955,839 00	\$120,929 57
Written during the year-----	10,691,988 00	218,796 58
Totals -----	\$15,647,827 00	\$339,726 15
Expired and terminated-----	8,786,500 00	172,356 92
In force at end of the year-----	\$6,861,327 00	\$167,369 23
Deduct amount reinsured-----	989,880 00	16,860 11
Net amount in force-----	\$5,871,447 00	\$150,509 12

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$150,125,007 00	\$756,688 60
More than one and not more than three years to run -----	288,381,811 00	1,253,932 44
More than three years to run-----	115,260,115 00	713,292 64
Net amount in force December 31, 1913----	\$553,766,933 00	\$2,723,913 68

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Automobile.
Gross risks written-----	\$24,572,753 00	\$527,035 00
Less -----	6,813,926 00	127,772 00
Net risks written-----	<u>\$17,758,827 00</u>	<u>\$389,263 00</u>
Gross premiums received-----	\$338,974 51	\$15,059 76
Less -----	90,324 49	3,289 55
Net premiums received-----	<u>\$248,650 02</u>	<u>\$11,770 21</u>
Net losses paid-----	116,316 44	3,875 23
Net losses incurred-----	112,921 44	3,875 23

LOS ANGELES FIRE INSURANCE COMPANY.

Los Angeles, Cal.

Year ending December 31, 1913.

(Incorporated April 11, 1910. Commenced business in California August 15, 1910.)

W. F. HOLT, President.

C. C. SPICER, Secretary.

CAPITAL.

Capital stock paid in cash-----	\$244,341 90	
Amount of ledger assets, December 31, of previous year -----	344,764 02	
Increase of paid-up capital during year-----	<u>841 90</u>	
Extended at -----		\$345,605 92

INCOME.

Gross premiums -----	\$146,056 43	
Deduct: Reinsurance premiums, fire, \$23,547.04; re- turn premiums, fire, \$33,312.32-----	<u>56,859 36</u>	
Total premiums(other than perpetuals)-----		\$89,197 07
Interest on mortgage loans-----	\$3,576 69	
Interest on collateral loans-----	667 91	
Interest on bonds and dividends on stocks-----	10,808 34	
Interest from other sources-----	<u>134 30</u>	
Total interest and rents-----		15,187 24
Stockholders' contribution to surplus-----		147 80
Commissions on reinsurance of entire outstanding premiums (un- earned) liability in the Home Insurance Company of New York--		33,286 70
Commissions on placed business-----		<u>185 27</u>
Total -----		\$138,004 08

DISBURSEMENTS.

Gross amount paid for losses-----	\$63,523 90	
Deduct amount received for salvage, fire, \$90.72; re- insurance, fire, \$8,861.87; disbursements, fire, \$56.31-----	<u>9,008 90</u>	
Net amount paid for losses-----		\$54,515 00
Expenses of adjustment, settlement of losses-----		1,008 82
Commissions or brokerage-----		28,380 18
Allowance to local agencies for miscellaneous agency expenses-----		1,081 88
Salaries and expenses of special and general agents-----		6,764 53
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		14,098 67
Rents, including company's occupancy of its own building-----		3,177 50
Advertising, printing and stationery-----		3,277 35
Postage, telegrams, telephone and express-----		1,056 71
Legal expenses -----		<u>1,257 35</u>

Amount brought forward-----	\$114,617 99
Furniture and fixtures-----	170 92
Maps, including corrections-----	714 05
Underwriters' boards and tariff associations-----	629 05
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	71 81
General, miscellaneous and petty expenses-----	1,329 25
State taxes on premiums-----	1,038 51
Insurance department licenses and fees-----	1,459 85
All other licenses, fees and taxes-----	150 10
Freight-----	20 46
Commissions on bond and stock sales-----	246 81
Profit and loss account-----	25 00
Paid account of contract J. Harvey Patterson-----	8,416 67
Adjustment, apportionment contribution by stockholders-----	313 85
Reinsurance effected with Home Insurance Company of New York (outstanding unearned premiums liability) (gross)-----	60,521 27
Loss on sale or maturity of ledger assets-----	4,053 46
Decrease in book value of ledger assets-----	11,813 76
Total disbursements-----	<u>\$205,592 81</u>
Balance-----	\$278,017 19

LEDGER ASSETS.

Mortgage loans on real estate-----	\$42,050 00
Book value of bonds and stocks-----	198,094 20
Cash in office-----	133 23
Deposits in trust companies and banks not on interest-----	11,618 26
Deposits in trust companies and banks on interest-----	20,711 57
Agents' balances, representing business written prior to October 1, last-----	5,250 32
Placed premiums outstanding-----	159 61
Total ledger assets-----	<u>\$278,017 19</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$878 32
Interest due and accrued on bonds-----	4,146 70
Interest due and accrued on other assets-----	435 92
Total-----	\$5,460 94
Reinsurance premiums due from other companies-----	410 28
Gross assets-----	<u>\$283,888,41</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	5,250 32
Total admitted assets-----	<u>\$278,638 09</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$1,833 50
Total claims for losses-----	\$1,833 50
Deduct reinsurance-----	625 53
Net amount of unpaid losses-----	\$1,207 97
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	1,000 00
Contingent commissions or other charges due or accrued-----	475 00
Balance of contract of J. Harvey Patterson-----	1,083 33
Total liabilities, except capital stock-----	<u>\$3,766 30</u>
Cash capital-----	\$244,341 90
Surplus over all liabilities-----	30,529 89
Surplus to policyholders-----	274,871 79
Total-----	<u>\$278,638 09</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,592,395 00
Less -----	2,592,395 00
Gross premiums received-----	\$45,723 37
Less -----	32,346 83
Net premiums received-----	\$13,376 54
Net losses paid-----	11,305 21
Net losses incurred-----	11,862 81

LUMBER INSURANCE COMPANY OF NEW YORK.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated June 1, 1904. Commenced business in California in 1907.)

G. A. MITCHELL, President.

R. H. McKELVEY, Secretary.

A. C. THORNTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year-----	\$899,976 10

INCOME.

Gross premiums -----	\$889,630 61
Deduct: Reinsurance premiums, fire, \$495,111.82; return premiums, fire, \$241,187.12-----	736,298 94
Total premiums (other than perpetuals)-----	\$153,331 67
Interest on bonds and dividends on stocks-----	\$26,332 22
Interest from other sources-----	1,713 89
Total interest and rents-----	28,046 11
Agents' balances previously charged off-----	916 70
Increase in book value of ledger assets-----	294 58
Total income -----	\$182,589 06
Total -----	\$1,082,565 16

DISBURSEMENTS.

Gross amount paid for losses-----	\$504,436 11
Deduct amount received for salvage, fire, \$1,356.96; reinsurance, fire, \$198,014.39; discount, fire, \$232.56	199,603 91
Net amount paid for losses-----	\$304,832 20
Expenses of adjustment, settlement of losses-----	6,582 28
Commissions or brokerage-----	39,577 04
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	12,928 22
Rents, including company's occupancy of its own buildings-----	1,246 18
Advertising, printing and stationery-----	62 72
Legal expenses -----	4,791 45
Underwriters' boards and tariff associations-----	3,929 26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	177 48
State taxes on premiums-----	6,356 87
Insurance department licenses and fees-----	4,633 27
All other licenses, fees and taxes-----	69 43
Other disbursements -----	1,448 03

Amount brought forward.....	\$386,634 43
Agents' balances charged off.....	184 37
Loss on sale or maturity of ledger assets.....	12,748 66
Decrease in book value of ledger assets.....	294 17
Total disbursements	<u>\$399,861 63</u>
Balance.....	\$682,703 53

LEDGER ASSETS.

Book value of bonds and stocks.....	\$518,852 48
Deposits in trust companies and banks on interest.....	42,585 06
Agents' balances, representing business written subsequent to October 1, last.....	121,229 88
Redmond & Co.....	36 11
Total ledger assets.....	<u>\$682,703 53</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	5,647 48
Gross assets	<u>\$688,351 01</u>

Deduct Assets Not Admitted.

Book value of ledger assets over market value, viz: Bonds.....	65,382 48
Total admitted assets.....	<u>\$622,968 53</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$27,167 82
Losses in process of adjustment, or in suspense.....	61,254 53
Losses resisted	9,000 00
Total claims for losses.....	<u>\$97,422 35</u>
Deduct reinsurance	<u>37,549 75</u>
Net amount of unpaid losses.....	\$59,872 60
Unearned premiums at 50 per cent on inland navigation risks.....	18,283 80
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	4,000 00
Total liabilities, except capital stock.....	<u>\$82,156 40</u>
Cash capital	\$400,000 00
Surplus over all liabilities.....	<u>140,812 13</u>
Surplus to policyholders.....	540,812 13
Total.....	<u>\$622,968 53</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$48,187,094 00	\$617,476 64
Written during the year.....	71,361,296 00	889,630 61
Excess of original premiums over amount received for reinsurance		12,251 16
Totals	<u>\$119,548,390 00</u>	<u>\$1,519,358 41</u>
Expired and terminated.....	65,253,177 00	829,110 33
In force at end of the year.....	\$54,295,213 00	\$690,248 08
Deduct amount reinsured.....	51,876,129 00	653,918 79
Net amount in force.....	<u>\$2,419,084 00</u>	<u>\$36,329 29</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$2,390,084 00	\$35,985 31
More than one and not more than three years to run.....	26,000 00	276 48
More than three years to run.....	3,000 00	67 50
Net amount in force December 31, 1913.....	<u>\$2,419,084 00</u>	<u>\$36,329 29</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance \$32,300 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,414,404 00
Less -----	1,863,452 00
Net risks written-----	<u>\$550,952 00</u>
Gross premiums received-----	\$33,981 17
Less -----	18,373 42
Net premiums received-----	<u>\$15,607 75</u>
Net losses paid-----	17,139 14
Net losses incurred-----	18,071 14

THE LUMBER MUTUAL FIRE INSURANCE COMPANY.

Boston, Mass.

Year ending December 31, 1913.

(Incorporated February 13, 1895. Commenced business in California January 24, 1912.)

GEORGE W. GALE, President.

HARRY E. STONE, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$755,448 23

INCOME.

Gross premiums -----	\$522,989 72	
Deduct: Return premiums-----	57,998 27	
Total premiums -----		\$464,991 45
Interest on bonds-----	\$24,369 46	
Interest from other sources-----	3,885 35	
Total interest -----		28,254 81
From Gale and Stone, agents-----		22,000 00
Profit on sale or maturity of ledger assets-----		252 54
Increase in book value of ledger assets-----		376 24
Total income -----		<u>\$515,875 04</u>
Total -----		<u>\$1,271,323 27</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$198,296 69	
Deduct amount received for discount-----	642 50	
Net amount paid for losses-----		\$197,654 19
Expenses of adjustment, settlement of losses-----		335 44
Commissions or brokerage-----		25,066 30
Allowance to local agencies for miscellaneous agency expenses-----		2,343 41
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		40,012 94
Rents -----		4,200 00
Advertising, printing and stationery-----		2,435 23
Postage, telegrams, telephones and express-----		1,160 96
Legal expenses -----		1,047 48
Furniture and fixtures-----		152 43
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		230 07

Amount brought forward-----	\$274,638 36
Inspections and surveys-----	5,298 59
State taxes on premiums-----	7,898 18
Insurance department licenses and fees-----	1,231 75
All other licenses, fees and taxes-----	5,646 42
Other disbursements-----	2,490 08
Dividends to policyholders-----	172,437 36
Agents' balances charged off-----	125 67
Loss on sale or maturity of ledger assets-----	382 05
Decrease in book value of ledger assets-----	474 04
Total disbursements-----	<u>\$470,622 59</u>
Balance-----	<u>\$800,700 68</u>

LEDGER ASSETS.

Book value of bonds-----	\$673,471 84
Cash in office-----	885 38
Deposits in trust companies and banks on interest-----	106,187 56
Agents' balances, representing business written subsequent to October 1, last-----	19,779 89
Agents' balances, representing business written prior to October 1, last-----	183 52
Cash in office—mileage account-----	192 49
Total ledger assets-----	<u>\$800,700 68</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$8,659 89
Interest due and accrued on other assets-----	175 00
Total-----	<u>\$8,834 89</u>
Amount due from Gale and Stone, Agents-----	12,652 91
Cash held for agency expenses-----	663 12
Gross assets-----	<u>\$822,851 60</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$183 52
Value of ledger assets over market value-----	40,056 84
Amount due from Gale and Stone, Agents-----	12,652 91
Total-----	<u>52,893 27</u>
Total admitted assets-----	<u>\$769,958 33</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$783 47
Losses resisted-----	3,171 25
Total claims for losses-----	<u>\$3,954 72</u>
Net amount of unpaid losses-----	83,954 72
Unearned premiums-----	221,145 13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	88 64
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	6,256 06
Reserve for federal income tax-----	11 67
Total amount of all liabilities-----	<u>\$231,456 22</u>
Surplus-----	<u>538,502 11</u>
Total liabilities and surplus-----	<u>\$769,958 33</u>

RISKS AND PREMIUMS.

	Amount of Risk.	Gross Cash Premiums Thereon.	Notes or Contingent Premiums.
In force December 31, 1912-----	\$18,187,912 00	\$407,769 51	\$1,223,308 53
Written during the year-----	23,365,854 00	522,989 72	1,568,969 16
Totals -----	\$41,553,766 00	\$930,759 23	\$2,792,277 69
Expired and terminated-----	21,743,187 00	488,468 97	1,465,406 91
In force at end of the year-----	\$19,810,579 00	\$442,290 26	\$1,326,870 78
Net amount in force-----	\$19,810,579 00	\$442,290 26	\$1,326,870 78

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$19,810,579 00	\$442,290 26

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$20,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$647,750 00
Less -----	194,884 98
Net risks written-----	\$452,865 02
Gross premiums received-----	\$10,822 72
Less -----	2,007 01
Net premiums received-----	\$8,815 71
Net losses paid-----	10,205 76
Net losses incurred-----	10,207 76

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY.

Mansfield, Ohio.

Year ending December 31, 1913.

(Incorporated September 11, 1895. Commenced business in California in 1912.)

E. S. NAIL, President.

W. H. G. KEGG, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

MUTUAL.

Amount of ledger assets December 31 of previous year-----	\$582,413 47
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INCOME.

Gross premiums-----	\$493,832 54
Deduct: Reinsurance, \$144,84; return premiums, \$58,159.37 -----	58,304 21
Total premiums-----	\$435,528 33
Interest on mortgage loans-----	\$2,782 56
Interest on bonds and dividends on stocks-----	19,104 41
Interest from other sources-----	157 21
Total interest and rents-----	22,044 18
Losses subrogated-----	2,876 56
Profit on sale or maturity of ledger assets-----	496 37
Increase in book value of ledger assets-----	250 00
Total income-----	\$461,195 44
Total-----	\$1,043,608 91

DISBURSEMENTS.

Gross amount paid for losses-----	\$191,220 46	
Deduct amount received for discount-----	675 87	
Net amount paid for losses-----		\$190,562 59
Expenses of adjustment, settlement of losses-----		905 42
Commissions or brokerage-----		29,304 70
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		27,163 36
Advertising, printing and stationery-----		2,984 07
Postage, telegrams, telephones and express-----		1,489 94
Legal expenses-----		699 63
Underwriters' boards and tariff associations-----		50 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		631 95
Inspections and surveys-----		12,662 21
Repairs and expenses on real estate-----		716 68
Taxes on real estate-----		134 28
State taxes on premiums-----		6,830 59
Insurance department licenses and fees-----		1,330 48
All other licenses, fees and taxes-----		933 71
Other disbursements-----		6,643 50
Dividends to policyholders-----		161,211 44
Decrease in book value of ledger assets-----		711 20
Total disbursements-----		<u>\$444,965 75</u>
Balance-----		\$598,643 16

LEDGER ASSETS.

Book value of real estate-----	\$23,700 00
Mortgage loans on real estate-----	57,550 00
Book value of bonds and stocks-----	468,468 15
Cash in office-----	5,751 01
Deposits in trust companies and banks not on interest-----	10,182 30
Deposits in trust companies and banks on interest-----	8,434 36
Agents' balances, representing business written subsequent to October 1, last-----	23,557 34
Cash in branch office of the company, Pittsburg, Pa.-----	1,000 00
Total ledger assets-----	<u>\$598,643 16</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$651 05
Interest due and accrued on bonds-----	4,714 60
Total-----	5,365 65
Market value of bonds and stocks over book value-----	615 20
Gross assets-----	<u>\$604,624 01</u>

LIABILITIES.

Losses in process of adjustment, or in suspense----	\$945 00
Losses resisted-----	2,500 00
Total claims for losses-----	\$3,445 00
Unearned premiums-----	211,411 74
Dividends declared and unpaid to policyholders-----	2,497 61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	5,000 00
Contingent commissions or other charges due or accrued-----	1,924 92
Return premiums-----	461 32
Total amount of all liabilities-----	<u>\$225,240 59</u>
Surplus-----	379,383 42
Total liabilities and surplus-----	<u>\$604,624 01</u>

RISKS AND PREMIUMS.

	Amount of Risk.	Gross Cash Premiums Thereon.	Notes or Contingent Premiums.
In force December 31, 1912-----	\$17,731,542 00	\$390,103 38	\$1,170,310 14
Written during the year-----	22,572,063 00	493,832 54	1,481,497 62
Totals -----	\$40,303,605 00	\$883,935 92	\$2,651,807 76
Expired and terminated-----	20,574,537 00	460,967 60	1,382,902 80
In force at end of the year-----	\$19,729,068 00	\$422,968 32	\$1,268,904 96
Deduct amount reinsured-----	8,500 00	144 84	
Net amount in force-----	\$19,720,568 00	\$422,823 48	\$1,268,904 96

Recapitulation of Fire Risks in Force and Premiums Thereon.

In force, having from date of policy not more than	Risks.	Premiums.
one year to run-----	\$19,720,568 00	\$422,823 48

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$20,000 00
---	-------------

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$847,750 00
Less -----	227,184 00
Net risks written-----	\$620,566 00
Gross premiums received-----	\$13,702 16
Less -----	2,708 54
Net premiums received-----	\$10,993 62
Net losses paid-----	10,588 47
Net losses incurred-----	10,638 47

MECHANICS AND TRADERS' INSURANCE COMPANY.

New Orleans, La.

Year ending December 31, 1913.

(Incorporated October 15, 1869. Commenced business in California in 1906.)

JAMES NICHOLS, President.

T. B. NORTON, Secretary.

WAYMAN & HENRY, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00
Amount of ledger assets December 31 of previous year-----	\$1,505,476 33

INCOME.

	Fire.	Marine and Inland.
Gross premiums -----	\$1,360,568 24	\$1,011 98
Deduct: Reinsurance premiums, fire, -		
\$377,754.63; marine and inland,		
\$425.06; return premiums, fire,		
\$239,952.34 -----	617,706 97	425 06
Total premiums (other than per-		
petuals) -----	\$742,861 27	586 92
Interest on bonds and dividends on stocks-----	\$58,173 50	
Interest from other sources-----	374 52	
Rents, including company's occupancy of its own		
buildings -----		3,600 00
Total interest and rents-----		62,148 02

Amount brought forward.....	\$805,596 21
Borrowed money: National Fire Insurance Company (Western Department), \$20,500; Isidore Newman & Son, New Orleans, \$16,000	36,500 00
Total income	\$842,096 21
Total.....	\$2,347,572 54

DISBURSEMENTS.

Gross amount paid for losses.....	\$592,367 43
Deduct amount received for salvage, fire, \$8,178.33; reinsurance, fire, \$231,259.56	239,437 89
Net amount paid for losses.....	\$352,929 54
Expenses of adjustment, settlement of losses.....	7,094 49
Commissions or brokerage.....	130,129 37
Allowance to local agencies for miscellaneous agency expenses.....	80 69
Salaries and expenses of special and general agents.....	61,005 90
Salaries, fees and other charges of officers, directors, trustees, agents and employees	5,028 95
Rents, including company's occupancy of its own buildings.....	3,628 99
Advertising, printing and stationery.....	7,228 57
Postage, telegrams, telephone and express.....	4,866 03
Legal expenses	2,101 61
Furniture and fixtures.....	4 50
Maps, including corrections.....	282 63
Underwriters' boards and tariff associations.....	9,873 09
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	7,702 48
Inspections and surveys.....	1,245 76
Repairs and expenses on real estate.....	22 16
Taxes on real estate.....	1,093 75
State taxes on premiums.....	14,056 42
Insurance department licenses and fees.....	4,735 25
All other licenses, fees and taxes.....	7,292 11
Interest on borrowed money.....	80 00
Borrowed money repaid.....	45,500 00
Mercantile reports	50 00
Traveling expenses	100 00
Office expenses, \$309.52; premiums on surety bonds, \$35.00; other miscellaneous expense, \$56.95.....	401 47
Interest and dividends to stockholders.....	12,000 00
Loss on sale or maturity of ledger assets.....	1,031 25
Decrease in book value of ledger assets.....	53,922 48
Total disbursements	\$733,487 49
Balance	\$1,614,085 05

LEDGER ASSETS.

Book value of real estate.....	\$22,000 00
Book value of bonds and stocks.....	1,367,537 24
Cash in office.....	4,988 59
Deposits in trust companies and banks not on interest.....	10,734 75
Deposits in trust companies and banks on interest.....	58,906 23
Agents' balances, representing business written subsequent to October 1, last.....	148,751 85
Agents' balances, representing business written prior to October 1, last	1,166 39
Total ledger assets.....	\$1,614,085 05

Non-Ledger Assets.

Interest due and accrued on bonds.....	23,543 33
Market value of real estate over book value.....	1,500 00
Gross assets	\$1,639,128 38

Gross assets ----- \$1,639,128 38

Deduct Assets Not Admitted.

Agents' balances, representing business written prior
to October 1, last----- \$1,166 39
Book value of ledger assets over market value, viz:
Bonds, \$65,619.39; stocks, \$50,628.45----- 116,247 84
Total ----- 117,414 23
Total admitted assets----- \$1,521,714 15

LIABILITIES.

Losses adjusted and unpaid, due and not due----- \$9,183 39
Losses in process of adjustment, or in suspense----- 74,485 34
Losses resisted ----- 32,314 26
Total claims for losses----- \$115,937 99
Deduct reinsurance ----- 49,646 40
Net amount of unpaid losses----- \$66,291 59
Gross premiums (less reinsurance) received and receiv-
able upon all unexpired fire risks----- \$1,120,891 29
Total unearned premiums as computed above----- 588,127 84
Estimated amount hereafter payable for federal, state and other
taxes based upon the business of the year of this statement----- 15,772 25
Contingent commissions or other charges due or accrued----- 4,227 75
Total liabilities, except capital stock----- \$674,419 43
Cash capital ----- \$300,000 00
Surplus over all liabilities----- 547,294 72
Surplus over all liabilities----- 847,294 72
Total ----- \$1,521,714 15

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$140,875,933 00	\$1,493,673 92
Written during the year-----	125,675,441 00	1,360,568 24
Totals -----	\$266,551,374 00	\$2,854,242 16
Expired and terminated-----	113,691,582 00	1,251,329 58
In force at end of the year-----	\$152,859,792 00	\$1,602,912 58
Deduct amount reinsured-----	47,552,375 00	482,021 29
Net amount in force-----	\$105,307,417 00	\$1,120,891 29
	Marine and Inland risks.	Premiums.
Written during the year-----	\$220,172 00	\$1,011 98
Expired and terminated-----	220,172 00	1,011 98

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$38,088,865 00	\$441,233 93
More than one and not more than three years to run	53,032,402 00	517,804 43
More than three years to run-----	14,186,150 00	161,852 93
Net amount in force December 31, 1913-----	\$105,307,417 00	\$1,120,891 29

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$25,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$6,885,474 00
Less	2,147,875 00
Net risks written.....	\$4,737,599 00
Gross premiums received.....	\$85,434 07
Less	28,175 02
Net premiums received.....	\$57,259 05
Net losses paid.....	19,405 99
Net losses incurred.....	23,218 18

MERCHANTS' FIRE ASSURANCE CORPORATION
OF NEW YORK.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated February 9, 1910. Commenced business in California in 1910.)

EDWARD L. BALLARD, President.

ASSOCIATED UNDERWRITERS, INC., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash.....	\$200,000 00
Amount of ledger assets December 31 of previous year.....	\$819,129 31

INCOME.

Gross premiums	\$607,846 92
Deduct: Reinsurance premiums, fire, \$93,336.36; re- turned premiums, fire, \$131,056.93.....	224,393 29
Total premiums (other than perpetuals).....	\$383,453 63
Interest on mortgage loans.....	\$9,390 28
Interest on bonds and dividends on stocks.....	25,208 50
Total interest and rents.....	34,598 78
From other sources.....	1,740 65
Profit on sale or maturity of ledger assets.....	4,166 26
Increase in book value of ledger assets.....	3,168 00
Total income	\$427,127 32
Total.....	\$1,246,256 63

DISBURSEMENTS.

Gross amount paid for losses.....	\$192,826 95
Deduct amount received for salvage, fire, \$3,722.11; reinsurance, fire, \$29,301.23.....	33,023 34
Net amount paid for losses.....	\$159,803 61
Expenses of adjustment, settlement of losses.....	2,960 17
Commissions or brokerage.....	69,587 13
Allowance to local agencies for miscellaneous agency expenses.....	186 87
Salaries, fees and other charges of officers, directors, trustees, agents and employes	24,914 73
Rents, including company's occupancy of its own buildings.....	1,886 68
Advertising, printing and stationery.....	1,050 36
Postage, telegrams, telephone and express.....	1,019 40
Legal expenses	7 50
Furniture and fixtures.....	484 45

Maps, including corrections-----	\$819 17
Underwriters' boards and tariff associations-----	1,953 18
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	2,862 02
Inspections and surveys-----	40 00
State taxes on premiums-----	3,895 92
Insurance department licenses and fees-----	1,625 40
Other disbursements-----	627 12
Traveling and miscellaneous-----	2,538 90
Interest and dividends to stockholders-----	20,000 00
Loss on sale or maturity of ledger assets-----	7,590 64
Decrease in book value of ledger assets-----	85,956 90
Total disbursements-----	<u>\$389,810 15</u>
Balance-----	<u>\$856,446 48</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	\$200,150 00
Book value of bonds and stocks-----	552,985 00
Deposits in trust companies and banks on interest-----	36,897 18
Agents' balances, representing business written subsequent to Oc- tober 1, last-----	66,414 30
Total ledger assets-----	<u>\$856,446 48</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$2,312 93
Interest due and accrued on bonds-----	1,341 00
Interest due and accrued on other assets-----	3,314 01
Total-----	<u>6,967 94</u>
Total admitted assets-----	<u>\$863,414 42</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$29,378 00
Deduct reinsurance-----	168 00
Net amount of unpaid losses-----	\$29,210 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	261,495 28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	2,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	5,000 00
Total liabilities, except capital stock-----	<u>\$298,205 28</u>
Cash capital-----	\$200,000 00
Surplus over all liabilities-----	365,209 14
Surplus to policyholders-----	<u>565,209 14</u>
Total-----	<u>\$863,414 42</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$43,764,123 00	\$444,652 87
Written during the year-----	62,575,079 00	607,846 92
Excess of original premiums over amount received for reinsurance-----		18,683 73
Totals-----	<u>\$106,339,202 00</u>	<u>\$1,071,183 52</u>
Expired and terminated-----	47,679,049 00	462,654 00
In force at end of the year-----	\$58,660,153 00	\$608,529 52
Deduct amount reinsured-----	11,392,733 00	111,718 30
Net amount in force-----	<u>\$47,267,420 00</u>	<u>\$496,811 22</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$28,371,735 00	\$289,052 33
More than one and not more than three years to run-----	16,563,321 00	178,429 84
More than three years to run-----	2,332,364 00	29,329 05
Net amount in force December 31, 1913-----	\$47,267,420 00	\$496,811 22

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$20,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,164,132 00
Less -----	1,304,946 00
Net risks written-----	\$1,859,186 00
Gross premiums received-----	\$49,087 94
Less -----	18,771 66
Net premiums received-----	\$30,316 28
Net losses paid-----	7,195 05
Net losses incurred-----	6,838 05

THE MERCHANTS' FIRE INSURANCE COMPANY.

Denver, Col.

Year ending December 31, 1913.

(Incorporated July 1, 1907. Commenced business in California August, 1910.)

W. J. GALLIGAN, President.

J. R. GARDNER, Secretary.

CLARENCE DE VEUVE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$397,457 61

INCOME.

Gross premiums-----	\$184,580 62
Deduct: Reinsurance premiums, fire, \$24,026.40; re- turn premiums, fire, \$37,718.83-----	61,745 23
Total premiums (other than perpetuals)-----	\$122,835 39
Interest on mortgage loans-----	\$17,719 26
Interest on collateral loans-----	57 61
Interest on bonds and dividends on stocks-----	4,833 10
Interest from other sources-----	1,511 31
Total interest and rents-----	24,121 28
Commissions on loans-----	502 50
Total income-----	\$147,459 17
Total-----	\$544,916 78

DISBURSEMENTS.

Gross amount paid for losses-----	\$58,239 23
Deduct amount received for reinsurance, fire-----	5,937 12
Net amount paid for losses-----	\$52,302 11
Expenses of adjustment, settlement of losses-----	983 45
Commissions or brokerage-----	31,416 92
Salaries and expenses of special and general agents-----	3,858 83

Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	\$9,396 43
Rents, including company's occupancy of its own buildings-----	1,200 00
Advertising, printing and stationery-----	1,451 62
Postage, telegrams, telephone and express-----	1,346 54
Legal expenses-----	75 00
Furniture and fixtures-----	279 35
Maps, including corrections-----	511 02
Underwriters' boards and tariff associations-----	1,992 12
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	226 00
State taxes on premiums-----	1,913 94
Insurance department licenses and fees-----	1,084 00
All other licenses, fees and taxes-----	977 03
Miscellaneous expense-----	1,875 30
Interest and dividends to stockholders-----	16,000 00
Decrease in book value of ledger assets-----	802 50
Total disbursements-----	<u>\$127,692 16</u>
Balance-----	\$417,224 62

LEDGER ASSETS.

Mortgage loans on real estate-----	\$238,672 75
Loans secured by pledge of bonds, stocks or other collaterals-----	382 86
Book value of bonds and stocks-----	116,443 00
Cash in office-----	6,839 69
Deposits in trust companies and banks on interest-----	34,234 49
Agents' balances, representing business written subsequent to October 1, last-----	20,220 88
Agents' balances, representing business written prior to October 1, last-----	248 90
Bills receivable taken for fire risks prior to October 1, 1913-----	112 05
W. C. Boyer loan (insurance paid by company)-----	70 00
Total ledger assets-----	<u>\$417,224 62</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$5,986 35
Interest due and accrued on bonds-----	2,127 60
Interest due and accrued on other assets-----	611 25
Total-----	<u>8,725 20</u>
Fixtures, furniture and equipment-----	3,368 67
Gross assets-----	<u>\$429,318 49</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$3,368 67
Agents' balances, representing business written prior to October 1, last-----	248 90
Bills receivable, past due, taken for marine, inland and fire risks-----	112 05
Total-----	<u>3,729 62</u>
Total admitted assets-----	<u>\$425,588 87</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$6,191 06
Total unearned premiums as computed above-----	102,872 13
Tax on premiums-----	1,948 86
Total liabilities (except capital stock)-----	<u>\$111,011 99</u>
Cash capital-----	\$200,000 00
Surplus over all liabilities-----	114,576 88
Surplus to policyholders-----	<u>314,576 88</u>
Total-----	<u>\$425,588 87</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$13,498,978 00	\$196,740 32
Written during the year	12,724,460 00	184,580 62
Excess of original premiums over amount received for reinsurance		432 57
Totals	\$26,223,438 00	\$381,753 51
Expired and terminated	9,575,479 00	153,412 60
In force at end of the year	\$16,647,959 00	\$228,340 91
Deduct amount reinsured	1,742,337 00	31,022 56
Net amount in force	\$14,905,622 00	\$197,318 35

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$5,287,778 00	\$70,961 11
More than one and not more than three years to run	8,480,191 00	105,624 09
More than three years to run	1,137,653 00	20,733 15
Net amount in force December 31, 1913	\$14,905,622 00	\$197,318 35

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$15,000 00
Amount loaned to stockholders not officers	12,250 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written	\$933,659 00
Net premiums received	16,503 59
Net losses paid	2,327 87
Net losses incurred	5,250 36

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

Detroit, Mich.

Year ending December 31, 1913.

(Incorporated 1880. Commenced business in California in 1901.)

D. M. FERRY, JR., President.

H. E. EVERETT, Secretary.

C. A. HENRY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets december 31 of previous year	\$1,451,197 48

INCOME.

Gross premiums	\$1,092,573 18
Deduct: Reinsurance premiums, fire, \$180,011.26; re- turn premiums, fire, \$210,160.53	390,171 79
Total premiums (other than perpetuals)	\$702,401 39
Interest on mortgage loans	\$30,479 25
Interest on bonds and dividends on stocks	27,480 70
Interest from other sources	4,556 75
Total interest and rents	62,516 70
Agents' balances previously charged off	50 00
Increase in book value of ledger assets	73,923 01
Total income	\$838,891 10
Total	\$2,290,088 58

DISBURSEMENTS.

Gross amount paid for losses-----	\$534,446 55
Deduct amount received for salvage, fire, \$2,526.00; reinsurance, fire, \$137,838.57; disbursements, fire, \$437.04 -----	140,801 61
Net amount paid for losses-----	\$393,644 94
Expenses of adjustment, settlement of losses-----	7,374 60
Commissions or brokerage-----	176,850 84
Allowance to local agencies for miscellaneous agency expenses-----	1,042 77
Salaries and expenses of special and general agents-----	21,302 21
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	24,088 56
Rents, including company's occupancy of its own buildings-----	4,999 92
Advertising, printing and stationery-----	18,001 30
Postage, telegrams, telephone and express-----	4,257 19
Legal expenses -----	2,050 33
Furniture and fixtures-----	604 00
Maps, including corrections-----	2,660 10
Underwriters' boards and tariff associations-----	8,840 50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	7,849 38
Inspections and surveys-----	7,433 32
Repairs and expenses on real estate-----	2,087 24
State taxes on premiums-----	18,105 37
Insurance department licenses and fees-----	3,666 48
All other licenses, fees and taxes-----	6,414 08
Interest and dividends to stockholders-----	40,000 00
Agents' balances charged off-----	30 05
Decrease in book value of ledger assets-----	780 00
Total disbursements -----	\$752,083 18
Balance -----	\$1,538,005 40

LEDGER ASSETS.

Book value of real estate-----	\$95,652 51
Mortgage loans on real estate-----	550,401 08
Book value of bonds and stocks-----	651,250 00
Cash in office-----	26,704 11
Deposits in trust companies and banks not on interest-----	47,711 28
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	160,674 22
Agents' balances, representing business written prior to October 1, last -----	2,379 72
Other ledger assets-----	3,232 48
Total ledger assets-----	\$1,538,005 40

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$7,874 25
Interest due and accrued on bonds-----	8,799 15
Interest due and accrued on other assets-----	594 87
Total -----	17,268 27
Gross assets -----	\$1,555,273 67

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$2,379 72
Book value of ledger assets over market value-----	5,450 00
Total -----	7,829 72
Total admitted assets-----	\$1,547,443 95

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$21,906 58	
Losses in process of adjustment, or in suspense-----	53,551 05	
Losses resisted -----	5,784 15	
Total claims for losses-----	\$81,241 78	
Deduct reinsurance -----	14,679 91	
Net amount of unpaid losses-----		\$66,561 87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		663,473 15
Dividends declared and unpaid, to stockholders-----		20,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		863 94
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		9,000 00
Contingent commissions or other charges due or accrued-----		3,359 75
Total liabilities, except capital stock-----		\$763,258 71
Cash capital -----	\$400,000 00	
Surplus over all liabilities-----	384,185 24	
Surplus to policyholders-----		784,185 24
Total -----		\$1,547,443 95

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$6,420,378 00
Less -----	2,332,750 00
Net risks written-----	\$4,087,628 00
Gross premiums received-----	\$93,267 23
Less -----	32,868 45
Net premiums received-----	\$60,398 78
Net losses paid-----	33,468 56
Net losses incurred-----	31,471 07

MICHIGAN COMMERCIAL INSURANCE COMPANY.

Lansing, Mich.

Year ending December 31, 1913.

(Incorporated December, 1904. Commenced business in California in 1908).

F. D. BENNETT, President.

A. D. BAKER, Secretary.

GEO. W. BROOKS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year-----		\$851,897 17

INCOME.

Gross premiums -----	\$1,016,623 19	\$85,518 45	
Deduct: Reinsurance premiums, fire, \$325,951.66; marine and inland, \$46,109.64; return premiums, fire, \$215,054.17; marine and inland, \$18,768.65 -----	541,005 83	64,878 29	
Total premiums (other than per- petuals) -----	\$475,617 36	\$20,640 16	\$496,257 52

Amount brought forward.....		\$496,257 52
Interest on mortgage loans.....	\$29,081 48	
Interest on bonds and dividends on stocks.....	5,927 50	
Interest from other sources.....	1,708 46	
Rents, including company's occupancy of its own buildings.....	1,577 28	
Total interest and rents.....		38,294 72
Total income.....		\$534,552 24
Total.....		\$1,386,449 41

DISBURSEMENTS.

Gross amount paid for losses.....	\$429,555 65	\$29,663 66	
Deduct amount received for salvage, fire, \$3,643.76; reinsurance, fire, \$193,367.72; marine and inland, \$20,886 15.....	197,011 48	20,886 15	
Net amount paid for losses.....	\$232,544 17	\$8,777 51	\$241,321 68
Expenses of adjustment, settlement of losses.....			7,351 17
Commissions or brokerage.....			84,413 63
Allowance to local agencies for miscellaneous agency expenses.....			224 07
Salaries and expenses of special and general agents.....			43,369 21
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			21,487 23
Rents, including company's occupancy of its own buildings.....			3,600 00
Advertising, printing and stationery.....			8,639 18
Postage, telegrams, telephone and express.....			6,611 34
Legal expenses.....			394 47
Furniture and fixtures.....			577 41
Maps, including corrections.....			1,749 89
Underwriters' boards and tariff associations.....			5,526 07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			6,086 51
Inspections and surveys.....			5,061 11
Repairs and expenses on real estate.....			195 94
Taxes on real estate.....			168 33
State taxes on premiums.....			11,392 28
Insurance department licenses and fees.....			4,737 48
All other licenses, fees and taxes.....			10,449 61
Other disbursements.....			3,217 37
Loss on sale or maturity of ledger assets.....			241 70
Total disbursements.....			\$466,815 68
Balance.....			\$919,633 73

LEDGER ASSETS.

Book value of real estate.....	\$13,993 75
Mortgage loans on real estate.....	596,428 73
Book value of bonds and stocks.....	131,000 00
Deposits in trust companies and banks on interest.....	118,893 06
Agents' balances, representing business written subsequent to October 1, last.....	50,218 33
Agents' balances, representing business written prior to October 1, last.....	9,099 86
Total ledger assets.....	\$919,633 73

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$9,511 70
Interest due and accrued on bonds.....	1,721 53
Interest due and accrued on other assets.....	165 97
Total.....	11,399 20
Market value of real estate over book value.....	1,204 33
Gross assets.....	\$932,237 26

Gross assets -----		\$932,237 26
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last -----	\$9,099 86	
Bonds -----	2,048 00	
Total -----		\$11,147 86
Total admitted assets -----		\$921,089 40

LIABILITIES.

Losses adjusted and unpaid, due and not due -----	\$27,823 16	
Losses in process of adjustment, or in suspense -----	62,075 56	
Losses resisted -----	16,708 16	
Total claims for losses -----	\$106,606 88	
Deduct reinsurance -----	61,942 52	
Net amount of unpaid losses -----		\$44,664 36
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks -----	\$272,950 43	
Unearned premiums at 50 per cent on inland navigation risks -----	397 70	
Unearned premiums at 50 per cent on marine risks -----	4,474 01	
Total unearned premiums as computed above -----		277,822 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ---		2,250 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----		14,500 00
Contingent commissions or other charges due or accrued -----		350 00
Total liabilities, except capital stock -----		\$339,586 50
Cash capital -----	\$400,000 00	
Surplus over all liabilities -----	181,502 90	
Surplus to policyholders -----		581,502 90
Total -----		\$921,089 40

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912 -----	\$134,728,238 00	\$1,508,991 62
Written during the year -----	88,209,448 00	1,016,623 19
Totals -----	\$222,937,686 00	\$2,525,614 81
Expired and terminated -----	94,630,350 00	1,114,792 98
In force at end of the year -----	\$128,307,336 00	\$1,410,821 83
Deduct amount reinsured -----	84,154,727 00	894,110 11
Net amount in force -----	\$44,152,609 00	\$516,711 72
	Marine and Inland risks.	Premiums.
In force December 31, 1912 -----	\$2,541,515 00	\$72,039 65
Written during the year -----	3,738,347 00	85,518 45
Totals -----	\$6,279,862 00	\$157,558 10
Expired and terminated -----	4,416,020 00	104,629 85
In force at end of the year -----	\$1,863,842 00	\$52,928 25
Deduct amount reinsured -----	1,677,520 00	\$43,582 53
Net amount in force -----	\$186,322 00	\$9,345 72

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$33,548,601 00	\$413,840 34
More than one and not more than three years to run -----	9,007,326 00	84,782 03
More than three years to run -----	1,596,682 00	18,089 35
Net amount in force December 31, 1913 -----	\$44,152,609 00	\$516,711 72

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance... \$40,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$4,436,921 00
Less	1,163,431 00
Net risks written.....	\$3,273,490 00
Gross premiums received.....	\$73,756 05
Less	22,535 72
Net premiums received.....	\$51,220 33
Net losses paid.....	26,753 05
Net losses incurred.....	17,077 85

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY.

North Side, Pittsburgh, Pa.

Year ending December 31, 1913.

(Incorporated December 28, 1910. Commenced business in California in 1911.)

SAMUEL MCKNIGHT, President.

II. M. SCHMITT, Secretary.

JAMES F. COBB, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash.....\$1,000,000 00
Amount of ledger assets December 31 of previous year..... \$3,283,596 92

INCOME.

Gross premiums.....	\$2,292,119 73
Deduct: Reinsurance premiums, fire, \$403,405.04; re- turn premiums, fire, \$413,960.71.....	817,365 75
Total premiums (other than perpetuals).....	\$1,474,753 98
Interest on mortgage loans.....	\$148,462 64
Interest on collateral loans.....	5,466 79
Interest on bonds and dividends on stocks.....	5,369 31
Interest from other sources.....	2,692 31
Rents, including company's occupancy of its own build- ings	10,948 75
Total interest and rents.....	172,939 80
Sale of real estate (per Schedule X).....	2,500 00
Agents' balances previously charged off.....	264 45
Total income	\$1,650,458 23
Total.....	\$4,934,055 15

DISBURSEMENTS.

Gross amount paid for losses.....	\$949,253 91
Deduct amount received for salvage, fire, \$4,180.51; reinsurance, fire, \$147,141.65.....	151,322 16
Net amount paid for losses.....	\$797,931 75
Expenses of adjustment, settlement of losses.....	21,308 40
Commissions or brokerage.....	431,614 37
Allowance to local agencies for miscellaneous agency expenses.....	25,756 38
Salaries and expenses of special and general agents.....	32,858 36
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	68,349 41

Amount brought forward-----	\$1,377,818 67
Rents, including company's occupancy of its own buildings-----	6,000 00
Advertising, printing and stationery-----	7,145 90
Postage, telegrams, telephone and express-----	3,673 34
Legal expenses-----	1,145 42
Furniture and fixtures-----	28 45
Maps, including corrections-----	1,444 32
Underwriters' boards and tariff associations-----	11,836 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	12,851 70
Inspections and surveys-----	6,287 09
Repairs and expenses on real estate-----	3,421 63
Taxes on real estate-----	2,708 14
State taxes on premiums-----	22,225 86
Insurance department licenses and fees-----	8,067 04
All other licenses, fees and taxes-----	9,775 49
Other disbursements-----	1,358 80
Interest and dividends to stockholders-----	160,074 00
Agents' balances charged off-----	1,721 34
Loss on sale or maturity of ledger assets-----	6 15
Total disbursements-----	<u>\$1,637,589 54</u>
Balance-----	\$3,296,465 61

LEDGER ASSETS.

Book value of real estate-----	\$146,139 58
Mortgage loans on real estate-----	2,478,145 68
Loans secured by pledge of bonds, stocks or other collaterals-----	81,900 00
Book value of bonds and stocks-----	139,798 75
Cash in office-----	34,779 53
Deposits in trust companies and banks on interest-----	180,706 16
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	233,204 26
Agents' balances, representing business written prior to October 1, last-----	1,591 65
Deposits with Philadelphia Underwriters' Association, per schedule-----	200 00
Total ledger assets-----	<u>\$3,296,465 61</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$40,533 52
Interest due and accrued on bonds-----	1,779 17
Interest due and accrued on collateral loans-----	243 10
Rents due and accrued on company's property-----	381 25
Total-----	<u>42,937 04</u>
Market value of real estate over book value-----	11,310 42
Gross assets-----	<u>\$3,350,713 07</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$1,591 65
Book value of ledger assets over market value, viz: Bonds and stocks (per Schedule "D")-----	1,591 25
Total-----	<u>3,182 90</u>
Total admitted assets-----	<u>\$3,347,530 17</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$53,087 43
Losses in process of adjustment, or in suspense-----	90,388 11
Losses resisted-----	15,847 92
Total claims for losses-----	<u>\$159,323 46</u>
Deduct reinsurance-----	32,738 40
Net amount of unpaid losses-----	<u>\$126,585 06</u>

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$1,665,562 00
Dividends declared and unpaid to stockholders-----	335 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	197 22
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	22,000 00
Contingent commissions or other charges due or accrued-----	468 04
Total liabilities, except capital stock-----	\$1,815,147 32
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	532,382 85
Surplus to policyholders-----	1,532,382 85
Total-----	\$3,347,530 17

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$361,687,336 00	\$3,437,291 52
Written during the year-----	230,224,055 00	2,292,119 73
Excess of original premiums over amount received for reinsurance-----		1,823 13
Totals-----	\$591,911,391 00	\$5,731,234 38
Expired and terminated-----	194,186,790 00	1,960,230 67
In force at end of the year-----	\$397,724,601 00	\$3,771,003 71
Deduct amount reinsured-----	57,336,114 00	606,984 13
Net amount in force-----	\$340,388,487 00	\$3,164,019 58

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$63,954,354 00	\$705,753 52
More than one and not more than three years to run-----	214,897,193 00	1,736,765 69
More than three years to run-----	61,536,940 00	721,500 37
Net amount in force December 31, 1913-----	\$340,388,487 00	\$3,164,019 58

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$50,000 00
Amount loaned to officers and directors-----	76,300 00
Amount loaned to stockholders not officers-----	24,400 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$14,036,775 00
Less-----	6,046,034 00
Net risks written-----	\$7,990,741 00
Gross premiums received-----	\$218,318 01
Less-----	93,261 50
Net premiums received-----	\$125,056 51
Net losses paid-----	39,823 28
Net losses incurred-----	34,340 16

NATIONAL FIRE INSURANCE COMPANY.**Hartford, Conn.**

Year ending December 31, 1913.

(Incorporated June 4, 1869.)

JAMES NICHOLS, President.

GEORGE H. TRYON, Secretary.

WAYMAN & HENRY, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$2,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$14,752,199 01

INCOME.

Gross premiums -----	\$13,392,518 64	
Deduct: Reinsurance premiums, fire, \$3,015,056.66; return premiums, fire, \$1,923,421.29-----	4,938,477 95	
Total premiums (other than perpetuals)-----		\$8,454,040 69
Interest on mortgage loans-----	\$92,438 05	
Interest on bonds and dividends on stocks-----	493,433 60	
Interest from other sources-----	29,680 21	
Rents, including company's occupancy of its own buildings -----	36,741 76	
Total interest and rents-----		652,293 62
From other sources, conscience fund, \$177.34; checks issued in previous years not presented at bank, \$526.92-----		704 26
Increase in liabilities during the year on account of reinsurance treaties -----		21,301 63
Agents' balances previously charged off-----		699 74
Increase in book value of ledger assets-----		1,314 75
Total income -----		\$9,130,354 69
Total -----		\$23,882,553 70

DISBURSEMENTS.

Gross amount paid for losses-----	\$6,201,309 94	
Deduct amount received for salvage, fire, \$30,752.47; reinsurance, fire, \$1,815,367.45-----	1,846,099 92	
Net amount paid for losses-----		\$4,355,210 02
Expenses of adjustment, settlement of losses-----	53,694 13	
Commissions or brokerage-----	1,513,826 69	
Allowance to local agencies for miscellaneous agency expenses-----	1,811 74	
Salaries and expenses of special and general agents-----	962,078 98	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	223,247 88	
Rents, including company's occupancy of its own buildings-----	50,964 68	
Advertising, printing and stationery-----	96,900 26	
Postage, telegrams, telephone and express-----	70,482 17	
Legal expenses -----	10,902 15	
Furniture and fixtures-----	18,548 44	
Maps, including corrections-----	14,588 40	
Underwriters' boards and tariff associations-----	108,782 80	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	52,576 69	
Inspections and surveys-----	12,123 78	
Repairs and expenses on real estate-----	5,017 99	
Taxes on real estate-----	9,671 49	
State taxes on premiums-----	154,638 59	
Insurance department licenses and fees-----	30,104 60	
All other licenses, fees and taxes-----	100,082 69	
Departmental examination -----	16,646 12	

Office expenses, \$12,417.62; mercantile reports, \$2,914.78-----	\$15,332 40
Premiums on surety bonds, \$560.55; traveling expenses, \$6,819.13--	7,379 68
Other miscellaneous expenses, \$2,410.30; investment expenses and commissions, \$2,101.85-----	4,512 15
Interest on advance payments to German Insurance Company-----	177 45
Interest paid on uninvested reserves of reinsuring companies-----	1,981 38
Interest and dividends to stockholders-----	400,000 00
Agents' balances charged off-----	1,763 17
Loss on sale or maturity of ledger assets-----	18,145 47
Total disbursements-----	<u>\$8,311,191 99</u>
Balance-----	<u>\$15,571,361 71</u>

LEDGER ASSETS.

Book value of real estate-----	\$597,364 24
Mortgage loans on real estate-----	1,566,150 00
Book value of bonds and stocks (Schedule D)-----	10,937,023 62
Cash in office-----	1,751 02
Deposits in trust companies and banks not on interest-----	101,758 01
Deposits in trust companies and banks on interest-----	810,188 44
Agents' balances, representing business written subsequent to October 1, last-----	1,285,262 65
Agents' balances, representing business written prior to October 1, last-----	34,565 91
Bills receivable taken for fire risks-----	216,983 54
Other ledger assets, viz:	
Cash in branch offices, Chicago, \$343.42; Omaha, \$3,120.12; New Orleans, \$11,760.88-----	\$15,224 42
Bills receivable taken for agents' balances-----	2,139 13
Collections due from financial agents-----	12,500 00
Due from department managers for home office reinsurance-----	21,519 08
Total-----	<u>\$51,382 63</u>
Less, due to special agents, \$16,828.51; due to other insurance companies, \$14,239.84-----	31,068 35
Total ledger assets-----	<u>\$15,571,361 71</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$27,784 11
Interest due and accrued on bonds-----	<u>132,228 73</u>
Total-----	160,012 84
Market value of real estate over book value-----	<u>12,803 25</u>
Gross assets-----	<u>\$15,744,177 80</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$34,565 91
Bills, receivable, past due, taken for marine, inland and fire risks-----	1,799 90
Book value of ledger assets over market value, viz:	
Bonds and stocks, \$177,254.47; other assets not admitted, viz: Due from other insurance companies, \$637.78; bills receivable taken for agents' balances, \$2,139.13; collections due from financial agents, \$12,500.00; due from department managers for home office reinsurance, \$21,519.08-----	<u>214,050 46</u>
Total-----	<u>258,416 27</u>
Total admitted assets-----	<u>\$15,485,761 53</u>

LIABILITIES.

Losses adjusted and unpaid, not due-----	\$160,064 94	
Losses in process of adjustment, or in suspense-----	692,411 51	
Losses resisted -----	82,438 07	
Total claims for losses-----	\$934,914 52	
Deduct reinsurance -----	322,391 86	
Net amount of unpaid losses-----		\$612,522 66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		8,140,335 93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		27,623 95
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		225,000 00
Contingent commissions or other charges due or accrued-----		22,376 05
Funds held under reinsurance treaties-----		75,462 06
Special reserve fund covering all contingent liabilities-----		300,000 00
Total -----		\$9,403,320 65
Cash capital -----	\$2,000,000 00	
Surplus over all liabilities-----	4,082,440 88	
Surplus to policyholders-----		6,082,440 88
Total -----		\$15,485,761 53

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,784,752,338 00	\$18,704,873 97
Written during the year-----	1,381,715,512 00	13,392,518 64
Excess of original premiums over amount received for reinsurance -----		179,801 69
Totals -----	\$3,166,467,850 00	\$32,277,194 30
Expired and terminated-----	1,246,865,999 00	12,745,421 95
In force at end of the year-----	\$1,919,601,851 00	\$19,531,772 35
Deduct amount reinsured-----	386,361,234 00	3,661,422 13
Net amount in force-----	\$1,533,240,617 00	\$15,870,350 22

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$398,504,893 00	\$4,155,974 63
More than one and not more than three years to run -----	727,409,246 00	6,553,228 96
More than three years to run-----	407,326,478 00	5,161,146 63
Net amount in force December 31, 1913-----	\$1,533,240,617 00	\$15,870,350 22

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$200,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$43,522,335 00
Less -----	11,534,906 00
Net risks written-----	\$31,987,429 00
Gross premiums received-----	\$565,558 84
Less -----	146,054 79
Net premiums received-----	\$419,504 05
Net losses paid-----	145,409 13
Net losses incurred-----	146,561 27

NATIONAL LUMBER INSURANCE COMPANY.**Buffalo, N. Y.**

Year ending December 31, 1913.

(Incorporated November 15, 1905. Commenced business in California in 1910.)

MORRIS S. TREMAINE, President.

WM. P. HAINES, Secretary.

ASSOCIATED UNDERWRITERS, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets, December 31, of previous year-----		\$432,109 10

INCOME.

Gross premiums -----	\$423,479 29	
Deduct: Reinsurance premiums, fire, \$140,133.99; re- turned premiums, fire, \$99,560.90-----	239,694 89	
Total premiums (other than perpetuals)-----		\$183,784 40
Interest on bonds and dividends on stocks-----	\$10,029 32	
Interest from other sources-----	4,177 28	
Total interest and rents-----		14,206 60
Agents' balances previously charged off-----		73 20
Total income -----		\$198,064 20
Total-----		\$630,173 30

DISBURSEMENTS.

Gross amount paid for losses-----	\$169,038 42	
Deduct amount received for salvage, fire, \$1,634.50; reinsurance, fire, \$4,845.32; discounts, fire, \$136.21-----	26,616 03	
Net amount paid for losses-----		\$142,422 39
Expenses of adjustment, settlement of losses-----		2,027 95
Commissions or brokerage-----		62,165 93
Allowance to local agencies for miscellaneous agency expenses-----		3,724 93
Salaries and expenses of special and general agents-----		8,233 91
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		19,917 58
Rents, including company's occupancy of its own buildings-----		1,340 28
Advertising, printing and stationery-----		2,676 20
Postage, telegrams, telephone and express-----		1,007 68
Legal expenses -----		1,114 31
Furniture and fixtures-----		183 92
Maps, including corrections-----		281 11
Underwriters' boards and tariff associations-----		2,940 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		979 90
Inspections and surveys-----		985 45
State taxes on premiums-----		2,656 53
Insurance department licenses and fees-----		1,123 75
All other licenses, fees and taxes-----		1,708 27
General expense home office-----		807 04
Interest and dividends to stockholders-----		12,000 00
Total disbursements -----		\$268,347 43
Balance-----		\$361,825 87

LEDGER ASSETS.

Book value of bonds and stocks-----	\$263,453 38
Cash in office-----	36 80
Deposits in trust companies and banks not on interest-----	402 54
Deposits in trust companies and banks on interest-----	39,440 52
Agents' balances, representing business written subsequent to October 1, last-----	54,834 99
Agents' balances, representing business written prior to October 1, last -----	\$2,449 12
Reinsured losses and adjustments-----	1,208 52
Total ledger assets-----	<u>\$361,825 87</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$2,180 42
Interest due and accrued on other assets-----	1,112 77
Total -----	<u>\$3,293 19</u>
Gross assets -----	<u>\$365,119 06</u>

Deduct Assets Not Admitted.

Agents' balances representing business written prior to October 1, last -----	\$2,449 12
Book value of ledger assets over market value-----	30,136 78
Total -----	<u>32,585 90</u>
Total admitted assets-----	<u>\$332,533 16</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$3,508 10
Losses in process of adjustment, or in suspense-----	42,896 17
Losses resisted -----	2,220 00
Total claims for losses-----	<u>\$48,624 27</u>
Deduct reinsurance -----	8,178 94
Net amount of unpaid losses-----	<u>\$40,445 33</u>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	475 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	2,565 26
Contingent commissions or other charges due or accrued-----	5,155 00
Reinsurance and return premiums due other companies-----	5,360 76
All other liabilities-----	10,360 75
Total liabilities, except capital stock-----	<u>\$64,362 10</u>
Cash capital -----	\$200,000 00
Surplus over all liabilities-----	68,171 06
Surplus to policyholders-----	<u>268,171 06</u>
Total-----	<u>\$332,533 16</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$20,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$659,108 00
Less -----	354,303 00
Net risks written -----	<u>\$304,805 00</u>
Gross premiums received-----	\$11,035 16
Less -----	4,933 49
Net premiums received-----	<u>\$6,101 67</u>
Net losses paid-----	4,315 54
Net losses incurred-----	6,923 01

NATIONAL UNION FIRE INSURANCE COMPANY.**Pittsburgh, Pa.**

Year ending December 31, 1913.

(Incorporated February 14, 1901. Commenced business in California November 14, 1902.)

E. E. COLE, President.

W. F. BRAUN, Secretary.

DIXWELL DAVENPORT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$4,207,720 84

INCOME.

Gross premiums -----	\$4,862,550 64	
Deduct: Reinsurance premiums, fire, \$1,301,153.74; return premiums, fire, \$859,101.11-----	2,160,254 85	
Total premiums (other than perpetuals)-----		\$2,702,295 79
Interest on mortgage loans-----	34,465 34	
Interest on collateral loans-----	6,037 50	
Interest on bonds and dividends on stocks-----	122,745 37	
Interest from other sources-----	6,589 51	
Rents, including company's occupancy of its own buildings -----	2,303 37	
Total interest and rents-----		172,141 00
From other sources-----		1,734 60
Agents' balances previously charged off-----		632 37
Profit on sale or maturity of ledger assets-----		122 00
Total income -----		\$2,876,925 85
Total -----		\$7,084,646 69

DISBURSEMENTS.

Gross amount paid for losses-----	\$2,130,634 63	
Deduct amount received for salvage, fire, \$5,327.32; reinsurance, fire, \$832,539.16; discount, fire, \$772.10 -----	838,638 58	
Net amount paid for losses-----		\$1,291,996 05
Expenses of adjustment, settlement of losses-----	38,078 37	
Commissions or brokerage-----	436,903 39	
Allowance to local agencies for miscellaneous agency expenses-----	12,205 11	
Salaries and expenses of special and general agents-----	146,068 68	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	121,510 72	
Rents, including company's occupancy of its own buildings-----	14,234 84	
Advertising, printing and stationery-----	29,484 82	
Postage, telegrams, telephone and express-----	15,667 26	
Legal expenses -----	1,170 82	
Furniture and fixtures -----	2,318 05	
Maps, including corrections-----	9,944 43	
Underwriters' boards and tariff associations-----	29,507 40	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----	9,835 81	
Inspections and surveys-----	4,917 88	
Repairs and expenses on real estate-----	342 87	
Taxes on real estate-----	525 15	
State taxes on premiums-----	66,308 57	
Insurance department licenses and fees-----	18,310 18	
All other licenses, fees and taxes-----	14,017 22	
Interest paid -----	606 95	

Amount brought forward-----	\$2,263,954 57
Interest and dividends to stockholders-----	45,000 00
Agents' balances charged off-----	2,115 45
Loss on sale or maturity of ledger assets-----	10,302 61
Decrease in book value of ledger assets-----	12,783 33
Total disbursements -----	<u>\$2,334,155 96</u>
Balance -----	\$4,750,490 73

LEDGER ASSETS.

Book value of real estate-----	\$30,654 40
Mortgage loans on real estate-----	536,850 00
Loans secured by pledge of bonds, stocks or other collaterals-----	115,000 00
Book value of bonds and stocks-----	2,793,043 14
Cash in office -----	19,925 50
Deposits in trust companies and banks not on interest-----	40,632 70
Deposits in trust companies and banks on interest-----	217,296 28
Agents' balances, representing business written subsequent to October 1, last -----	621,291 95
Agents' balances, representing business written prior to October 1, last -----	7,862 26
Bills receivable taken for fire risks-----	257,626 12
Due from other companies-----	110,308 38
Total ledger assets-----	<u>\$4,750,490 73</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$9,422 14
Interest due and accrued on bonds-----	34,388 26
Interest due and accrued on collateral loans-----	1,510 96
Total -----	<u>45,321 36</u>
Gross assets -----	\$4,795,812 09

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$7,862 26
Bills receivable, past due, taken for marine, inland and fire risks -----	29,171 98
Book value of bonds and stocks over market value---	<u>75,172 58</u>
Total -----	112,206 82
Total admitted assets -----	<u>\$4,683,605 27</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$28,124 86
Losses in process of adjustment, or in suspense-----	271,600 20
Losses resisted -----	<u>36,780 29</u>
Total claims for losses-----	\$336,505 35
Deduct reinsurance -----	<u>135,315 90</u>
Net amount of unpaid losses-----	\$201,189 45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$5,274,671 25
Total unearned premiums as computed above-----	2,889,334 34
Dividends declared and unpaid, to stockholders-----	45,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	60,000 00
Funds held under reinsurance treaties-----	<u>78,823 81</u>
Total liabilities, except capital stock-----	\$3,274,847 60
Cash capital -----	\$1,000,000 00
Surplus over all liabilities-----	<u>408,757 67</u>
Surplus to policyholders -----	1,408,757 67
Total -----	<u>\$4,683,605 27</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$1,000,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$37,413,204 00
Less -----	7,373,493 00
Net risks written-----	<u>\$30,039,711 00</u>
Gross premiums received-----	\$537,888 20
Less -----	124,398 53
Net premiums received-----	<u>\$413,489 67</u>
Net losses paid -----	237,096 47
Net losses incurred -----	<u>232,006 51</u>

**UNITED STATES BRANCH OF THE
NETHERLANDS FIRE AND LIFE INSURANCE COMPANY
OF THE HAGUE.**

Chicago, Ill.

Year ending December 31, 1913.

(Incorporated 1845. Commenced business in California in 1913.)

HAROLD W. LETTON, United States Manager. GEO. S. VALENTINE, Assistant Manager.

JOHN A. PRINSEN, Attorney in California at Los Angeles.

CAPITAL.

Statutory deposit -----	\$200,000 00
Amount of ledger assets of previous year-----	\$557,142 20

INCOME.

Gross premiums -----	\$425,626 25
Deduct: Reinsurance premiums, fire, \$102,542.83; return premiums, fire, \$58,663.79-----	<u>161,206 62</u>
Total premiums (other than perpetuals) -----	\$264,419 63
Interest on bonds and dividends on stocks-----	\$18,941 12
Interest from other sources-----	<u>542 93</u>
Total interest and rents-----	19,484 05
Received from home office-----	<u>122,617 53</u>
Total income -----	<u>\$406,521 21</u>
Total-----	<u>\$963,663 41</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$32,181 15
Deduct amount received for reinsurance, fire, \$11,204.64; discounts, fire, \$15.90-----	<u>11,220 54</u>
Net amount paid for losses-----	\$20,960 61
Expenses of adjustment, settlement of losses-----	335 35
Commissions or brokerage-----	64,248 94
Salaries and expenses of special and general agents-----	14,217 64
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	<u>17,687 65</u>
Rents -----	1,935 32
Advertising, printing and stationery-----	<u>5,829 02</u>

Amount brought forward	\$125,214 53
Postage, telegrams, telephone and express	2,297 17
Furniture and fixtures	500 00
Maps, including corrections	2,004 95
Underwriters' boards and tariff associations	1,173 10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,346 30
State taxes on premiums	706 69
Insurance department licenses and fees	2,769 43
Licenses, city and county	176 00
Office repairs, \$285.88; water, ice and toilet supplies, \$68.60	354 48
Subscriptions to magazines and papers, \$104.15; lights, \$157.52	261 67
Typewriters and adding machines, \$417.60; mercantile reports, \$172.89	590 49
Surety bonds, \$84.70; meals for employees, \$142.07	226 77
Miscellaneous expenses	83 76
Total disbursements	\$137,705 34
Balance	\$825,958 07

LEDGER ASSETS.

Book value of bonds and stocks	\$720,588 09
Deposits in trust companies and banks on interest	28,313 68
Agents' balances, representing business written subsequent to October 1, last	76,241 40
Agents' balances, representing business written prior to October 1, last	814 90
Total ledger assets	\$825,958 07

Non-Ledger Assets.

Interest due and accrued on bonds	6,337 64
Gross assets	\$832,295 71

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$814 90
Difference between book and market value of bonds	25,028 09
Total	25,842 99
Total admitted assets	\$806,452 72

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$11,966 61
Losses in process of adjustment, or in suspense	15,009 20
Total claims for losses	\$26,975 81
Deduct reinsurance	14,193 98
Net amount of unpaid losses	12,781 83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	\$259,476 61
Total unearned premiums as computed above	175,263 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	530 06
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	5,000 00
Voluntary reserve for contingencies	100,000 00
Total liabilities, except capital deposit	\$293,514 99
Cash capital, statutory deposit	\$200,000 00
Surplus over all liabilities	312,937 73
Surplus to policyholders	512,937 73
Total	\$806,452 72

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year.....	\$44,998,599 00	\$425,626 25
Excess of original premiums over amount received for reinsurance		3,117 45
Totals	\$44,998,599 00	\$428,743 70
Expired and terminated.....	7,373,995 00	68,844 31
In force at end of the year.....	\$37,624,604 00	\$359,899 39
Deduct amount reinsured.....	11,052,661 00	100,422 78
Net amount in force.....	\$26,571,943 00	\$259,476 61

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$12,988,864 00	\$126,682 07
More than one and not more than three years to run	10,040,533 00	87,605 36
More than three years to run.....	3,542,546 00	45,189 18
Net amount in force December 31, 1913.....	\$26,571,943 00	\$259,476 61

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance..	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$2,283,056 00
Less	258,920 00
Net risks written.....	\$2,024,136 00
Gross premiums received.....	\$34,374 36
Less	3,934 47
Net premiums received.....	\$30,439 89
Net losses paid.....	1,017 70
Net losses incurred.....	6,408 81

NEW BRUNSWICK FIRE INSURANCE COMPANY.

New Brunswick, N. J.

Year ending December 31, 1913.

(Incorporated December 27, 1826. Commenced business in California
February, 1906.)

GEORGE A. VIEHMANN, President.

CHARLES D. ROSS, Secretary.

ASSOCIATED UNDERWRITERS, INC., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$300,000 00
Amount of ledger assets December 31 of previous year	\$41,164 64
Increase of paid-up capital during year.....	100,000 00
Extended at	\$841,164 64

INCOME.

Gross premiums	\$891,125 15
Deduct: Reinsurance premiums, fire, \$119,447.26; return premiums, fire, \$225,707.71.....	345,154 97
Total premiums (other than perpetuals).....	\$545,970 18

Amount brought forward-----	\$545,970 18
Interest on mortgage loans-----	\$12,198 96
Interest on collateral loans-----	256 66
Interest on bonds and dividends on stocks-----	19,294 36
Interest from other sources-----	1,014 06
Rents, including company's occupancy of its own buildings -----	12,310 00
Total interest and rents-----	45,074 04
For new capital and surplus (examined and approved), \$110,950.00; account increase of capital and surplus, \$48,350.01-----	159,300 01
Profit on sale or maturity of ledger assets-----	350 00
Total income -----	\$750,694 23
Total -----	\$1,591,858 87

DISBURSEMENTS.

Gross amount paid for losses-----	\$340,616 75
Deduct amount received for salvage, fire, \$3,945.65; reinsurance, fire, \$62,303.28; disbursements, fire, \$243.70 -----	66,492 63
Net amount paid for losses-----	\$274,124 12
Expenses of adjustment, settlement of losses-----	6,797 06
Commissions or brokerage-----	130,306 10
Salaries and expenses of special and general agents-----	44,448 45
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	27,066 98
Rents, including company's occupancy of its own buildings-----	2,500 00
Advertising, printing and stationery-----	5,920 77
Postage, telegrams, telephone and express-----	4,123 55
Legal expenses -----	5 27
Furniture and fixtures-----	72 28
Maps, including corrections-----	1,418 85
Underwriters' boards and tariff associations-----	3,103 09
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	4,789 86
Inspections and surveys-----	4,000 01
Repairs and expenses on real estate-----	4,449 04
Taxes on real estate-----	1,833 20
State taxes on premiums-----	7,052 49
Insurance department licenses and fees-----	5,274 79
Other disbursements -----	2,903 71
Interest and dividends to stockholders-----	31,917 30
Decrease in book value of ledger assets-----	6,693 75
Total disbursements -----	\$568,800 67
Balance-----	\$1,023,058 20

LEDGER ASSETS.

Book value of real estate-----	\$132,362 00
Mortgage loans on real estate-----	241,596 00
Book value of bonds and stocks-----	493,868 68
Cash in office-----	14,985 00
Deposits in trust companies and banks on interest-----	58,163 68
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	81,570 41
Agents' balances, representing business written prior to October 1, last -----	412 43
Deposit with Philadelphia Underwriters -----	100 00
Total ledger assets-----	\$1,023,058 20

Amount brought forward.....\$1,023,078 20

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$1,995 87	
Interest due and accrued on bonds.....	2,815 10	
Total		4,810 97
Market value of bonds and stocks over book value.....		19,792 32
Gross assets		\$1,047,661 49

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$412 43	
Book value of ledger assets over market value, viz: One mortgage not considered good.....	317 00	
Total		729 43
Total admitted assets.....		\$1,046,932 06

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$555 15	
Total claims for losses.....	\$555 15	
Deduct reinsurance	11,793 82	
Net amount of unpaid losses.....		\$43,721 18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$888,184 91	
Total unearned premiums as computed above.....		480,617 41
Dividends declared and unpaid to stockholders.....		42 97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued..		250 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....		2,250 00
All other liabilities, viz: On account of increase in capital, \$28,600.00; on account of increase in surplus, \$19,750.01.....		48,350 01
Total liabilities, except capital stock.....		\$575,231 57
Cash capital	\$300,000 00	
Surplus over all liabilities.....	171,700 49	
Surplus to policyholders.....		471,700 49
Total		\$1,046,932 06

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$73,778,282 00	\$939,016 06
Written during the year.....	73,040,147 00	\$91,125 15
Excess of original premiums over amount received for reinsurance		2,157 13
Totals	\$146,818,429 00	\$1,832,298 34
Expired and terminated.....	63,173,272 00	782,278 65
In force at end of the year.....	\$83,645,157 00	\$1,050,019 69
Deduct amount reinsured.....	12,258,228 00	161,834 78
Net amount in force.....	\$71,386,929 00	\$888,184 91

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$28,154,604 00	\$351,767 91
More than one and not more than three years to run	37,326,905 00	444,718 84
More than three years to run.....	5,905,420 00	91,698 16
Net amount in force December 31, 1913.....	\$71,386,929 00	\$888,184 91

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$5,981,282 00
Less		3,020,698 00
Net risks written		\$2,960,584 00
Gross premiums received		\$95,169 59
Less		43,559 75
Net premiums received		\$51,609 84
Net losses paid		13,429 95
Net losses incurred		13,821 98

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Manchester, N. H.

Year ending December 31, 1913.

(Incorporated July, 1869. Commenced business in California in 1900.)

FRANK W. SARGEANT, President.

LEWIS W. CROCKETT, Secretary.

A. T. BAILEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,350,000 00
Amount of ledger assets December 31 of previous year	\$5,450,192 93

INCOME.

Gross premiums	\$3,451,241 44
Deduct: Reinsurance, premiums, fire, \$644,136.89; return premium, fire \$385,013.10	1,029,149 99
Total premiums (other than prepetuals)	\$2,422,091 45
Interest on mortgage loans	5,663 25
Interest on collateral loans	229 15
Interest on bonds and dividends on stocks	248,830 03
Rents, including company's occupancy of its own building	12,182 37
Total interest and rents	\$266,904 80
Agents' balances previously charged off	81 75
Profit on sale or maturity of ledger assets	18,906 67
Increase in book value of ledger assets	161 81
Total income	\$2,708,146 48
Total	\$8,158,339 41

DISBURSEMENTS.

Gross amount paid for losses	\$1,663,441 07
Deduct amount received for salvage, fire, \$9,428.87; reinsurance, fire, \$400,878.11; discount, fire, \$894.70	411,201 68
Net amount paid for losses	\$1,252,239 39
Expenses of adjustment, settlement of losses	15,739 15
Commissions or brokerage	522,369 85
Allowance to local agencies for miscellaneous agency expenses	28,979 00
Salaries and expenses of special and general agents	130,670 18
Salaries, fees and other charges of officers, directors, trustees, agents and employees	72,795 80
Rents, including company's occupancy of its own building	1,500 00
Advertising, printing and stationery	20,615 27

Postage, telegrams, telephone and express.....	\$7,635 50
Legal expenses.....	3,504 73
Furniture and fixtures.....	1,105 47
Maps, including corrections.....	9,975 70
Underwriters' boards and tariff associations.....	28,348 51
Fire department, fire patrol and salvage corps assessments, fees taxes and expenses.....	3,202 09
Inspections and surveys.....	17,079 70
Repairs and expenses on real estate.....	5,115 83
Taxes on real estate.....	2,406 22
State taxes on premiums.....	55,345 04
Insurance department licenses and fees.....	10,949 64
All other licenses, fees and taxes.....	24,136 83
Miscellaneous expenses.....	9,979 78
Interest and dividends to stockholders.....	134,970 00
Agents' balances charged off.....	280 75
Loss on sale of maturity of ledger assets.....	176 92
Decrease in book value of ledger assets.....	20,899 75
Total disbursements.....	<u>\$2,380,021 10</u>
Balance.....	\$5,778,318 31

LEDGER ASSETS.

Book value of real estate.....	\$95,000 00
Mortgage loans on real estate.....	102,950 00
Loans secured by pledge of bonds, stocks or other collaterals.....	100,000 00
Book value of bonds and stocks.....	4,708 522 50
Cash in office.....	350 52
Deposits in trust companies and banks not on interest.....	355,329 12
Agents' balances, representing business written subsequent to October 1, last.....	409,123 28
Agents balances, representing business written prior to October 1, last.....	<u>7,042.89</u>
Total ledger assets.....	\$5,778,318 31

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$1,452 96
Interest due and accrued on bonds.....	50,792 43
Interest due and accrued on collateral loans.....	<u>215 95</u>
Total.....	52,461 34
Market value of real estate over book value.....	7,250 00
Market value of bonds and stocks over book value.....	419,289 00
Due from Munich Reinsurance Company.....	<u>251 13</u>
Gross assets.....	\$6,257,569 78

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	<u>7,042 89</u>
Total admitted assets.....	\$6,250,526 89

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$56,422 08
Losses in process of adjustment, or in suspense.....	188,681 78
Losses resisted.....	<u>15,443 00</u>
Total claims for losses.....	\$260,546 86
Deduct reinsurance.....	<u>66,230 38</u>
Net amount of unpaid losses.....	\$194,316 48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	2,421,864 74
Dividends declared and unpaid, to stockholders.....	67,530 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	<u>15,000 00</u>

Amount brought forward-----		\$2,798,711 22
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	45,000 00	
Reinsurance and return premiums due other companies-----	53,382 00	
Reserve for contingent liabilities-----	250,000 00	
Sinking fund for office building-----	150,000 00	
Total liabilities, except capital stock-----		\$3,197,093 22
Cash capital-----	\$1,350,000 00	
Surplus over all liabilities-----	1,703,433 67	
Surplus to policyholders-----		3,053,433 67
Total -----		\$6,250,526 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums
In force December 31, 1912-----	\$445,938,781 00	\$4,808,820 32
Written or renewed in 1913-----	314,598,057 60	3,451,241 44
Excess of original premiums over amount received for reinsurance-----		137,728 02
Totals -----	\$760,536,838 00	\$8,397,789 78
Deduct expirations and cancellations-----	251,737,513 00	2,981,119 02
In force December 31, 1913-----	\$508,799,325 00	\$5,416,670 76
Deduct amount reinsured-----	69,174,678 00	715,949 57
Net amount in force-----	\$439,624,647 00	\$4,700,721 19

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$150,000 00
Largest net amount on any one risk, deducting reinsurance-----	25,000 00
Amount loaned to officers and directors-----	1,250 00
Amount loaned to stockholders not officers-----	4,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$7,781,856 00
Less -----	4,125,202 00
Net risks written-----	\$3,656,654 00
Gross premiums received-----	\$115,925 31
Less -----	54,577 93
Net premiums received-----	\$61,347 38
Net losses paid-----	16,541 67
Net losses incurred-----	19,027 26

NEW JERSEY FIRE INSURANCE COMPANY.

Newark, N. J.

Year ending December 31, 1913.

(Incorporated December 21, 1910. Commenced business in California in 1911.)

WILLIAM G. WHILDEN, President.

GEORGE E. LYON, Secretary.

F. D. SILENT & Co., Attorneys in California at Los Angeles.

CAPITAL.

Capital stock paid in cash-----	\$900,000 00
Amount of other assets December 31 of previous year -----	\$1,889,056 81
Increase of paid-up capital during year-----	100,000 00
Surplus paid in by stockholders-----	76,530 00
Extended at-----	\$2,065,586 81

INCOME.

Gross premiums-----	\$1,183,072 23	\$102,191 23	
Deduct: Reinsurance premiums, fire, \$273,632.32; marine and inland, \$13,- 864.97; return premiums, fire, \$281,- 925.00; marine and inland, \$33,980.65	555,557 32	47,845 62	
Total premiums (other than per- petuals) -----	\$627,514 91	\$54,345 61	\$681,860 52
Interest on mortgage loans-----		\$39,437 75	
Interest on bonds and dividends on stocks-----		32,769 25	
Interest from other sources-----		2,938 43	
Rents, including company's occupancy of its own build- ings -----		1,190 00	
Total interest and rents-----			76,335 43
Commission due from Treaty Reinsurance Company-----			323 62
Increase in liabilities during the year on account of reinsurance treaties -----			3,679 14
Total income -----			\$762,198 71
Total-----			\$2,827,785 52

DISBURSEMENTS.

Gross amount paid for losses-----	\$553,206 38	\$29,395 15	
Deduct amount received for salvage, fire, \$666.57; marine and inland, \$91.78; reinsurance, fire, \$184,362.30; marine and inland, \$2,751.34-----	185,028 87	2,843 12	
Net amount paid for losses-----	\$368,177 51	\$26,552 03	\$394,729 54
Expenses of adjustment, settlement of losses-----			10,371 71
Commissions or brokerage-----			188,616 16
Salaries and expenses of special and general agents-----			16,236 61
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			57,531 72
Rents, including company's occupancy of its own buildings-----			3,542 50
Advertising, printing and stationery-----			9,745 03
Postage, telegrams, telephone and express-----			6,709 14
Legal expenses -----			125 09
Furniture and fixtures-----			3,879 41
Maps, including corrections-----			10,106 53
Underwriters' boards and tariff associations-----			3,752 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			3,421 33
Inspections and surveys-----			3,216 25
Repairs and expenses on real estate-----			843 17
Taxes on real estate-----			171 11
State taxes on premiums-----			10,482 74
Insurance department licenses and fees-----			5,692 49
All other licenses, fees and taxes-----			2,428 46
Other disbursements-----			2,484 17
Total disbursements -----			\$734,085 47
Balance -----			\$2,093,700 05

LEDGER ASSETS.

Book value of real estate-----	\$227,881 15
Mortgage loans on real estate-----	760,400 00
Loans secured by pledge of bonds, stocks or other collaterals-----	22,400 00
Book value of bonds and stocks-----	730,359 53
Cash in office-----	153,660 37

Amount brought forward-----	\$1,894,701 95
Deposits in trust companies and banks on interest-----	46,450 91
Agents' balances, representing business written subsequent to October 1, last-----	125,417 22
Agents' balances, representing business written prior to October 1, last-----	8,399 63
Deposit with Fire Underwriters' Association of Philadelphia-----	100 00
Due from Organization Board-----	1,178 35
Due from D. Niebuhr & Co.-----	50 00
Reinsurance recoverable on paid losses-----	17,402 89
Total ledger assets-----	\$2,093,700 05

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$12,730 75
Interest due and accrued on bonds-----	9,033 73
Total-----	21,764 48
Gross assets-----	\$2,115,464 53

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$8,399 63
Book value of ledger assets over market value-----	30,168 53
Total-----	38,568 16
Total admitted assets-----	\$2,076,896 37

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$24,364 32
Losses in process of adjustment, or in suspense-----	105,052 68
Losses resisted-----	19,562 00
Total claims for losses-----	\$148,979 00
Deduct reinsurance-----	61,456 00
Net amount of unpaid losses-----	\$87,523 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$514,402 24
Unearned premiums at 50 per cent on inland navigation risks-----	18,565 77
Total unearned premiums as computed above-----	532,968 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,552 32
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	14,000 00
Contingent commissions or other charges due or accrued-----	2,000 00
Funds held under reinsurance treaties-----	12,637 71
Total liabilities, except capital stock-----	\$650,681 04
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	426,215 33
Surplus to policyholders-----	1,426,215 33
Total-----	\$2,076,896 37

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$80,008,674 00	\$956,791 53
Written during the year-----	106,110,479 00	1,183,072 23
Excess of original premiums over amount received for reinsurance-----		21,671 16
Totals-----	\$186,119,153 00	\$2,161,534 92
Expired and terminated-----	73,685,955 00	917,672 17
In force at end of the year-----	\$112,433,198 00	\$1,243,862 75
Deduct amount reinsured-----	29,411,872 00	324,959 78
Net amount in force-----	\$83,021,326 00	\$918,902 97

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$750,841 00	\$17,015 86
Written during the year-----	4,645,046 00	102,191 23
Totals-----	\$5,395,887 00	\$119,207 09
Expired and terminated-----	3,100,471 00	68,210 58
In force at end of the year-----	\$2,295,416 00	\$50,996 51
Deduct amount reinsured-----	630,226 00	13,864 97
Net amount in force-----	\$1,665,190 00	\$37,131 54

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$30,766,428 00	\$375,548 23
More than one and not more than three years to run-----	47,140,075 00	475,280 73
More than three years to run-----	5,114,823 00	68,074 01
Net amount in force December 31, 1913-----	\$83,021,326 00	\$918,902 97

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$7,035,717 00
Less-----	1,853,173 00
Net risks written-----	\$5,182,544 00
Gross premiums received-----	\$104,534 55
Less-----	26,633 63
Net premiums received-----	\$77,900 92
Net losses paid-----	16,827 24
Net losses incurred-----	18,051 02

NEWARK FIRE INSURANCE COMPANY.

Newark, N. J.

Year ending December 31, 1913.

(Incorporated November 4, 1811. Commenced business in California in 1912.)

E. J. HAYNES, President.

T. L. FARQUHAR, Secretary.

GEORGE W. DORNIN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$1,897,635 70

INCOME.

Gross premiums-----	\$1,374,294 11
Deduct: Reinsurance premiums, fire, \$207,215.39; return premiums, fire, \$228,485.79;-----	435,701 18
Total premiums (other than perpetuals)-----	\$938,592 93

Amount brought forward-----	\$938,592 93
Interest on mortgage loans-----	\$25,588 13
Interest on bonds and dividends on stocks-----	48,314 89
Interest from other sources-----	1,193 18
Rents, including company's occupancy of its own buildings -----	4,500 00
Total interest and rents-----	79,596 20
Federal income tax refunded-----	18 89
Total income -----	\$1,018,208 02
Total -----	\$2,915,843 72

DISBURSEMENTS.

Gross amount paid for losses-----	\$498,280 82
Deduct amount received for salvage, fire, \$2,142.89; re- insurance, fire, \$86,351.24; discounts fire, \$233.09--	88,727 22
Net amount paid for losses-----	\$409,553 60
Expenses of adjustment, settlement of losses-----	7,444 94
Commissions or brokerage-----	200,107 03
Salaries and expenses of special and general agents-----	58,095 64
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	54,247 85
Rents, including company's occupancy of its own buildings-----	5,666 37
Advertising, printing and stationery-----	15,311 33
Postage, telegrams, telephone and express-----	6,902 68
Legal expenses -----	483 63
Furniture and fixtures-----	2,819 62
Maps, including corrections-----	6,118 73
Underwriters' boards and tariff associations-----	10,059 98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	4,152 34
Inspections and surveys-----	3,966 44
Repairs and expenses on real estate-----	3,978 29
Taxes on real estate-----	2,779 72
State taxes on premiums-----	17,961 51
Insurance department licenses and fees-----	7,822 17
Taxes on personal property-----	1,212 36
Towels, ice, drinking water, etc.-----	631 71
Interest and dividends to stockholders-----	69,746 50
Agents' balances charged off-----	540 16
Loss on sale or maturity of ledger assets-----	10 00
Total disbursements -----	\$889,612 60
Balance -----	\$2,026,231 12

LEDGER ASSETS.

Book value of real estate-----	\$145,523 24
Mortgage loans on real estate-----	508,250 00
Book value of bonds and stocks-----	1,074,177 28
Cash in office-----	548 75
Deposits in trust companies and banks on interest-----	136,239 97
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	156,053 18
Agents' balances, representing business written prior to October 1, last -----	5,338 70
Philadelphia Fire Underwriters' Association, deposit-----	100 00
Total ledger assets-----	\$2,026,231 12

Amount brought forward		\$2,026,231 12
Non-Ledger Assets.		
Interest due and accrued on mortgages	\$6,980 65	
Interest due and accrued on bonds	9,673 34	
Total		16,653 99
Market value of real estate over book value		4,476 76
Other non-ledger assets		8,857 47
Gross assets		\$2,056,219 34
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last	\$5,338 70	
Book value of ledger assets over market value	40,987 87	
Total		46,326 57
Total admitted assets		\$2,009,892 77

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$53,241 00	
Losses in process of adjustment, or in suspense	75,247 16	
Losses resisted	15,272 00	
Total claims for losses	\$143,760 16	
Deduct reinsurance	27,269 00	
Net amount of unpaid losses		\$116,491 16
Total unearned premiums as computed above		757,389 87
Dividends declared and unpaid to stockholders		8,444 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,033 93
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		17,500 00
Total liabilities, except capital stock		\$901,859 21
Cash capital	\$500,000 00	
Surplus over all liabilities	608,033 56	
Surplus to policyholders		\$1,108,033 56
Total		\$2,009,892 77

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$121,935,884 00	\$1,219,553 20
Written during the year	126,376,804 00	1,374,294 11
Totals	\$248,312,688 00	\$2,593,847 31
Expired and terminated	89,162,433 00	967,975 14
In force at end of the year	\$159,150,255 00	\$1,625,872 17
Deduct amount reinsured	21,135,425 00	246,660 63
Net amount in force	\$138,014,830 00	\$1,379,211 54

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$55,299,245 00	\$625,835 88
More than one and not more than three years to run	66,711,017 00	558,947 66
More than three years to run	16,004,568 00	194,428 00
Net amount in force December 31, 1913	\$138,014,830 00	\$1,379,211 54

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$4,120,971 50
Less -----	1,353,926 20
Net risks written-----	\$2,767,045 30
Gross premiums received-----	\$62,064 14
Less -----	19,677 78
Net premiums received-----	\$42,386 36
Net losses paid-----	18,443 44
Net losses incurred-----	18,957 07

**UNITED STATES BRANCH
NEW ZEALAND INSURANCE COMPANY, LTD., OF AUCKLAND,
NEW ZEALAND.**

San Francisco, Cal.

Year ending December 31, 1913.

(Incorporated May 1, 1859. Commenced business in California May 1, 1859.)

CLINTON FOLGER and W. M. SPEYER, United States Managers.

CLINTON FOLGER, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$795,370 13

INCOME.

Gross premiums -----	663,271 25	
Deduct: Reinsurance premiums, fire, \$32,738.69; return premiums, fire, \$129,628.97-----	162,367 66	
Total premiums (other than perpetuals)-----		\$500,903 59
Interest on bonds and dividends on stocks-----	\$18,593 25	
Rents, including company's occupancy of its own build- ings -----	13,333 00	
Total interest and rents-----		31,926 25
Total income -----		\$532,829 84
Total -----		\$1,328,199 97

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$10,244 65	\$255,701 24	
Deduct amount received for salvage, fire, \$555.98; marine and inland, \$3,723.80; reinsurance, fire, \$36,296.10	36,852 08	\$3,723 80	
Net amount paid for losses-----	\$218,849 16	\$3,723 80	\$215,125 36
Expenses of adjustment, settlement of losses-----			5,718 06
Commissions or brokerage-----			96,981 88
Allowance to local agencies for miscellaneous agency expenses-----			40 73
Salaries and expenses of special and general agents-----			22,290 54
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			42,230 29
Rents, including company's occupancy of its own buildings-----			4,200 00
Advertising, printing and stationery-----			3,410 74
Postage, telegrams, telephone and express-----			12,205 46

Legal expenses	\$100 00
Furniture and fixtures	52 25
Maps, including corrections	1,504 26
Underwriters' boards and tariff associations	8,545 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,786 81
Inspections and surveys	1,120 35
Repairs and expenses on real estate	4,270 91
Taxes on real estate	2,031 02
State taxes on premiums	7,116 84
Insurance department licenses and fees	2,205 80
All other licenses, fees and taxes	2,257 70
Interest and dividends to stockholders	89,757 60
Loss on sale or maturity of ledger assets	131 40
Total disbursements	<u>\$523,083 01</u>
Balance	\$805,116 96

LEDGER ASSETS.

Book value of real estate	\$227,900 58
Book value of bonds and stocks	470,578 20
Deposits in trust companies and banks not on interest	36,737 70
Agents' balances, representing business written subsequent to Octo- ber 1, last	92,246 32
Agents' balances, representing business written prior to October 1, last	957 18
Bills receivable taken for fire risks	159 80
Other ledger assets, viz: Ledger liabilities—Agents' credit balances, \$150.59; unpaid reinsurance premiums, \$59,266.61; commissions on uncollected premiums, \$17,385.62	23,462 82
Total ledger assets	<u>\$805,116 96</u>

Non-Ledger Assets.

Interest due and accrued on bonds	6,303 93
Market value of real estate over book value	12,099 42
Gross assets	<u>\$823,520 31</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$957 18
Book value of bonds over market value	32,849 80
Total	<u>33,806 98</u>
Total admitted assets	<u>\$789,713 33</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$10,698 08
Deduct reinsurance	3 40
Net amount of unpaid losses	\$10,694 68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	409,802 54
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	7,781 73
Unpaid return premiums	5,779 86
Total liabilities	<u>\$434,058 81</u>
Surplus to policyholders	355,654 52
Total	<u>\$789,713 33</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$50,210,780 00	\$789,661 26
Written during the year-----	42,669,443 00	663,271 25
Totals -----	\$92,880,223 00	\$1,452,932 51
Expired and terminated-----	36,365,725 00	605,645 07
In force at end of the year-----	\$56,514,498 00	\$847,287 44
Deduct amount reinsured-----	2,415,833 00	40,493 34
Net amount in force-----	\$54,098,665 00	\$806,794 10

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$20,695,141 00	\$345,025 22
More than one and not more than three years to run	32,855,530 00	448,184 46
More than three years to run-----	547,994 00	13,584 42
Net amount in force December 31, 1913-----	\$54,098,665 00	\$806,794 10

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$60,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$25,728,410 00
Less -----	5,842,243 00
Net risks written-----	\$19,886,167 00
Gross premiums received-----	\$367,820 78
Less -----	84,053 91
Net premiums received-----	\$283,766 87
Net losses paid-----	121,504 47
Net losses incurred-----	123,235 62

NIAGARA FIRE INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated July, 1850. Commenced business in California in 1878.)

HAROLD HERRICK, President.

GEO. W. DEWEY, Secretary.

EDWIN PARRISH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$6,708,909 30

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$4,785,203 75	\$35,549 43	
Deduct: Reinsurance, premiums, fire, \$848,808.88; marine and inland, \$299.16; return premiums, fire, \$724,- 703.09; marine and inland, \$5,101.34	1,573,511 97	5,400 50	
Total premiums (other than per- petuals) -----	\$3,211,691 78	\$30,148 93	\$3,241,840 71
Interest on mortgage loans-----	\$26,716 05		
Interest on bonds and dividends on stocks-----	269,188 07		
Interest from other sources-----	3,076 30		
Total interest and rents-----			298,980 42

Interest from deposit with Brooklyn Trust-----	\$943 05
Agents' balances previously charged off-----	1,094 23
Increase in book value of ledger assets-----	50
Total income -----	<u>\$3,542,858 91</u>
Total -----	<u>\$10,251,768 21</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,900,490 61	\$13,382 98	
Deduct amount received for salvage, fire, \$12,218.23; marine and in- land \$325.00; reinsurance, fire, \$245,- 556.35; discount, fire, \$42.75-----	257,817 33	325 00	
Net amount paid for losses-----	\$1,642,673 28	\$13,057 98	\$1,655,731 26
Expenses of adjustment, settlement of losses-----			40,198 80
Commissions or brokerage-----			624,189 00
Salaries and expenses of special and general agents-----			129,085 39
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			200,654 47
Rents, including company's occupancy of its own buildings-----			41,144 90
Advertising, printing and stationery-----			36,913 82
Postage, telegrams, telephone and express-----			23,606 17
Legal expenses -----			6,037 88
Furniture and fixtures -----			8,167 20
Maps, including corrections-----			21,414 66
Underwriters' boards and tariff associations-----			39,880 45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			12,001 00
Inspections and surveys-----			21,183 10
State taxes on premiums-----			72,506 54
Insurance department licenses and fees-----			15,059 89
All other licenses, fees and taxes-----			17,003 98
Other disbursements -----			10,506 90
Interest and dividends to stockholders-----			250,000 00
Agents' balances charged off-----			175 49
Total disbursements -----			<u>\$3,225,460 90</u>
Balance -----			<u>\$7,026,307 31</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	\$563,000 00
Book value of bonds and stocks-----	5,477,195 39
Cash in office -----	1,995 79
Deposit in trust companies and banks not on interest-----	168,084 46
Deposits in trust companies and banks on interest-----	235,124 71
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	550,225 36
Agents' balances, representing business written prior to October 1, last -----	30,681 60
Total ledger assets -----	<u>\$7,026,307 31</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$7,644 77
Interest due and accrued on bonds-----	23,240 57
Interest due and accrued on other assets-----	943 15
Total -----	<u>31,828 49</u>
Gross assets -----	<u>\$7,058,135 80</u>

Gross assets ----- \$7,058,135 80

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$30,681 60	
Book value of ledger assets over market value-----	110,532 39	
Total -----		\$141,213 99
Total admitted assets -----		\$6,916,921 81

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$1,720 85	
Losses in process of adjustment, or in suspense-----	267,093 68	
Losses resisted -----	57,291 53	
Total claims for losses -----	\$326,106 06	
Deduct reinsurance -----	69,734 52	
Net amount of unpaid losses -----		\$256,371 54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$3,081,353 98	
Unearned premiums at 50 per cent on inland navigation risks -----	15,074 46	
Total unearned premiums, as computed above -----		3,096,428 44
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	4,710 00	
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	50,000 00	
Contingent commissions or other charges due or accrued-----	6,000 00	
Total liabilities, except capital stock -----		\$3,413,509 98
Cash capital -----	\$1,000,000 00	
Surplus over liabilities-----	2,503,411 83	
Surplus to policyholders -----		3,503,411 83
Total -----		\$6,916,921 81
Special reserve fund held under State of New York law-----		\$500,000 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$671,561,702 00	\$6,818,051 74
Written during the year-----	443,043,075 00	4,785,203 75
Excess of original premiums over amount received for reinsurance -----		8,339 67
Totals -----	\$1,114,604,777 00	\$11,611,595 16
Expired and terminated-----	408,499,307 00	4,500,102 95
In force at end of the year -----	\$706,105,470 00	\$7,111,492 21
Deduct amount reinsured-----	112,740,933 00	1,162,950 15
Net amount in force -----	\$593,364,537 00	\$5,948,542 06
	Marine and Inland risks.	Premiums.
Written during the year-----	\$1,273,780 00	\$35,549 43
Expired and terminated-----	212,580 00	5,101 34
In force at end of the year -----	\$1,061,200 00	\$30,448 09
Deduct amount reinsured-----	16,535 00	299 16
Net amount in force -----	\$1,044,665 00	\$30,148 93

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$166,339,238 00	\$2,015,181 39
More than one and not more than three years to run-----	328,872,160 00	2,848,196 67
More than three years to run-----	99,197,804 00	1,116,312 93
Net amount in force December 31, 1913 -----	\$594,409,202 00	\$5,978,690 99

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$150,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$27,721,563 00	\$554,155 00
Less -----	10,136,783 00	132,350 00
Net risks written-----	<u>\$17,584,780 00</u>	<u>\$421,805 00</u>
Gross premiums received-----	\$405,360 39	\$15,600 70
Less -----	137,112 53	3,130 37
Net premiums received-----	<u>\$268,247 86</u>	<u>\$12,470 33</u>
Net losses paid-----	113,027 76	8,351 98
Net losses incurred-----	118,426 61	9,206 98

UNITED STATES BRANCH OF THE NORD DEUTSCHE INSURANCE COMPANY OF HAMBURG.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1857. Commenced business in California in 1913.)

F. HERRMANN & Co., United States Managers Marine Branch.

J. B. LEVISON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year-----		\$877,545 80

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$1,119,534 67	\$298,318 04	
Deduct: Reinsurance premiums, fire, \$272,425.05; marine and inland, \$22,725.36; return premiums, fire, \$237,125.77; marine and inland, \$11,588.07 -----	509,550 82	34,313 43	
Total premiums (other than per- petuals) -----	\$609,983 85	\$264,004 61	\$873,988 46
Interest on bonds and dividends on stocks-----	\$32,023 55		
Interest from other sources-----	1,187 67		
Total interest and rents-----			33,211 22
Remittance from home office-----			594,013 44
Total income -----			<u>\$1,501,213 12</u>
Total -----			<u>\$2,378,758 92</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$424,954 98	\$181,549 14	
Deduct amount received for salvage, fire, \$4,256.75; marine and inland, \$391.62; reinsurance, fire, \$142,- 014.73; marine and inland, \$260.87; disbursements, fire, \$203.46-----	146,474 94	652 49	
Net amount paid for losses-----	\$278,480 04	\$180,896 65	\$459,376 69
Expenses of adjustment, settlement of losses-----			7,459 59

Amount brought forward.....	\$466,836 28
Commissions or brokerage.....	193,632 97
Allowance to local agencies for miscellaneous agency expenses.....	998 58
Salaries and expenses of special and general agents.....	24,598 94
Salaries, fees and other charges of officers, directors, trustees, agents and employees	40,312 14
Rents, including company's occupancy of its own buildings.....	2,625 00
Advertising, printing and stationery.....	11,338 32
Postage, telegrams, telephone and express.....	5,275 23
Legal expenses	998 94
Furniture and fixtures	4,399 03
Maps, including corrections.....	4,588 55
Underwriters' boards and tariff associations.....	3,836 26
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,732 18
Inspections and surveys.....	4,193 94
State taxes on premiums.....	10,071 53
Insurance department licenses and fees.....	5,611 59
All other licenses, fees and taxes.....	2,284 17
Other disbursements, viz: Miscellaneous expenses, \$3,738.68; auditor's fees, \$1,302.77; reinsurance premiums unpaid, December 31, 1912, \$22,513.16.....	27,554 61
Remitted to home office.....	113,940 45
Agents' balances charged off.....	9 47
Total disbursements	<u>\$926,838 18</u>
Balance	\$1,451,920 74

LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,213,900 01
Cash in office.....	130 26
Deposits in trust companies and banks not on interest.....	15,710 07
Deposits in trust companies and banks on interest.....	62,459 47
Agents' balances, representing business written subsequent to October 1, last.....	154,341 00
Agents' balances, representing business written prior to October 1, last	5,099 93
Bills receivable, taken for marine and inland risks.....	280 00
Total ledger assets	<u>\$1,451,920 74</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	16,098 73
Gross assets	<u>\$1,468,019 47</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$5,099 93
Book value of ledger assets over market value.....	23,520 01
Total	<u>28,619 94</u>
Total admitted assets.....	<u>\$1,439,399 53</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$14,341 41
Losses in process of adjustment, or in suspense.....	90,049 23
Losses resisted	3,940 00
Total claims for losses.....	<u>\$108,330 64</u>
Deduct reinsurance	18,681 69
Net amount of unpaid losses.....	<u>\$89,648 95</u>

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$435,643 37	
Unearned premiums at 50 per cent on inland navigation risks-----	33,824 58	
Unearned premiums at 100 per cent on marine risks--	2,814 22	
Total unearned premiums as computed above-----		\$472,282 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		200 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		15,000 00
Contingent commissions or other charges due or accrued-----		2,500 00
Total liabilities, except capital stock-----		\$579,631 12
Cash capital-----	\$400,000 00	
Surplus over all liabilities-----	459,768 41	
Surplus to policyholders-----		859,768 41
Total-----		\$1,439,399 53

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$57,811,292 00	\$616,016 81
Written during the year-----	93,540,192 00	1,119,534 67
Excess of original premiums over amount received for reinsurance-----		1,230 56
Totals-----	\$151,351,484 00	\$1,736,782 04
Expired and terminated-----	59,748,829 00	673,823 84
In force at end of the year-----	\$91,602,655 00	\$1,062,958 20
Deduct amount reinsured-----	24,242,607 00	282,581 20
Net amount in force-----	\$67,360,048 00	\$780,377 00
	Marine and Inland risks.	Premiums
Written during the year-----	\$24,201,821 00	\$298,318 04
Expired and terminated-----	20,088,297 00	211,469 08
In force at end of the year-----	\$4,113,524 00	\$86,848 96
Deduct amount reinsured-----	641,890 00	16,385 57
Net amount in force-----	\$3,471,634 00	\$70,463 39

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$35,509,707 00	\$470,413 30
More than one and not more than three years to run-----	23,856,291 00	214,338 47
More than three years to run-----	7,994,050 00	95,625 23
Net amount in force December 31, 1913-----	\$67,360,048 00	\$780,377 00

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$115,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$421,505 00
Less-----	2,500 00
Net risks written-----	\$419,005 00
Gross premiums received-----	\$6,449 90
Less-----	45 83
Net premiums received-----	\$6,404 07
Net losses incurred-----	1,215 20

**UNITED STATES BRANCH
NORTH BRITISH AND MERCANTILE INSURANCE COMPANY
OF LONDON, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1809. Commenced business in California in 1876.)

E. G. RICHARDS, Manager.

ROBERT NEWBOLD, Secretary

G. M. WARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash (deposit New York State)	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$9,550,117 07

INCOME.

Gross premiums-----	\$7,768,226 55	
Deduct: Reinsurance premiums, fire, \$1,260,582.48;		
return premiums, fire, \$1,321,595.98-----	2,582,178 46	
Total premiums (other than perpetuals)-----		\$5,186,048 09
Deposit premiums on perpetual risks-----		838 50
Interest on bonds and dividends on stocks-----	\$330,085 07	
Interest from other sources-----	3,753 42	
Total interest and rents-----		333,838 49
Agents' balances previously charged off-----		24 29
Profit on sale or maturity of ledger assets-----		3,089 27
Total income-----		<u>\$5,523,838 64</u>
Total-----		<u>\$15,073,955 71</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$3,007,488 19	
Deduct amount received for salvage, fire, \$19,121.31;		
reinsurance, fire, \$456,450.00-----	475,571 31	
Net amount paid for losses-----		\$2,531,916 88
Expenses of adjustment, settlement of losses-----	47,644 73	
Commissions or brokerage-----	1,161,360 45	
Allowance to local agencies for miscellaneous agency expenses-----	22,935 86	
Salaries and expenses of special and general agents-----	228,905 62	
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	305,697 68	
Rents, including company's occupancy of its own buildings-----	30,966 91	
Advertising, printing and stationery-----	35,968 78	
Postage, telegrams, telephone and express-----	31,165 28	
Legal expenses-----	3,927 94	
Furniture and fixtures-----	7,293 09	
Maps, including corrections-----	20,549 36	
Underwriters' boards and tariff associations-----	85,820 42	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	52,652 94	
Inspections and surveys-----	18,714 16	
State taxes on premiums-----	84,168 94	
Insurance department licenses and fees-----	18,586 26	
All other licenses, fees and taxes-----	27,335 14	
Remittance to home office-----	732,244 46	
Deposit premiums returned-----	774 50	
Agents' balances charged off-----	645 67	
Decrease in book value of ledger assets-----	1,771 19	
Total disbursements-----		<u>\$5,451,046 26</u>
Balance-----		<u>\$9,622,909 45</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$8,477,684 54
Cash in office-----	500 00
Deposits in trust companies and banks on interest-----	268,066 61
Agents' balances, representing business written subsequent to October 1, last-----	825,752 87
Agents' balances, representing business written prior to October 1, last-----	43,842 93
Bills receivable taken for fire risks-----	834 66
Due from other insurance companies on losses paid-----	3,246 84
Other ledger assets-----	2,981 00
Total ledger assets-----	\$9,622,909 45

Non-Ledger Assets.

Interest due and accrued on bonds-----	95,401 24
Gross assets-----	\$9,718,310 69

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$43,842 93
Book value of ledger assets over market value-----	887,166 54
Due from other insurance companies, unadmitted-----	94 75
Special deposits to secure liabilities in assets in excess of liabilities in State of Virginia-----	10,356 00
Total-----	941,460 22
Total admitted assets-----	\$8,776,850 47

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$93,765 42
Losses in process of adjustment, or in suspense-----	440,405 33
Losses resisted-----	44,345 50
Total claims for losses-----	\$578,516 25
Deduct reinsurance-----	120,650 00
Net amount of unpaid losses-----	\$457,866 25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$9,442,672 73
Total unearned premiums as computed above-----	4,811,859 18
Amount reclaimable by the insured on perpetual fire insurance policies, 95 per cent of the premium or deposit received-----	38,015 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	16,500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	82,750 00
Total liabilities, except capital stock-----	\$5,406,990 55
Surplus to policyholders-----	3,369,859 92
Total-----	\$8,776,850 47

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$1,161,651,703 00	\$10,512,159 78
Written during the year-----	869,858,445 00	7,768,226 55
Total-----	\$2,031,510,148 00	\$18,280,386 33
Expired and terminated-----	810,546,240 00	7,259,853 84
In force at end of the year-----	\$1,220,963,908 00	\$11,020,532 49
Deduct amount reinsured-----	234,633,891 00	1,577,859 76
Net amount in force-----	\$986,330,017 00	\$9,442,672 73
Perpetual risks not included above, \$1,342,420.00; premiums on same, \$40,015.91.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$319,974.879 00	\$3,236,144 82
More than one and not more than three years to run-----	497,917.301 00	4,274,153 77
More than three years to run-----	169,780,257 00	1,972,390 05
Net amount in force December 31, 1913-----	\$987,672.437 00	\$9,482,688 64

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$557,280 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$36,962,897 00
Less -----	8,053,541 00
Net risks written-----	\$28,909,356 00
Gross premiums received-----	\$471,762 05
Less -----	125,079 61
Net premiums received-----	\$346,682 44
Net losses paid-----	110,520 04
Net losses incurred-----	120,677 62

**UNITED STATES BRANCH
THE NORTHERN ASSURANCE COMPANY, LIMITED,
OF LONDON, ENGLAND.**

Chicago, Ill.

Year ending December 31, 1913.

(Incorporated 1836. Commenced business in California in 1854.)

G. H. LERMIT, Manager, Chicago, Ill.

F. C. H. ROBINS, Attorney in California at San Francisco.

CAPITAL.

Statutory deposit -----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$5,381,633 23

INCOME.

Gross premiums -----	\$4,617,402 36
Deduct: Reinsurance premiums, fire, \$1,095,241.78; return premiums, fire, \$791,367.67-----	1,886,609 45
Total premiums (other than perpetuals)-----	\$2,730,792 91
Interest on bonds and dividends on stocks-----	\$177,631 39
Interest from other sources-----	4,639 71
Rents, including company's occupancy of its own build- ings -----	\$8,000 04
Total interest and rents-----	190,271 14
Received from head office during the year-----	209,816 50
Agents' balances previously charged off-----	14 31
Profit on sale or maturity of ledger assets-----	7,781 25
Total income -----	\$3,138,676 11
Total-----	\$8,520,309 34

DISBURSEMENTS.

Gross amount paid for losses-----	\$2,037,487 28	
Deduct amount received for salvage, fire, \$15,718.66; reinsurance, fire, \$531,076.58; discounts, fire, \$526.60 -----	547,321 84	
Net amount paid for losses-----	\$1,490,165 44	\$1,490,165 44
Expenses of adjustment, settlement of losses-----	35,453 05	
Commissions or brokerage-----	444,170 16	
Salaries and expenses of special and general agents-----	132,474 17	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	226,688 58	
Rents, including company's occupancy of its own buildings-----	27,019 62	
Advertising, printing and stationery-----	35,764 92	
Postage, telegrams, telephone and express-----	20,505 05	
Legal expenses -----	2,242 68	
Furniture and fixtures-----	5,833 59	
Maps, including corrections-----	10,310 80	
Underwriters' boards and tariff associations-----	52,011 18	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	27,378 91	
Inspections and surveys-----	17,021 72	
State taxes on premiums-----	64,270 89	
Insurance department licenses and fees-----	16,825 68	
All other licenses, fees and taxes-----	18,028 61	
Other disbursements -----	17,641 62	
Remitted to head office during year-----	495,494 77	
Agents' balances charged off-----	540 28	
Loss on sale or maturity of ledger assets-----	170 00	
Total disbursements -----		\$3,140,011 72
Balance-----		\$5,380,297 62

LEDGER ASSETS.

Book value of real estate-----	\$115,000 00	
Book value of bonds and stocks-----	4,463,657 61	
Cash in office-----	271 70	
Deposits in trust companies and banks not on interest-----	4,699 85	
Deposits in trust companies and banks on interest-----	280,630 95	
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	489,861 00	
Agents' balances, representing business written prior to October 1, last -----	15,294 64	
Bills receivable taken for fire risks-----	10,881 87	
Total ledger assets-----		\$5,380,297 62

Non-Ledger Assets.

Interest due and accrued on bonds-----	49,880 91	
Market value of real estate over book value-----	75,000 00	
Earned profit commission due from treaty reinsurance companies---	16,597 29	
Due from other companies for reinsurance on losses already paid---	25,473 74	
Gross assets -----		\$5,547,249 56

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$15,294 64	
Bills receivable, past due, taken for marine, inland and fire risks -----	10,881 87	
Book value of ledger assets over market value-----	383,222 61	
Total -----		409,399 12
Total admitted assets-----		\$5,137,850 44

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$30,505 24	
Losses in process of adjustment, or in suspense-----	211,619 47	
Losses resisted -----	77,577 50	
Total claims for losses-----	\$319,702 21	
Deduct reinsurance -----	88,941 33	
Net amount of unpaid losses-----		\$230,760 88
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		2,711,632 43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		7,643 18
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		76,491 51
Contingent commissions or other charges due or accrued-----		15,568 07
Total liabilities, except capital stock-----		\$3,042,096 07
Statutory deposit -----	\$200,000 00	
Surplus over all liabilities-----	1,895,754 37	
Surplus to policy holders-----		2,095,754 37
Total-----		\$5,137,850 44

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$633,035,519 00	\$6,612,077 21
Written during the year-----	454,755,913 00	4,617,402 36
Excess of original premiums over amount received for reinsurance -----		1,317 07
Totals -----	\$1,087,791,432 00	\$11,230,796 64
Expired and terminated-----	423,533,058 00	4,449,026 45
In force at end of the year-----	\$664,258,374 00	\$6,781,770 19
Deduct amount reinsured-----	150,166,853 00	1,488,489 64
Net amount in force-----	\$514,091,521 00	\$5,293,280 55

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$147,935,979 00	\$1,684,803 93
More than one and not more than three years to run-----	270,843,160 00	2,471,813 46
More than three years to run-----	95,312,382 00	1,136,663 16
Net amount in force December 31, 1913-----	\$514,091,521 00	\$5,293,280 55

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$250,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$25,675,535 00
Less -----	6,250,888 77
Net risks written-----	\$19,424,646 23
Gross premiums received-----	\$366,601 47
Less -----	83,830 35
Net premiums received-----	\$282,771 12
Net losses paid-----	125,199 36
Net losses incurred-----	107,156 02

NORTHERN INSURANCE COMPANY OF NEW YORK.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated October 22, 1897. Commenced business in California in 1911.)

WILLIAM MASON, President.

JAMES MARSHALL, Secretary.

McCLURE KELLY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$350,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,314,182 68

INCOME.

Gross premiums -----	\$1,006,375 80	
Deduct: Reinsurance premiums, fire, \$139,840.00; return premiums, fire, \$154,612.31-----	294,452 31	
Total premiums (other than perpetuals)-----		\$711,923 49
Interest on mortgage loans-----	\$5,750 00	
Interest on bonds and dividends on stocks-----	50,782 17	
Interest from other sources-----	376 53	
Total interest and rents-----		56,908 70
Profit on sale or maturity of ledger assets-----		137 68
Increase in book value of ledger assets-----		9,850 00
Total income -----		\$778,819 87
Total -----		\$2,093,002 55

DISBURSEMENTS.

Gross amount paid for losses-----	\$420,266 56	
Deduct amount received for salvage, fire, \$3,356.57; reinsurance, fire, \$63,225.19; disbursements, fire, \$723.37 -----	67,305 13	
Net amount paid for losses-----		\$352,961 43
Expenses of adjustment, settlement of losses-----	8,618 59	
Commissions or brokerage-----	261,759 74	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	1,440 00	
Rents, including company's occupancy of its own buildings-----	4,500 00	
Underwriters' boards and tariff associations-----	5,407 12	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	6,782 17	
State taxes on premiums-----	14,179 91	
Insurance department licenses and fees-----	4,315 80	
All other licenses, fees and taxes-----	279 48	
Interest and dividends to stockholders-----	21,000 00	
Decrease in book value of ledger assets-----	25,512 50	
Total disbursements -----		\$707,562 61
Balance -----		\$1,385,439 94

LEDGER ASSETS.

Mortgage loans on real estate-----	\$128,000 00
Book value of bonds and stocks-----	1,090,755 00
Cash in office-----	39 98
Deposits in trust companies and banks not on interest-----	20,257 05
Deposits in trust companies and banks on interest-----	48,513 83
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	97,098 83

Amount brought forward-----	\$1,384,664 69
Agents' balances, representing business written prior to October 1, last -----	775 25
Total ledger assets-----	\$1,385,439 94

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,728 75
Interest due and accrued on bonds-----	4,454 12
Total -----	6,182 87
Reinsurance on loss paid Connecticut Insurance Company-----	400 00
Gross assets -----	\$1,392,022 81

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$775 25
Book value of ledger assets over market value-----	52,950 00
Total -----	53,725 25
Total admitted assets-----	\$1,338,297 56

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$51,137 14
Losses resisted -----	3,500 00
Total claims for losses-----	\$54,637 14
Deduct reinsurance -----	10,375 94
Net amount of unpaid losses-----	\$44,261 20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	667,051 93
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	15,000 00
Total liabilities, except capital stock-----	\$726,313 13
Cash capital -----	\$350,000 00
Surplus over all liabilities-----	261,984 43
Surplus to policyholders-----	611,984 43
Total -----	\$1,338,297 56

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$140,726,359 00	\$1,343,783 46
Written during the year-----	101,056,758 00	1,006,375 80
Totals -----	\$241,783,117 00	\$2,350,159 26
Expired and terminated-----	87,891,749 00	890,166 80
In force at end of the year-----	\$153,891,368 00	\$1,459,992 46
Deduct amount reinsured-----	20,480,629 00	194,951 00
Net amount in force-----	\$133,410,739 00	\$1,265,041 46

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$41,941,883 00	\$457,421 11
More than one and not more than three years to run	70,646,109 00	567,090 85
More than three years to run-----	20,822,747 00	240,529 50
Net amount in force December 31, 1913-----	\$133,410,739 00	\$1,265,041 46

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$35,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire.	\$1,810,434 00
Less -----		517,735 00
Net risks written-----		\$1,292,699 00
Gross premiums received-----		\$23,900 88
Less -----		6,858 11
Net premiums received-----		\$17,042 77
Net losses paid-----		5,331 60
Net losses incurred-----		6,365 63

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY.

Minneapolis, Minn.

Year ending December 31, 1913.

(Incorporated May 2, 1899. Commenced business in California January 14, 1913.)

WALTER C. LEACH, President.

JOHN H. GRIFFIN, Secretary.

J. L. FULLER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00
Amount of ledger assets December 31 of previous year-----	\$984,351 09

INCOME.

	Fire.	Tornado and Hail.	
Gross premiums -----	\$730,066 60	\$484,286 57	
Deduct: Reinsurance premiums, fire, \$186,606.34; tornado and hail, \$70,413.49; return premiums, fire, \$103,157.29; tornado and hail, \$16,119.65 -----	289,763 63	86,533 14	
Total premiums (other than per- petuals) -----	\$440,302 97	\$397,753 43	\$838,056 40
Interest on mortgage loans-----		\$30,660 59	
Interest on bonds and dividends on stocks-----		5,914 64	
Interest from other sources-----		9,224 88	
Total interest and rents-----			45,800 11
Total-----			\$883,856 51

DISBURSEMENTS.

	Fire.	Tornado and Hail.	
Gross amount paid for losses-----	\$335,848 96	\$178,451 10	
Deduct amount received for salvage, fire, \$108,292.00; reinsurance, fire, \$140,881.26; tornado and hail, \$30,608.78; discounts, fire, \$43.02----	142,007 20	30,608 78	
Net amount paid for losses-----	\$193,841 76	\$147,842 32	\$341,684 08
Expenses of adjustment, settlement of losses-----			2,572 35
Commissions or brokerage-----			225,025 25
Allowance to local agencies for miscellaneous agency expenses-----			1,507 95
Salaries and expenses of special and general agents-----			35,451 84
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			47,853 29
Rents, including company's occupancy of its own buildings-----			5,471 52
Advertising, printing and stationery-----			8,540 77

Amount brought forward-----	\$666,007 06
Postage, telegrams, telephone and express-----	4,295 78
Legal expenses-----	1,775 34
Furniture and fixtures-----	518 18
Maps, including corrections-----	340 63
Underwriters' boards and tariff associations-----	1,310 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	912 72
Inspection and surveys-----	2,013 00
State taxes on premiums-----	21,795 43
Insurance department licenses and fees-----	4,545 88
All other licenses, fees and taxes-----	2,048 27
Other disbursements-----	1,178 43
Premiums on bonds purchased-----	724 98
Interest and dividends to stockholders-----	30,000 00
Total disbursements-----	<u>739,566 09</u>
Balance-----	<u>\$1,128,641 51</u>

LEDGER ASSETS.

Book value of real estate-----	3,757 50
Mortgage loans on real estate-----	625,991 71
Book value of bonds and stocks-----	154,075 00
Cash in office-----	5,694 97
Deposits in trust companies and banks not on interest-----	107,522 26
Deposits in trust companies and banks on interest-----	162,999 80
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	52,045 86
Agents' balances, representing business written prior to October 1, last-----	3,544 06
Bills receivable taken for fire risks-----	2,278 66
Due from reinsuring companies-----	10,736 69
Total ledger assets-----	<u>\$1,128,641 51</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$10,704 50
Interest due and accrued on bonds-----	2,228 02
Interest due and accrued on other assets-----	1,635 91
Total-----	<u>14,568 43</u>
Gross assets-----	<u>\$1,143,209 94</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$3,502 95
Bills receivable, past due, taken for marine, inland and fire risks-----	41 11
Total-----	<u>3,544 06</u>
Stock of Western A. and I. Company, \$200; stock of Underwriters' Salvage Company, \$500-----	700 00
Total admitted assets-----	<u>\$1,138,965 88</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$20,838 61
Losses resisted-----	5,948 91
Total claims for losses-----	<u>\$26,787 52</u>
Deduct reinsurance-----	10,066 68
Net amount of unpaid losses-----	<u>\$16,720 84</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	430,991 22
Dividends declared and unpaid, to stockholders-----	30,000 00

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	\$815 96
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	23,136 25
Total liabilities, except capital stock-----	\$501,664 27
Cash capital -----	\$300,000 00
Surplus over all liabilities-----	337,301 61
Surplus to policyholders-----	637,301 61
Total-----	\$1,138,965 88

RISKS AND PREMIUMS.

	Fire Risks.	Premiums
In force December 31, 1912-----	\$68,198,478 00	\$873,686 36
Written during the year-----	80,387,711 00	1,214,353 17
Excess of original premiums over amount received for reinsurance -----	-----	208,190 85
Totals -----	\$148,586,189 00	\$2,296,230 38
Expired and terminated-----	54,864,074 00	1,130,220 92
In force at end of the year-----	\$93,722,115 00	\$1,166,009 46
Deduct amount reinsured-----	26,068,173 00	352,237 14
Net amount in force-----	\$67,653,942 00	\$813,772 32
	Marine and Inland risks.	Premiums.
Expired and terminated-----	\$6,234,446 00	\$406,301 54
All hail business expired September 15, 1913.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$9,881,116 00	\$154,602 99
More than one and not more than three years to run-----	40,219,389 00	429,625 69
More than three years to run-----	7,553,437 00	229,543 64
Net amount in force December 31, 1913-----	\$67,653,942 00	\$813,772 32

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$25,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$627,866 00
Less cancellations and reinsurances-----	183,300 00
Net risks written-----	\$444,566 00
Gross premiums received-----	\$8,498 69
Less return premiums and reinsurances-----	2,471 83
Net premiums received-----	\$6,026 86
Net losses paid-----	374 97
Net losses incurred-----	374 97

NORTHWESTERN NATIONAL INSURANCE COMPANY.**Milwaukee, Wis.**

Year ending December 31, 1913.

(Incorporated February 20, 1869. Commenced business in California in 1877.)

WILFORD M. PATTON, President.

JOSEPH HUEBL, Secretary.

I. H. HARRIS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets December 31 of previous year		\$6,742,819 27

INCOME.

Gross premiums	\$3,352,841 30	
Deduct: Reinsurance premiums, fire, \$315,526.43; re- turn premiums, fire, \$323,305.41	638,832 84	
Total premiums (other than perpetuals)		\$2,714,008 46
Interest on mortgage loans	\$59,229 33	
Interest on bonds and dividends on stocks	199,087 03	
Interest from other sources	4,023 83	
Rents, including company's occupancy of its own build- ings	8,321 20	
Total interest and rents		270,661 39
Agents' balances previously charged off		10 05
Profit on sale or maturity of ledger assets		774 77
Increase in book value of ledger assets		8,000 00
Total income		\$2,993,454 67
Total		\$9,736,273 94

DISBURSEMENTS.

	Fire	Marine and Inland.	
Gross amount paid for losses	\$1,347,289 55		
Deduct amount received for salvage, fire, \$5,407.50; marine and inland, \$1,215.28; reinsurance, fire, \$109,- 663.61; discount, fire, \$57.45	115,128 56	1,215 28	
Net amount paid for losses	\$1,232,160 99	\$1,215 28	\$1,230,945 71
Expenses of adjustment, settlement of losses			41,042 96
Commissions or brokerage			676,049 81
Allowance to local agencies for miscellaneous agency expenses			7,093 76
Salaries and expenses of special and general agents			251,423 22
Salaries, fees and other charges of officers, directors, trustees, agents and employees			105,323 02
Rents, including company's occupancy of its own buildings			8,000 00
Advertising, printing and stationery			20,743 76
Postage, telegrams, telephone and express			23,613 73
Legal expenses			912 61
Furniture and fixtures			3,034 78
Maps, including corrections			4,060 05
Underwriters' boards and tariff associations			12,017 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			15,525 87
Inspections and surveys			287 50
Repairs and expenses on real estate			4,588 95
Taxes on real estate			4,102 65
State taxes on premiums			70,585 22
Insurance department licenses and fees			18,461 67

All other licenses, fees and taxes-----	\$10,124 20
Other disbursements-----	8,612 18
Interest and dividends to stockholders-----	150,000 00
Agents' balances charged off-----	186 79
Loss on sale or maturity of ledger assets-----	128 34
Total disbursements-----	<u>\$2,666,864 72</u>
Balance-----	\$7,069,409 22

LEDGER ASSETS.

Book value of real estate-----	\$178,000 00
Mortgage loans on real estate-----	1,280,900 00
Book value of bonds and stocks-----	4,986,462 82
Cash in office-----	42,980 59
Deposits in trust companies and banks on interest-----	242,542 51
Agents' balances, representing business written subsequent to October 1, last-----	331,652 26
Agents' balances, representing business written prior to October 1, last-----	6,055 31
Bills receivable taken for fire risks-----	815 73
Total ledger assets-----	<u>\$7,069,409 22</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$10,178 33
Interest due and accrued on bonds-----	22,120 67
Total-----	<u>32,299 00</u>
Gross assets-----	\$7,101,708 22

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$6,055 31
Bills receivable, past due, taken for marine, inland and fire risks-----	815 73
Book value of bonds over market value-----	450,069 67
Total-----	<u>456,940 71</u>
Total admitted assets-----	\$6,644,767 51

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$60,681 62
Losses in process of adjustment, or in suspense-----	103,145 27
Losses resisted-----	21,625 00
Total claims for losses-----	<u>\$185,451 89</u>
Deduct reinsurance-----	24,752 92
Net amount of unpaid losses-----	\$160,698 97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	3,309,898 74
Conflagration reserve-----	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	2,192 64
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	100,000 00
Contingent commissions or other charges due or accrued-----	21,566 00
Total liabilities, except capital stock-----	<u>\$4,094,356 35</u>
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	<u>1,550,411 16</u>
Surplus to policyholders-----	2,550,411 16
Total-----	\$6,644,767 51

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$721,264.454 00	\$6,447,417 12
Written during the year-----	350,432.983 00	3,352,841 30
Totals -----	\$1,071,697.437 00	\$9,800,258 42
Expired and terminated-----	296,215.652 00	2,908,457 56
In force at end of the year-----	\$775,481.785 00	\$6,891,800 86
Deduct amount reinsured-----	54,484.947 00	495,174 16
Net amount in force-----	\$720,996.838 00	\$6,396,626 70

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$85,862.998 00	\$961,437 45
More than one and not more than three years to run-----	452,443.894 00	3,602,366 26
More than three years to run-----	182,689.946 00	1,832,822 99
Net amount in force December 31, 1913-----	\$720,996.838 00	\$6,396,626 70

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$20,201,087 00
Less -----	3,081,869 00
Net risks written-----	\$17,119,218 00
Gross premiums received-----	\$230,385 73
Less -----	31,965 15
Net premiums received-----	\$198,420 58
Net losses paid-----	86,780 73
Net losses incurred-----	95,691 54

NORTHWESTERN MUTUAL FIRE ASSOCIATION.

Seattle, Wash.

Year ending December 31, 1913.

(Incorporated April 6, 1901.)

F. J. MARTIN, President. M. D. L. RHODES, Secretary.

A. H. ELLIOT, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$380,821 79

INCOME.

Gross premiums -----	\$824,188 97	
Deduct: Reinsurance, \$103,053.38; return premiums, \$156,504.51 -----	259,557 89	
Total premiums -----		\$564,631 08
Interest on mortgage loans-----	\$4,319 16	
Interest on bonds and dividends on stocks-----	6,916 94	
Interest from other sources-----	2,028 57	
Total interest and rents-----		13,264 67
From other sources, viz: Advance collections on 1914 business, \$993.44; policy fees received, \$12,614.32-----		13,607 76
Total income -----		\$591,503 51
Total -----		\$972,325 30

DISBURSEMENTS.

Gross amount paid for losses-----	\$328,724 10
Deduct amount received for reinsurance-----	101,092 63
Net amount paid for losses-----	\$227,631 47
Expenses of adjustment, settlement of losses (less \$963.52, received from other companies for their proportion of reinsurance adjustment) -----	3,570 77
Commissions or brokerage-----	7,902 45
Salaries and expenses of special and general agents-----	46,459 05
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	34,490 40
Rents, including company's occupancy of its own buildings-----	6,131 05
Advertising, printing and stationery-----	7,608 57
Postage, telegrams, telephones and express-----	5,938 01
Legal expenses -----	2,991 04
Furniture and fixtures-----	1,394 05
State taxes on premiums-----	7,481 75
Insurance department licenses and fees-----	2,958 45
Other disbursements -----	11,882 63
Dividends paid to policyholders-----	193,653 70
Agents' balances charged off-----	162 20
Total disbursements -----	\$560,255 59
Balance -----	\$412,069 71

LEDGER ASSETS.

Mortgage loans on real estate-----	\$53,400 00
Book value of bonds and stocks-----	154,695 98
Cash in office-----	2,959 38
Deposits in trust companies and banks not on interest-----	51,292 67
Deposits in trust companies and banks on interest-----	50,000 00
Agents' balances, representing business written subsequent to October 1, last-----	80,475 72
Agents' balances, representing business written prior to October 1, last -----	6,005 23
Bills receivable taken for fire risks-----	4,306 24
Other ledger assets, viz: Furniture and fixtures, \$7,488.86; reinsurance due from other companies, \$1,445.63-----	8,934 49
Total ledger assets-----	\$412,069 71

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,729 95
Interest due and accrued on bonds-----	4,707 64
Interest due and accrued on other assets-----	1,270 00
Total -----	7,707 59
Advance for reinsurance-----	10,591 22
Gross assets -----	\$430,368 52

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$7,488 86
Agents' balances, representing business written prior to October 1, last-----	6,005 23
Overdue and accrued interest on bonds in default-----	2,289 41
Total -----	15,783 50
Total admitted assets-----	\$414,585 02

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$9,429 55
Losses resisted -----	5,478 18
Net amount of unpaid losses-----	\$14,907 73
Unearned premiums -----	250,435 19
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	5,400 00
Contingent commissions or other charges due or accrued-----	3,486 13
Premiums collected in advance-----	4,480 26
Total amount of all liabilities-----	\$278,709 31
Surplus -----	135,875 71
Total liabilities and surplus-----	\$414,585 02

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force December 31, 1912-----	\$49,001,578 00	\$498,452 02
Written during the year-----	84,610,707 00	824,188 97
Totals -----	\$133,612,285 00	\$1,322,640 99
Expired and terminated-----	76,941,733 00	714,859 91
In force at end of the year-----	\$56,670,552 00	\$607,781 08
Deduct amount reinsured-----	8,720,028 00	112,829 97
Net amount in force-----	\$47,950,524 00	\$494,951 11

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Premiums.
In force, having from date of policy not more than one year to run	\$414,599 36
More than one and not more than three years to run-----	49,308 62
More than three years to run-----	31,043 13
Net amount in force December 31, 1913-----	\$494,951 11

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$62,500 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$15,279,726 00
Less -----	13,558,965 00
Net risks written-----	\$1,710,761 00
Gross premiums received-----	\$178,324 46
Less -----	46,320 75
Net premiums received-----	\$132,003 71
Net losses paid-----	80,022 11
Net losses incurred-----	84,027 11

THE NORTH RIVER INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated February 6, 1822. Commenced business in 1822.)

WM. E. HUTCHINS, President.

F. H. CRUM, Secretary.

ASSOCIATED UNDERWRITERS, INC., Attorneys in California at San Francisco.

Amount of ledger assets December 31 of previous year -----	\$2,446,424 62	
Increase of paid-up capital during year -----	150,000 00	
Surplus paid in by stockholders -----	75,000 00	
Extended at -----		\$2,671,424 62

INCOME.

Gross premiums -----	\$3,293,470 87	
Deduct: Reinsurance premiums -----	1,652,700 65	
Total premiums (other than perpetuals) -----		\$1,640,770 22
Interest on mortgage loans -----	\$20,473 66	
Interest on collateral loans -----	1,024 09	
Interest on bonds and dividends on stocks -----	62,411 95	
Interest from other sources -----	6,319 62	
Total interest and rents -----		90,229 32
Total income -----		\$1,730,999 54
Total -----		\$4,402,424 16

DISBURSEMENTS.

Gross amount paid for losses, \$186,468.35 -----	\$1,371,994 66	
Deduct amount received for salvage, fire, \$20,663.70; reinsurance, fire, \$492,807.24; discounts, fire, \$1,724.72 -----	515,195 66	
Net amount paid for losses -----		\$856,798 69
Expenses of adjustment, settlement of losses -----		31,309 30
Commissions or brokerage -----		378,519 64
Salaries and expenses of special and general agents -----		57,246 81
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		135,787 83
Rents, including company's occupancy of its own buildings -----		15,000 00
Advertising, printing and stationery -----		13,758 87
Postage, telegrams, telephone and express -----		5,959 98
Legal expenses -----		1,968 27
Maps, including corrections -----		3,838 71
Underwriters' boards and tariff associations -----		20,230 81
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		8,901 26
Inspections and surveys -----		7,104 80
State taxes on premiums -----		31,087 39
Insurance department licenses and fees -----		7,494 70
All other licenses, fees and taxes -----		5,288 35
Other disbursements -----		921 36
Interest and dividends to stockholders (amount declared during the year, \$35,000) -----		35,455 00
Loss on sale or maturity of ledger assets -----		34,672 63
Decrease in book value of ledger assets -----		203 34
Total disbursements -----		\$1,651,547 74
Balance -----		\$2,750,876 42

LEDGER ASSETS.

Mortgage loans on real estate	\$212,100 00
Loans secured by pledge of bonds, stocks or other collaterals	8,690 00
Book value of bonds and stocks	1,823,575 10
Deposit in trust companies and banks on interest	392,120 75
Agents' balances, representing business written subsequent to October 1, last	314,390 57
Total ledger assets	\$2,750,876 42

Non-Ledger Assets.

Interest due and accrued on mortgages	\$3,393 12
Interest due and accrued on bonds	9,660 81
Interest due and accrued on collateral loans	115 86
Interest on cash payment of \$2,000 (first installment on 80 shares Delaware, Lackawanna and Western Railroad Company)	60 39
Total	13,230 18
Gross assets	\$2,764,106 60

Deduct Assets Not Admitted.

Book value of ledger assets over market value	30,998 45
Total admitted assets	\$2,733,108 15

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$39,964 59
Losses in process of adjustment, or in suspense	223,477 41
Losses resisted	35,588 00
Total claims for losses	\$299,030 00
Deduct reinsurance	127,243 81
Net amount of unpaid losses	\$171,786 19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	1,424,661 35
Dividends declared and unpaid to stockholders	2,152 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	25,000 00
Total liabilities, except capital stock	\$1,625,600 29
Cash capital	\$500,000 00
Surplus over all liabilities	607,507 86
Surplus to policyholders	1,107,507 86
Total	\$2,733,108 15

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$375,199,845 00	\$3,956,823 36
Written during the year	334,328,586 00	3,293,470 87
Excess of original premiums over amount received for reinsurance		175,589 05
Totals	\$709,528,431 00	\$7,425,883 28
Expired and terminated	313,210,779 00	3,345,751 30
In force at end of the year	\$396,317,652 00	\$4,080,131 98
Deduct amount reinsured	129,509,253 00	1,333,355 55
Net amount in force	\$266,808,399 00	\$2,746,776 43

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$101,884,225 00	\$1,114,023 31
More than one and not more than three years to run	138,056,390 00	1,288,216 30
More than three years to run-----	26,867,784 00	344,536 82
Net amount in force December 31, 1913-----	\$266,808,399 00	\$2,746,776 43

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Tornado.
Gross risks written-----	\$23,419,009 00	\$10,000 00
Less -----	10,938,997 00	-----
Net risks written-----	\$12,480 012 00	\$10,000 00
Gross premiums received-----	\$272,627 86	\$10 00
Less -----	131,174 87	-----
Net premiums received-----	\$141,462 99	\$10 00
Net losses paid-----	38,934 42	-----
Net losses incurred-----	40,520 11	-----

**UNITED STATES BRANCH
NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED,
OF NORWICH, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1797. Commenced business in California in 1912.)

J. L. FULLER, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year-----	\$2,776,528 44
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INCOME.

Gross premiums-----	\$2,812,909 11	
Deduct: Reinsurance premiums, fire, \$724,483.40; re- turn premiums, fire, \$374,679.65-----	1,099,163 05	
Total premiums (other than perpetuals)-----		\$1,713,746 06
Interest on bonds and dividends on stocks-----	\$92,249 76	
Interest from other sources-----	5,903 64	
Dividend on stock of Underwriters' sale (Schedule X)-----	100 00	
Total interest and rents-----		98,253 40
Received from home office-----		279,781 83
Total income-----		\$2,091,781 29
Total-----		\$4,868,309 73

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses-----	\$1,265,793 64	\$67 97
Deduct amount received for salvage, fire, \$11,115.63; reinsurance, fire, \$345.- 192.06-----	356,307 69	-----
Net amount paid for losses-----	\$909,485 95	\$67 97
Expenses of adjustment, settlement of losses-----		\$20,998 47

Amount brought forward-----	\$930,552 39
Commissions or brokerage-----	308,973 29
Allowance to local agencies for miscellaneous agency expenses-----	720 83
Salaries and expenses of special and general agents-----	97,236 44
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	133,371 35
Rents, including company's occupancy of its own buildings-----	16,169 70
Advertising, printing and stationery-----	16,859 84
Postage, telegrams, telephone and express-----	12,745 10
Legal expenses-----	747 91
Furniture and fixtures-----	3,851 18
Maps, including corrections-----	5,935 64
Underwriters' boards and tariff associations-----	28,249 20
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	16,660 20
Inspections and surveys-----	6,759 46
State taxes on premiums-----	40,407 14
Insurance department licenses and fees-----	14,744 22
All other licenses, fees and taxes-----	8,354 49
Subscriptions to directories, insurance and other publications-----	974 15
Light, water, ice, towels and petty supplies-----	804 81
Rent of safe deposit vaults and premiums on bonds-----	445 95
Library bureau for statistical tabulation-----	3,849 29
Miscellaneous disbursements-----	1,204 98
Auditor's fees and credit reports-----	2,537 50
Remitted to home office-----	106,250 54
Payment on account of interest on bond indebtedness-----	9,100 00
Agents' balances charged off-----	203 33
Loss on sale or maturity of ledger assets-----	682 55
Total disbursements-----	<u>\$1,768,391 48</u>
Balance-----	<u>\$3,099,918 25</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$2,508,185 08
Cash in office-----	481 38
Deposits in trust companies and banks not on interest-----	3,260 71
Deposits in trust companies and banks on interest-----	281,373 06
Agents' balances, representing business written subsequent to October 1, last-----	294,819 80
Agents' balances, representing business written prior to October 1, last-----	8,548 20
Bills receivable taken for fire risks-----	1,926 63
Balances in hands of special agents-----	<u>1,323 39</u>
Total ledger assets-----	<u>\$3,099,918 25</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	<u>26,273 74</u>
Gross assets-----	<u>\$3,126,191 99</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$8,548 20
Bills receivable, past due, taken for marine, inland and fire risks-----	1,926 63
Book value of ledger assets over market value-----	100,671 08
Balances in hands of special agents-----	<u>1,323 39</u>
Total-----	<u>112,469 30</u>
Total admitted assets-----	<u>\$3,013,722 69</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$40,401 22	
Losses in process of adjustment, or in suspense-----	114,829 42	
Losses resisted-----	28,327 75	
Total claims for losses-----	\$183,558 39	
Deduct reinsurance-----	54,023 15	
Net amount of unpaid losses-----		\$129,535 24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		1,652,146 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		7,128 72
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		41,000 00
Contingent commissions or other charges due or accrued-----		7,029 62
Total liabilities, except capital-----		\$1,836,840 20
Surplus to policyholders-----		1,176,882 49
Total-----		\$3,013,722 69

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$382,899,310 00	\$3,943,186 37
Written during the year-----	270,852,405 00	2,812,909 11
Excess of original premiums over amount received for reinsurance-----		934 92
Totals-----	\$653,751,715 00	\$6,757,030 40
Expired and terminated-----	246,092,576 00	2,638,120 75
In force at end of the year-----	\$407,659,139 00	\$4,118,909 65
Deduct amount reinsured-----	96,333,288 00	923,241 52
Net amount in force-----	\$311,325,851 00	\$3,195,668 13

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$99,812,311 00	\$1,121,341 62
More than one and not more than three years to run-----	152,711,772 00	1,374,895 19
More than three years to run-----	58,801,768 00	699,431 32
Net amount in force December 31, 1913-----	\$311,325,851 00	\$3,195,668 13

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$90,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$8,002,778 00
Less cancellation and reinsurances-----	2,593,862 00
Net risks written-----	\$5,408,916 00
Gross premiums received-----	\$104,497 83
Less cancellations and reinsurances-----	33,098 01
Net premiums received-----	\$71,399 82
Net losses paid-----	20,764 22
Net losses incurred-----	20,409 22

OCCIDENTAL FIRE INSURANCE COMPANY.**Albuquerque, New Mexico.**

Year ending December 31, 1913.

(Incorporated September 2, 1910. Commenced business in California in 1912.)

M. W. FLOURNOY, President.

GEORGE ROSLINGTON, Secretary.

J. H. ANKELE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$348,029 28

INCOME.

Gross premiums-----	\$257,222 61	
Deduct: Reinsurance premiums, fire, \$19,877.34; re- turn premiums, fire, \$64,319.66-----	84,197 00	
Total premiums (other than perpetuals)-----		\$173,025 61
Interest on mortgage loans-----	\$18,860 68	
Interest on bonds and dividends on stocks-----	663 27	
Interest from other sources-----	933 50	
Rents, including company's occupancy of its own build- ings-----	883 45	
Total interest and rents-----		21,340 90
Contribution for surplus-----		10,183 25
Total income-----		\$204,549 76
Total-----		\$552,579 04

DISBURSEMENTS.

Gross amount paid for losses-----	\$63,630 60	
Deduct amount received for reinsurance, fire-----	5,870 46	
Net amount paid for losses-----		\$57,760 14
Expenses of adjustment, settlement of losses-----		1,567 35
Commissions or brokerage-----		52,104 63
Salaries and expenses of special and general agents-----		10,887 29
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		13,991 18
Rents, including company's occupancy of its own buildings-----		1,797 41
Advertising, printing and stationery-----		2,082 04
Postage, telegrams, telephone and express-----		1,679 55
Legal expenses-----		1,297 50
Underwriters' boards and tariff associations-----		1,022 50
Inspections and surveys-----		112 00
Taxes on real estate-----		167 02
State taxes on premiums-----		1,897 42
Insurance department licenses and fees-----		1,299 70
Other disbursements-----		1,758 93
Agents' balances charged off-----		534 33
Total disbursements-----		\$149,958 99
Balance-----		\$402,620 05

LEDGER ASSETS.

Book value of real estate-----	\$35,961 22
Mortgage loans on real estate-----	283,398 20
Book value of bonds and stocks-----	25,000 00
Cash in office-----	4,275 46

Deposits in trust companies and banks not on interest-----	\$14,088 69
Deposits in trust companies and banks on interest-----	7,615 48
Agents' balances, representing business written subsequent to October 1, last-----	22,801 88
Agents' balances, representing business written prior to October 1, last-----	4,490 52
Other ledger assets, viz: Furniture and maps-----	4,988 60
Total ledger assets-----	<u>\$402,620 05</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$5,392 84
Interest due and accrued on bonds-----	80 00
Total-----	<u>5,472 84</u>
Gross assets-----	<u>\$408,092 89</u>

Deduct Assets Not Admitted.

Furniture, fixtures, safes and maps-----	\$4,988 60
Agents' balances, representing business written prior to October 1, last-----	4,490 52
Total-----	<u>9,479 12</u>
Total admitted assets-----	<u>\$398,613 77</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$4,970 39
Losses in process of adjustment, or in suspense-----	8,499 96
Total claims for losses-----	<u>\$13,470 35</u>
Deduct reinsurance-----	<u>71 84</u>
Net amount of unpaid losses-----	\$13,398 51
Total unearned premiums as computed above-----	129,916 02
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	34 09
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	3,267 59
Reinsurance and return premiums due other companies-----	1,802 91
Total liabilities, except capital stock-----	<u>\$148,419 12</u>
Cash capital-----	\$200,000 00
Surplus over all liabilities-----	<u>50,194 65</u>
Surplus to policyholders-----	<u>250,194 65</u>
Total-----	<u>\$398,613 77</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$7,955,418 00	\$148,182 15
Written during the year-----	12,657,793 00	257,222 61
Excess of original premiums over amount received for reinsurance-----		62,787 07
Totals-----	<u>\$20,613,211 00</u>	<u>\$468,191 83</u>
Expired and terminated-----	3,973,322 00	176,952 67
In force at end of the year-----	\$16,639,889 00	\$291,239 16
Deduct amount reinsured-----	1,682,744 00	26,417 29
Net amount in force-----	<u>\$14,957,145 00</u>	<u>\$264,821 87</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$20,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$1,141,438 00
Less -----	189,650 00
Net risks written-----	<u>\$951,788 00</u>
Gross premiums received-----	\$12,553 67
Less -----	8,765 24
Net premiums received-----	<u>\$3,788 43</u>
Net losses paid-----	5,631 49
Net losses incurred-----	6,221 93

OLD COLONY INSURANCE COMPANY.

Boston, Mass.

Year ending December 31, 1913.

(Incorporated June 2, 1906. Commenced business in California in August, 1910.)

RANSOM B. FULLER, President.

CHARLES D. HODGES, Secretary.

CURTIS & GORDON, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$40,000 00
Amount of ledger assets December 31 of previous year-----	\$1,347,196 96

INCOME.

	Fire.	Marine and Inland	
Gross premiums -----	\$790,946 90	\$280,533 68	
Deduct: Reinsurance premiums, fire, \$175,203.74; marine and inland, \$76,770.03; return premiums, fire, \$149,077.86; marine and inland, \$55,246.51 -----	324,281 60	132,016 54	
Total premiums (other than per- petuals) -----	\$466,665 30	\$148,517 14	\$615,182 44
Interest on mortgage loans-----		\$2,895 00	
Interest on bonds and dividends on stocks-----		46,047 50	
Interest from other sources-----		1,833 23	
Total interest and rents-----			50,775 73
Agents' balances previously charged off-----			69
Profit on sale or maturity of ledger assets-----			685 50
Total income -----			<u>\$666,644 36</u>
Total-----			<u>\$2,013,841 32</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$292,349 50	\$150,752 55	
Deduct amount received for salvage, fire, \$3,464.00; marine and inland, \$4,061.82; reinsurance, fire, \$74,220.91; marine and inland, \$61,116.29; dis- counts, fire, \$196.21; marine and in- land, \$33.70 -----	77,881 12	65,211 81	
Net amount paid for losses-----	\$214,468 38	\$85,540 74	\$300,009 12
Expenses of adjustment, settlement of losses-----			8,446 55
Commissions or brokerage-----			150,111 48
Allowance to local agencies for miscellaneous agency expenses-----			2,892 69

Salaries and expenses of special and general agents-----	\$9,821 13
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	18,814 71
Rents, including company's occupancy of its own buildings-----	584 04
Advertising, printing and stationery-----	4,842 85
Postage, telegrams, telephone and express-----	1,099 85
Legal expenses -----	214 19
Furniture and fixtures-----	36 53
Maps, including corrections-----	156 34
Underwriters' boards and tariff associations-----	5,086 44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	5,546 36
Inspections and surveys-----	2,208 60
State taxes on premiums-----	7,903 11
Insurance department licenses and fees-----	5,119 28
All other licenses, fees and taxes-----	935 37
Other disbursements -----	1,011 37
Interest and dividends to stockholders-----	24,000 00
Agents' balances charged off-----	502 54
Total disbursements -----	<u>\$549,342 55</u>
Balance-----	<u>\$1,464,498 77</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	\$60,000 00
Book value of bonds and stocks-----	1,230,425 04
Cash in office-----	7,898 76
Deposits in trust companies and banks on interest-----	58,608 94
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	102,605 75
Agents' balances, representing business written prior to October 1, last -----	3,904 04
Bills receivable, taken for marine and inland risks-----	390 00
Bills receivable taken for fire risks-----	366 24
Cash deposited with fire boards-----	300 00
Total ledger assets-----	<u>\$1,464,498 77</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$60 00
Interest due and accrued on bonds-----	3,825 00
Total -----	<u>3,885 00</u>
Gross assets -----	<u>\$1,468,383 77</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$3,904 04
Stocks and bonds-----	146,525 04
Cash deposited with fire boards-----	300 00
Total -----	<u>150,729 08</u>
Total admitted assets-----	<u>\$1,317,654 69</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$65 75
Losses in process of adjustment, or in suspense-----	119,897 86
Losses resisted -----	8,799 93
Total claims for losses-----	<u>\$128,763 54</u>
Deduct reinsurance -----	<u>44,918 39</u>
Net amount of unpaid losses-----	<u>\$83,845 15</u>

Amount brought forward-----		\$88,845 15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$390,688 45	
Unearned premiums at 50 per cent on inland navigation risks-----	38,460 05	
Unearned premiums at 50 per cent on marine risks---	23,123 01	
Total unearned premiums as computed above-----		452,271 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		170 93
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		4,703 62
Contingent commissions or other charges due or accrued-----		4,062 98
Reinsurance and return premiums due other companies-----		818 25
Total liabilities, except capital stock-----		\$545,872 44
Cash capital-----	\$400,000 00	
Surplus over all liabilities-----	371,782 25	
Surplus to policyholders-----		771,782 25
Total-----		\$1,317,654 69

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$85,045,151 00	\$880,792 39
Written during the year-----	77,112,512 00	790,946 90
Total-----	\$162,157,663 00	\$1,671,739 29
Expired and terminated-----	63,959,219 00	672,745 36
In force at end of the year-----	\$98,198,444 00	\$998,993 93
Deduct amount reinsured-----	23,975,115 00	288,401 79
Net amount in force-----	\$74,223,329 00	\$710,592 14
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$6,597,609 00	\$192,286 52
Written during the year-----	12,848,848 00	280,533 68
Total-----	\$19,446,457 00	\$472,820 20
Expired and terminated-----	12,812,946 00	282,212 66
In force at end of the year-----	\$6,633,511 00	\$190,607 54
Deduct amount reinsured-----	2,559,301 00	67,441 40
Net amount in force-----	\$4,074,210 00	\$123,166 14

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$28,393,023 00	\$292,600 42
More than one and not more than three years to run-----	36,616,728 00	318,888 47
More than three years to run-----	9,213,578 00	99,103 25
Net amount in force December 31, 1913-----	\$74,223,329 00	\$710,592 14

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$956,469 00	\$577,382 00
Less-----	177,242 00	432,336 00
Net risks written-----	\$779,227 00	\$145,046 00
Gross premiums received-----	\$13,293 71	\$12,314 12
Less-----	2,736 88	7,526 59
Net premiums received-----	\$10,556 83	\$4,787 53
Net losses paid-----	2,667 47	6,463 79
Net losses incurred-----	3,080 53	5,458 79

OREGON FIRE RELIEF ASSOCIATION. McMinnville, Oregon.

Year ending December 31, 1913.

(Incorporated in 1894. Commenced business in California in September, 1912.)

B. F. RHODES, President.

W. C. HAGERTY, Secretary.

M. D. WARREN, Attorney in California at Los Angeles.

Amount of ledger assets December 31 of previous year----- \$233,101 52

INCOME.

Gross premiums-----	\$152,294 21	
Deduct: Reinsurance, \$477.62; return premiums, \$816.53 -----	1,294 15	
Total premiums-----		\$151,000 06
Interest on bonds and dividends on stocks-----	\$11,765 30	
Interest from other sources-----	287 50	
Rents, including company's occupancy of its own build- ings -----	1,393 00	
Total interest and rents-----		13,445 80
Total income -----		\$164,445 86
Total-----		\$397,557 38

DISBURSEMENTS.

Gross amount paid for losses-----	\$99,413 64	
Deduct amount received for salvage-----	200 00	
Net amount paid for losses-----		\$99,213 64
Expenses of adjustment, settlement of losses-----		1,517 70
Commissions or brokerage-----		28,023 72
Allowance to local agencies for miscellaneous agency expenses-----		1,270 25
Salaries and expenses of special and general agents-----		566 95
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		12,277 20
Rents, including company's occupancy of its own buildings-----		905 00
Advertising, printing and stationery-----		2,110 45
Postage, telegrams, telephones and express-----		2,086 15
Legal expenses-----		157 05
Furniture and fixtures-----		70 50
Maps, including corrections-----		222 80
Repairs and expenses on real estate-----		19 35
Taxes on real estate-----		269 37
Insurance department licenses and fees-----		124 50
All other licenses, fees and taxes-----		81 49
Interest refund-----		13 75
Janitor -----		180 00
Heating building -----		318 75
Insurance -----		40 50
Bonds for employees and to State of California-----		217 50
Incidental expenses-----		553 52
Decrease in book value of ledger assets-----		24 30
Total disbursements -----		\$150,264 44
Balance-----		\$247,282 94

LEDGER ASSETS.

Book value of real estate-----	\$15,000 00
Book value of bonds and stocks-----	211,800 00
Deposits in trust companies and banks not on interest-----	18,482 94
Deposits in trust companies and banks on interest-----	500 00
Office supplies, furniture and fixtures-----	1,500 00
Total ledger assets-----	<u>\$247,282 94</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$2,422 40
Interest due and accrued on other assets-----	75 23
Total-----	<u>\$2,497 63</u>
Loss, assessment in process of collection-----	10,000 00
Gross assets-----	<u>\$259,780 57</u>

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$500 00
Furniture, fixtures and safes-----	1,000 00
Total-----	<u>1,500 00</u>
Total admitted assets-----	<u>\$258,280 57</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$1,850 00
Unearned premiums-----	92,341 61
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	316 66
Total amount of all liabilities-----	<u>\$94,508 27</u>
Surplus-----	163,772 30
Total liabilities and surplus-----	<u>\$258,280 57</u>

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force December 31, 1912-----	\$39,141,361 00	-----
Written during the year-----	13,891,252 00	\$15,229,421 00
Totals-----	<u>\$53,032,613 00</u>	<u>\$15,229,421 00</u>
Expired and terminated-----	12,487,490 00	-----
In force at end of the year-----	<u>\$40,545,123 00</u>	<u>\$18,804,512 00</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$1,595,466 00	\$12,780 63
More than one and not more than three years to run-----	5,104,413 00	106,783 05
More than three years to run-----	<u>23,602,512 00</u>	<u>68,481 44</u>
Net amount in force December 31, 1913-----	<u>\$40,262,391 00</u>	<u>\$188,045 12</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written-----	\$15,300 00
Net premiums received-----	100 60

ORIENT INSURANCE COMPANY.**Hartford, Conn.**

Year ending December 31, 1913.

(Commenced business in California in 1881.)

A. G. McILWAINE, JR., President.

HENRY W. GRAY, JR., Secretary.

SAM B. STOEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets December 31 of previous year	\$3,511,077 86	
Increase of paid-up capital during year, transferred from surplus	500,000 00	
Extended at		\$4,011,077 86

INCOME.

	Fire.	Marine and Inland.	
Gross premiums	\$2,312,894 00	\$135,748 98	
Deduct: Reinsurance premiums, fire, \$510,789.85; marine and inland, \$9,988.96; return premiums, fire, \$373,215.87; marine and inland, \$26,901.49	884,005 72	36,890 45	
Total premiums (other than per-petuals)	\$1,428,888 28	\$98,858 53	\$1,527,746 81
Interest on bonds and dividends on stocks		\$124,410 44	
Interest from other sources		6,011 56	
Rents, including company's occupancy of its own buildings		12,500 00	142,922 00
Total income			\$1,670,668 81
Total			\$5,681,746 67

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$1,025,971 45	\$52,594 84	
Deduct amount received for salvage, fire, \$9,899.91; marine and inland, \$2,119.31; reinsurance, fire, \$236,852.69; marine and inland, \$4,939.38; discount, fire, \$387.17	247,139 77	7,058 69	
Net amount paid for losses	\$778,831 68	\$45,536 15	\$824,367 83
Expenses of adjustment, settlement of losses			24,367 21
Commissions or brokerage			305,578 49
Allowance to local agencies for miscellaneous agency expenses			1,076 28
Salaries and expenses of special and general agents			57,237 66
Salaries, fees and other charges of officers, directors, trustees, agents and employees			67,138 81
Rents, including company's occupancy of its own buildings			9,195 56
Advertising, printing and stationery			18,310 41
Postage, telegrams, telephone and express			9,969 55
Legal expenses			196 95
Furniture and fixtures			1,651 37
Maps, including corrections			3,871 68
Underwriters' boards and tariff associations			18,437 78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			17,192 11
Inspections and surveys			8,631 49
Repairs and expenses on real estate			3,008 88

Amount brought forward-----	\$571,649 20
Taxes on real estate-----	3,827 00
State taxes on premiums-----	28,149 21
Insurance department licenses and fees-----	10,859 54
All other licenses, fees and taxes-----	20,203 72
Exchange-----	951 85
Subscriptions-----	864 42
Expenses in connection with increase in capital-----	501 00
Miscellaneous expenses-----	5,554 45
Transferred from surplus to capital-----	500,000 00
Agents' balances charged off-----	241 11
Total disbursements-----	<u>\$1,941,384 36</u>
Balance-----	\$3,740,362 31

LEDGER ASSETS.

Book value of real estate-----	\$167,686 38
Book value of bonds and stocks-----	2,897,536 04
Cash in office-----	2,474 31
Deposits in trust companies and banks on interest-----	374,241 83
Agents' balances, representing business written subsequent to October 1, last-----	281,523 71
Agents' balances, representing business written prior to October 1, last-----	16,809 51
Bills receivable taken for fire risks-----	39 00
Balances due from other companies-----	51 53
Total ledger assets-----	<u>\$3,740,362 31</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$37,192 48
Interest due and accrued on other assets-----	935 75
Total-----	<u>38,128 23</u>
Gross assets-----	\$3,778,490 54

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$16,809 51
Book value of ledger assets over market value, viz:-----	
Bonds and stocks-----	274,141 04
Balances due from companies-----	51 53
Schedule attached-----	35,800 00
Total-----	<u>326,802 08</u>
Total admitted assets-----	\$3,451,688 46

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$17,188 00
Losses in process of adjustment, or in suspense-----	111,133 93
Losses resisted-----	17,645 00
Total claims for losses-----	<u>\$145,966 93</u>
Deduct reinsurance-----	41,704 27
Net amount of unpaid losses-----	\$104,262 66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$1,437,361 15
Unearned premiums at 50 per cent on inland navigation risks-----	46,805 12
Total unearned premiums as computed above-----	1,484,166 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	870 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	32,155 00

Contingent commissions or other charges due or accrued	\$4,300 00
Balances due other companies	256 90
Total	\$1,626,010 83
Less liabilities secured by special deposits	16,518 00
Total liabilities, except capital stock	\$1,609,492 83
Cash capital	\$1,000,000 00
Surplus over all liabilities	842,195 63
Surplus to policyholders	1,842,195 63
Total	\$3,451,688 46

RISKS AND PREMIUMS.

	Fire Risks.	Premiums
In force December 31, 1912	\$322,632,148 00	\$3,283,657 67
Written during the year	223,453,006 00	2,312,894 00
Totals	\$546,085,154 00	\$5,596,551 67
Expired and terminated	204,311,852 00	2,138,851 67
In force at end of the year	\$341,773,302 00	\$3,457,700 00
Deduct amount reinsured	67,445,262 00	688,402 68
Net amount in force	\$274,328,040 00	\$2,769,297 32
	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$3,219,989 00	\$81,051 63
Written during the year	6,339,293 00	135,748 98
Totals	\$9,559,282 00	\$216,800 61
Expired and terminated	5,419,874 00	113,695 07
In force at end of the year	\$4,139,408 00	\$103,105 54
Deduct amount reinsured	486,032 00	9,495 30
Net amount in force	\$3,653,376 00	\$93,610 24

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$73,977,060 00	\$860,109 81
More than one and not more than three years to run	141,660,441 00	1,235,770 87
More than three years to run	58,690,539 00	673,416 64
Net amount in force December 31, 1913	\$274,328,040 00	\$2,769,297 32

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Automobile.
Gross risks written	\$7,856,375 00	\$315,135 00
Less	2,073,736 00	92,710 00
Net risks written	\$5,782,639 00	\$222,425 00
Gross premiums received	\$100,623 61	\$8,333 58
Less	25,378 45	1,651 51
Net premiums received	\$75,245 16	\$6,682 07
Net losses paid	38,004 78	9,263 71
Net losses incurred	43,079 78	9,013 71

PACIFIC FIRE INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated April 16, 1851. Commenced business in California in 1912.)

CLINTON V. MESEROLE, President.

H. G. STEPHENS, Secretary.

F. E. POWERS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,332,971 87

INCOME.

Gross premiums -----	\$1,087,782 67	
Deduct: Reinsurance premiums, fire, \$143,491.84;		
return premiums, fire, \$191,105.04-----	334,596 88	
Total premiums (other than perpetuals)-----		\$753,185 79
Interest on bonds and dividends on stocks-----	\$51,667 44	
Interest from other sources-----	1,036 63	
Total interest and rents-----		52,704 07
Principal and interest on a second mortgage-----		67 50
Profits on sale of rights to subscribe for new issues-----		35 00
Profit on sale or maturity of ledger assets-----		11,538 89
Total income -----		\$817,531 25
Total-----		\$2,150,503 12

DISBURSEMENTS.

Gross amount paid for losses-----	\$659,676 55	
Deduct amount received for salvage, fire, \$8,537.87;		
reinsurance, fire, \$81,825.68; discounts, fire,		
\$3,245.50 -----	93,609 05	
Net amount paid for losses-----		\$566,067 50
Expenses of adjustment, settlement of losses-----		6,680 29
Commissions or brokerage-----		196,613 85
Salaries and expenses of special and general agents-----		3,134 99
Salaries, fees and other charges of officers, directors, trustees, agents		
and employees -----		13,601 68
Rents, including company's occupancy of its own buildings-----		1,185 00
Advertising, printing and stationery-----		1,185 38
Postage, telegrams, telephone and express-----		103 14
Legal expenses -----		134 08
Furniture and fixtures-----		3,723 60
State taxes on premiums and insurance department licenses and fees		8,794 66
Interest on loans at Liberty National Bank-----		738 33
Adjustment of interest on subscription to Baltimore and Ohio Rail-		
road bonds -----		38 21
Adjustment of interest on subscription to Pennsylvania Railroad		
stock -----		1 60
City of Madison (Georgia) bonds-----		203 75
Interest and dividends to stockholders-----		28,000 00
Loss on sale or maturity of ledger assets-----		2,034 13
Total disbursements -----		\$832,240 19
Balance-----		\$1,318,262 93

LEDGER ASSETS.

Book value of bonds and stocks	\$1,152,534 18
Cash in office	248 61
Deposits in trust companies and banks not on interest	25,265 99
Deposits in trust companies and banks on interest	6,092 42
Agents' balances, representing business written subsequent to October 1, last	134,116 73
Total ledger assets	\$1,318,262 93

Non-Ledger Assets.

Interest due and accrued on bonds	5,091 83
Reinsurance due on paid losses	3,134 86
Gross assets	\$1,326,489 62

Deduct Assets Not Admitted.

Book value of ledger assets over market value	68,587 18
Total admitted assets	\$1,257,902 44

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$124,080 17
Losses resisted	6,509 00
Total claims for losses	\$130,589 17
Deduct reinsurance	3,134 86
Net amount of unpaid losses	\$127,454 31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	\$835,206 35
Total unearned premiums as computed above	435,793 84
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	6,000 00
Due old stockholders of The Greenwich Insurance Company	151 85
Total liabilities, except capital stock	\$569,400 00
Cash capital	\$400,000 00
Surplus over all liabilities	288,502 44
Surplus to policyholders	\$688,502 44
Total	\$1,257,902 44

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$53,923,728 00	\$654,392 77
Written during the year	81,715,039 00	1,087,782 07
Totals	\$135,638,767 00	\$1,742,175 44
Expired and terminated	60,221,316 00	730,808 93
In force at end of the year	\$75,417,451 00	\$1,011,306 51
Deduct amount reinsured	15,551,656 00	176,160 16
Net amount in force	\$59,865,795 00	\$835,206 35

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$45,093,192 00	\$642,367 13
More than one and not more than three years to run	13,262,702 00	173,553 17
More than three years to run	1,509,901 00	19,346 05
Net amount in force December 31, 1913	\$59,865,795 00	\$835,206 35

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$4,796,241 00
Less		1,939,415 00
Net risks written		\$2,856,826 00
Gross premiums received		\$77,054 93
Less		33,491 92
Net premiums received		\$43,563 01
Net losses paid		23,566 03
Net losses incurred		23,018 53

**UNITED STATES BRANCH OF
PALATINE INSURANCE COMPANY, LTD.,
OF LONDON, ENGLAND.**

Year ending December 31, 1913.

(Incorporated August 22, 1900. Commenced business in United States January 1, 1901.)

A. H. WRAY, Manager.

E. T. NIEBLING, Pacific Coast Manager and Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$3,326,739 33

INCOME.

Gross premiums	\$2,879,800 63	
Deduct: Reinsurance premiums, fire, \$539,712.05; return premiums, fire, \$572,227.87	1,111,939 92	
Total premiums (other than perpetuals)		\$1,767,860 71
Interest on bonds and dividends on stocks	\$117,551 95	
Interest from other sources	4,318 04	
Total interest and rents		121,869 99
Received from home office		8,086 35
Agents' balances previously charged off		10 00
Profit on sale or maturity of ledger assets		576 30
Total income		\$1,898,403 35
Total		\$5,225,142 68

DISBURSEMENTS.

Gross amount paid for losses	\$1,227,474 06	
Deduct amount received for salvage, fire, \$6,358.52; reinsurance, fire, \$260,268.74	266,627 26	
Net amount paid for losses		960,846 80
Expenses of adjustment, settlement of losses		29,478 79
Commissions or brokerage		451,149 26
Allowance to local agencies for miscellaneous agency expenses		3,259 59
Salaries and expenses of special and general agents		53,838 56
Salaries, fees and other charges of officers, directors, trustees, agents and employees		81,022 30
Rents, including company's occupancy of its own buildings		11,927 31
Advertising, printing and stationery		14,971 73
Postage, telegrams, telephone and express		9,924 10

Legal expenses	\$437 67
Furniture and fixtures	906 08
Maps, including corrections	3,721 29
Underwriters' boards and tariff associations	21,533 07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15,388 38
Inspections and surveys	11,600 82
State taxes on premiums	32,828 70
Insurance department licenses and fees	9,113 11
All other licenses, fees and taxes	9,514 43
Remitted to head office, \$144,262.95; exchange, \$1,670.51	145,933 46
Agents' balances charged off	310 14
Decrease in book value of ledger assets	5,913 50
Total disbursements	<u>\$1,873,619 09</u>
Balance	<u>\$3,351,523 59</u>

LEDGER ASSETS.

Book value of bonds and stocks	\$2,767,094 37
Deposits in trust companies and banks not on interest	30,200 23
Deposits in trust companies and banks on interest	230,949 82
Agents' balances, representing business written subsequent to Octo- ber 1, last	312,933 03
Agents' balances, representing business written prior to October 1, last	10,346 14
Total ledger assets	<u>\$3,351,523 59</u>

Non-Ledger Assets.

Interest due and accrued on bonds	53,280 00
Gross assets	<u>\$3,384,803 59</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$10,346 14
Bonds and stocks	174,834 37
Total	<u>\$185,180 51</u>
Total admitted assets	<u>\$3,199,623 08</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$16,112 00
Losses in process of adjustment, or in suspense	145,120 00
Losses resisted	29,433 00
Total claims for losses	<u>\$190,665 00</u>
Deduct reinsurance	25,579 00
Net amount of unpaid losses	<u>\$165,086 00</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	1,782,040 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	36,161 45
Contingent commissions or other charges due or accrued	7,613 00
Total liabilities, except capital stock	<u>\$1,992,400 52</u>
Surplus to policyholders	1,207,222 56
Total	<u>\$3,199,623 08</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31 under this heading in last year's statement -----	\$350,687,038 00	\$3,848,330 52
Written or renewed during the year-----	257,752,073 00	2,879,800 63
Total -----	\$608,439,111 00	6,728,131 15
Deduct those expired and marked off as terminated -----	237,035,216 00	2,667,377 55
In force at the end of the year-----	\$371,403,895 00	\$4,060,753 60
Deduct amount reinsured (schedule required) -----	63,176,902 00	642,123 18
Net amount in force-----	\$308,226,993 00	\$3,418,630 42

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire and Auto.
Gross risks written-----	\$9,674,185 00
Less -----	2,969,575 00
Net risks written-----	\$6,704,610 00
Gross premiums received-----	\$139,812 17
Less -----	38,526 59
Net premiums received-----	\$101,285 58
Net losses paid-----	43,021 67
Net losses incurred-----	42,550 35

PELICAN ASSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated March 7, 1899. Commenced business in California May 17, 1899.)

L. P. BAYARD, President.

A. D. IRVING, Secretary.

W. IRVING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$747,979 39

INCOME.

Gross premiums-----	\$502,335 97
Deduct: Reinsurance premiums, fire, \$127,818.85; re- turn premiums, fire, \$90,002.98-----	217,821 83
Total premiums (other than perpetuals)-----	\$284,514 14
Interest on bonds and dividends on stocks-----	\$26,568 05
Interest from other sources-----	826 59
Total interest and rents-----	27,394 64
Increase in book value of ledger assets-----	390 00
Total income -----	\$312,298 78
Total-----	\$1,060,278 17

DISBURSEMENTS.

Gross amount paid for losses	\$259,947 86
Deduct amount received for salvage, fire, \$4,758.42; reinsurance, fire, \$106,422.08; discount, fire, \$51.97	111,232 47
Net amount paid for losses	\$148,715 39
Expenses of adjustment, settlement of losses	3,369 44
Commissions or brokerage	67,239 87
Allowance to local agencies for miscellaneous agency expenses	604 86
Salaries and expenses of special and general agents	489 14
Salaries, fees and other charges of officers, directors, trustees, agents and employees	16,074 87
Rents, including company's occupancy of its own buildings	1,747 18
Advertising, printing and stationery	3,865 24
Postage, telegrams, telephone and express	914 84
Legal expenses	109 96
Furniture and fixtures	753 09
Maps, including corrections	1,576 86
Underwriters' boards and tariff associations	3,303 93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,785 09
Inspections and surveys	1,514 20
State taxes on premiums	5,790 26
Insurance department licenses and fees	2,564 23
All other licenses, fees and taxes	2,323 32
Other disbursements, viz: Exchange, \$140.81; unpaid reinsurance premiums, 1912, \$12,303.65; bond premiums as required by law, \$200.00	12,644 46
Interest and dividends to stockholders	20,000 00
Decrease in book value of ledger assets	10,856 25
Total disbursements	\$307,242 48
Balance	\$753,035 69

LEDGER ASSETS.

Book value of bonds and stocks	\$654,096 00
Deposits in trust companies and banks on interest	45,558 38
Agents' balances, representing business written subse- quent to October 1, last	51,635 05
Agents' balances, representing business written prior to October 1, last	1,646 26
Philadelphia Underwriters' deposit	100 00
Total ledger assets	\$753,035 69

Non-Ledger Assets.

Interest due and accrued on bonds	6,774 02
Gross assets	\$759,809 71

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	1,646 26
Total admitted assets	\$758,163 45

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$1,683 00
Losses in process of adjustment, or in suspense	22,789 00
Losses resisted	200 00
Total claims for losses	\$24,672 00
Deduct reinsurance	9,682 19
Net amount of unpaid losses	\$14,989 81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	269,238 09

Amount brought forward-----		\$284,227 90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	500 00	
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement----	7,000 00	
Contingent commissions or other charges due or accrued-----	4,250 00	
Total-----		\$295,977 90
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	262,185 55	
Surplus to policyholders-----		462,185 55
Total-----		\$758,163 45

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$68,495,781 00	\$625,674 20
Written during the year-----	57,338,491 00	502,335 97
Excess of original premiums over amount received for reinsurance-----		3,210 41
Totals-----	\$125,834,272 00	\$1,131,220 58
Expired and terminated-----	48,728,735 00	452,607 59
In force at end of the year-----	\$77,105,537 00	\$678,612 99
Deduct amount reinsured-----	14,994,488 00	169,734 02
Net amount in force-----	\$62,111,049 00	\$508,878 97

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$21,474,488 00	\$173,279 67
More than one and not more than three years to run	32,711,822 00	248,331 21
More than three years to run-----	7,924,739 00	87,268 09
Net amount in force December 31, 1913-----	\$62,111,049 00	\$508,878 97

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,956,875 00
Less-----	1,020,413 00
Net risks written-----	\$1,936,462 00
Gross premiums received-----	\$41,156 90
Less-----	13,466 45
Net premiums received-----	\$27,690 45
Net losses paid-----	16,176 82
Net losses incurred-----	17,727 08

THE PENNSYLVANIA FIRE INSURANCE COMPANY.**Philadelphia, Pa.**

Year ending December 31, 1913.

(Incorporated in March, 1825. Commenced business in California in 1875.)

R. DALE BENSON, President.

W. GARDNER CROWELL, Secretary.

R. W. OSBORN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$750,000 00	
Amount of ledger assets December 31 of previous year		\$8,067,787 19

INCOME.

Gross premiums	\$4,814,811 34	
Deduct: Reinsurance premiums, fire, \$673,160.45; return premiums, fire, \$697,088.19	1,370,248 64	
Total premiums (other than perpetuals)		\$3,444,562 70
Deposit premiums on perpetual risks		165,556 47
Interest on mortgage loans	\$9,274 92	
Interest on collateral loans	11,598 14	
Interest on bonds and dividends on stocks	282,327 78	
Interest from other sources	45 35	
Rents, including company's occupancy of its own buildings	82 85	
Total interest and rents		315,674 04
Transfers		289 00
Profit on sale or maturity of ledger assets		8,977 47
Total income		\$3,935,059 68
Total		\$12,002,846 87

DISBURSEMENTS.

Gross amount paid for losses	\$2,111,193 18	
Deduct amount received for salvage, fire, \$10,107.93; reinsurance, fire, \$182,066.88; discounts, fire, \$1,247.18	193,421 99	
Net amount paid for losses		\$1,917,771 19
Expenses of adjustment, settlement of losses		50,865 94
Commissions or brokerage		818,468 80
Salaries and expenses of special and general agents		147,620 45
Salaries, fees and other charges of officers, directors, trustees, agents and employees		74,397 50
Rents, including company's occupancy of its own buildings		22,999 72
Advertising, printing and stationery		27,361 30
Postage, telegrams, telephone and express		22,979 28
Legal expenses		1,320 41
Furniture and fixtures		568 12
Maps, including corrections		7,892 50
Underwriters' boards and tariff associations		48,108 98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		2,496 99
Inspections and surveys		12,133 06
Repairs and expenses on real estate		912 61
Taxes on real estate		2,444 40
State taxes on premiums		73,236 42
Insurance department licenses and fees		16,545 91
All other licenses, fees and taxes		19,689 82

Amount brought forward-----	\$3,267,919 40
Other disbursements -----	7,816 31
Deposit premiums returned-----	36,406 24
Interest and dividends to stockholders-----	225,000 00
Agents' balances charged off-----	84 03
Total disbursements -----	<u>\$3,537,119 98</u>
Balance-----	\$8,465,726 89

LEDGER ASSETS.

Book value of real estate-----	\$189,377 07
Mortgage loans on real estate-----	181,500 00
Loans secured by pledge of bonds, stocks or other collaterals-----	475,384 12
Book value of bonds and stocks-----	6,717,523 00
Cash in office-----	1,094 12
Deposits in trust companies and banks on interest-----	207,403 20
Agents' balances, representing business written subsequent to October 1, last-----	665,017 41
Agents' balances, representing business written prior to October 1, last-----	28,427 97
Total ledger assets-----	<u>\$8,465,726 89</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$2,415 83
Interest due and accrued on bonds-----	87,686 31
Interest due and accrued on collateral loans-----	5,698 84
Total-----	<u>95,800 98</u>
Perpetual reinsurance deposits-----	5,400 00
Gross assets-----	<u>\$8,566,927 87</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$28,427 97
Book value of ledger assets over market value-----	535,537 69
Total-----	<u>563,965 66</u>
Total admitted assets-----	<u>\$8,002,962 21</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$29,857 53
Losses in process of adjustment, or in suspense-----	309,152 48
Losses resisted-----	23,757 96
Total claims for losses-----	<u>\$362,767 97</u>
Deduct reinsurance-----	20,248 24
Net amount of unpaid losses-----	<u>\$342,519 73</u>
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$2,295,126 29
Unearned premiums at 50 per cent on inland navigation risks-----	1,176,743 94
Total unearned premiums, as computed above-----	<u>3,471,870 23</u>
Amount reclaimable by the insured on perpetual fire insurance policies-----	1,072,518 86
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	40,000 00
Total liabilities, except capital stock-----	<u>\$4,926,908 82</u>
Cash capital-----	\$750,000 00
Surplus over all liabilities-----	<u>2,326,053 39</u>
Surplus to policyholders-----	<u>3,076,053 39</u>
Total-----	<u>\$8,002,962 21</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force on December 31 under this heading in last year's statement-----	\$729,543,763 00	\$7,361,026 50
Written or renewed during the year-----	485,085,712 00	4,814,811 34
Total -----	\$1,214,629,475 00	\$12,175,837 84
Deduct those expired and marked off as terminated-----	443,759,118 00	4,504,114 53
In force at the end of the year-----	\$770,870,357 00	\$7,671,723 31
Deduct amount reinsured (schedule required)-----	83,825,614 00	813,865 01
Net amount in force-----	\$687,044,743 00	\$6,857,858 30
Perpetual risks not included above, \$47,238,901.00; deposit premiums on same, \$1,191,687.62.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$120,000 00
Amount loaned to stockholders not officers-----	18,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	\$17,601,585 00
Less -----	4,327,085 00
Net risks written-----	\$13,274,500 00
Gross premiums received-----	\$254,461 49
Less -----	54,706 48
Net premiums received-----	\$199,755 01
Net losses paid-----	104,788 97
Net losses incurred-----	101,014 46

PENNSYLVANIA LUMBERMENS MUTUAL FIRE INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated February 26, 1895. Commenced business in California May 6, 1912.)

EDWARD F. HENSON, President.

HARRY HUMPHREYS, Secretary.

W. F. SNYDER, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year-----	\$610,058 21
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INCOME.

Gross premiums-----	\$497,782 32
Deduct: Return premiums-----	52,465 91
Total premiums-----	\$445,316 41
Interest on mortgage loans-----	\$189 00
Interest on bonds and dividends on stocks-----	22,153 00
Interest from other sources-----	1,954 39
Total interest and rents-----	24,296 39
Transfer of balance of agency profits-----	7,455 85
Agents' balances previously charged off-----	12 72
Increase in book value of ledger assets-----	50 00
Total income-----	\$477,131 37
Total-----	\$1,087,189 58

DISBURSEMENTS.

Gross amount paid for losses-----	\$209,392 33
Deduct amount received for salvage, \$2,946.68; dis- count, \$698.88-----	3,645 56
Net amount paid for losses-----	\$205,746 77
Expenses of adjustment, settlement of losses-----	1,565 90
Inspection charges-----	26,251 23
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	30,593 50
Rents-----	2,768 00
Advertising, printing and stationery-----	3,864 10
Postage, telegrams, telephones, express and incidentals-----	4,903 19
Legal expenses-----	767 21
Furniture and fixtures-----	449 05
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	509 30
Inspections and surveys-----	9,108 17
State taxes on premiums-----	5,191 18
Insurance department licenses and fees-----	1,412 17
All other licenses, fees and taxes-----	1,671 71
Traveling expenses-----	2,156 02
Dividends paid to policyholders-----	166,107 46
Agents' balances charged off-----	266 90
Decrease in book value of ledger assets-----	13,770 00
Total disbursements-----	\$477,101 86
Balance-----	\$610,087 72

LEDGER ASSETS.

Mortgage loans on real estate-----	\$3,500 00
Book value of bonds and stocks-----	481,670 00
Cash in office-----	396 34
Deposits in trust companies and banks on interest-----	94,716 36
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	25,730 11
Agents' balances, representing business written prior to October 1, last-----	33 50
Office furniture and fixtures-----	4,041 41
Total ledger assets-----	\$610,087 72

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$15 75
Interest due and accrued on bonds-----	7,021 16
Total-----	7,036 91
Gross assets-----	\$617,087 72

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$4,041 41
Agents' balances, representing business written prior to October 1, last-----	33 50
Total-----	4,074 91
Total admitted assets-----	\$613,049 72

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$759 64
Losses resisted-----	2,171 25
Total claims for losses-----	\$2,930 89
Net amount of unpaid losses-----	\$2,930 89
Unearned premiums-----	220,908 33

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$99 08
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	4,533 94
Inspection charges due	1,822 58
Total amount of all liabilities	\$230,294 82
Net cash surplus	382,754 90
Total liabilities and surplus	\$613,049 72

RISKS AND PREMIUMS.

	Amount of Risk.	Gross Cash Premiums Thereon.	Notes or Contingent Premiums.
In force December 31, 1912	\$18,924,111 00	\$413,259 88	\$1,239,779 64
Written during the year	22,837,333 00	497,782 32	1,493,346 96
Totals	\$41,761,444 00	\$911,042 20	\$2,733,126 60
Expired and terminated	21,312,248 00	469,225 54	1,407,676 62
In force at end of the year	\$20,449,196 00	\$441,816 66	\$1,325,449 98

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force; having from date of policy not more than one year to run	\$20,449,196 00	\$441,816 66

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$564,550 00
Less risks cancelled	74,650 00
Net risks written	\$489,900 00
Gross premiums received	\$9,234 92
Less return premiums	1,866 40
Net premiums received	\$7,368 52
Net losses paid	9,423 66
Net losses incurred	9,425 32

PEOPLE'S NATIONAL FIRE INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated April 29, 1908. Commenced business in California in February, 1909.)

E. C. STOKES, President.

H. T. ALLEY, Secretary.

BERTHEAU, SELBACH & BERTHEAU, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets December 31 of previous year	\$1,880,997 15

INCOME.

Gross premiums	\$1,202,290 97
Deduct: Reinsurance premiums, fire, \$188,957.60:	
return premiums, fire, \$228,306.10	417,263 76
Total premiums (other than perpetuals)	\$785,027 21
Deposit premiums on perpetual risks	510 00

Amount brought forward.....		\$785,517 21
Interest on mortgage loans.....	\$29,519 00	
Interest on collateral loans.....	892 54	
Interest on bonds and dividends on stocks.....	47,974 01	
Interest from other sources.....	1,740 05	
Rents, including company's occupancy of its own build- ings	12,496 82	
Total interest and rents.....		92,622 42
Gain on perpetual policies cancelled.....		40,097 94
Increase in book value of ledger assets.....		1,148 75
Total income		\$919,406 32
Total.....		\$2,800,403 47

DISBURSEMENTS.

Gross amount paid for losses.....	\$634,192 62	
Deduct amount received for salvage, fire, \$2,049.98; reinsurance, fire, \$149,049.72; discounts, fire, \$497.95	151,597 65	
Net amount paid for losses.....		\$482,594 97
Expenses of adjustment, settlement of losses.....		12,760 27
Commissions or brokerage.....		237,383 82
Salaries and expenses of special and general agents.....		8,243 88
Salaries, fees and other charges of officers, directors, trustees, agents and employees		48,856 85
Rents, including company's occupancy of its own buildings.....		5,625 00
Advertising, printing and stationery.....		7,846 67
Postage, telegrams, telephone and express.....		4,218 77
Legal expenses		494 10
Furniture and fixtures.....		767 86
Maps, including corrections.....		1,772 87
Underwriters' boards and tariff associations.....		12,073 15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		860 98
Inspections and surveys.....		915 23
Repairs and expenses on real estate.....		7,890 10
Taxes on real estate.....		2,422 80
State taxes on premiums.....		23,072 85
Insurance department licenses and fees.....		12,396 97
Other disbursements		48,635 30
Deposit premiums returned.....		1,154 50
Decrease in liabilities during the year on account of reinsurance treaties		83 67
Loss on sale or maturity of ledger assets.....		247 46
Total disbursements		\$920,318 07
Balance.....		\$1,880 085 40

LEDGER ASSETS.

Book value of real estate.....	\$72,399 10
Mortgage loans on real estate.....	530,597 50
Book value of bonds and stocks.....	1,086,489 36
Cash in office.....	12,718 07
Deposits in trust companies and banks not on interest.....	78 74
Deposits in trust companies and banks on interest.....	69,087 72
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	101,095 19
Agents' balances, representing business written prior to October 1, last	2,019 72
Total ledger assets.....	\$1,880,085 40

Non-Ledger Assets.

Interest due and accrued on mortgages	\$7,192 80	
Interest due and accrued on bonds	14,605 01	
Interest due and accrued on collateral loans	126 00	
Total		\$21,923 81
Market value of real estate over book value		20,896 74
Other non-ledger assets, viz: Joplin and Pittsburg Railroad stock (schedule 4), Pennsylvania Heating and Light Company, St. Lawrence Pulp and Lumber Company		1,750 00
Gross assets		\$1,924,655 95

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$2,019 72	
Book value of ledger assets over market value	51,820 36	
Total		53,840 08
Total admitted assets		\$1,870,815 87

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$10,235 51	
Losses in process of adjustment, or in suspense	36,322 29	
Losses resisted	10,099 00	
Total claims for losses	\$56,656 80	
Deduct reinsurance	15,555 57	
Net amount of unpaid losses		\$41,101 23
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks		576,396 65
Amount reclaimable by the insured on perpetual fire insurance policies		10,684 35
Interest due or accrued, remaining unpaid		2,250 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		250 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		10,000 00
Total liabilities, except capital stock		\$640,682 23
Cash capital	\$1,000,000 00	
Surplus over all liabilities	230,133 64	
Surplus to policyholders		1,230,133 64
Total		\$1,870,815 87

RISKS AND PREMIUMS

	Fire Risks.	Premiums.
In force December 31, 1912	\$149,237,486 00	\$1,645,960 38
Written during the year	66,600,313 00	1,202,290 97
Excess of original premiums over amount received for reinsurance		\$1,868 55
Totals	\$215,837,799 00	\$2,850,119 90
Expired and terminated	76,503,883 00	1,322,767 19
In force at end of the year	\$139,333,916 00	\$1,527,352 71
Deduct amount reinsured	40,459,658 00	434,336 93
Net amount in force	\$98,874,258 00	\$1,093,015 78
Perpetual risks not included above, \$394,200; premiums on same, \$11,871.47.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$37,442,746 00	\$424,654 36
More than one and not more than three years to run	41,196,899 00	443,673 62
More than three years to run	20,234,613 00	224,687 80
Net amount in force December 31, 1913	\$98,874,258 00	\$1,093,015 78

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$75,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$2,986,405 00
Less -----	987,991 00
Net risks written-----	<u>\$1,998,414 00</u>
Gross premiums received-----	\$52,731 26
Less -----	17,296 51
Net premiums received-----	<u>\$35,434 75</u>
Net losses paid-----	13,377 82
Net losses incurred-----	13,465 18

PHOENIX FIRE INSURANCE COMPANY.

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated May 1854. Commenced business in California in 1868.)

EDW. MILLIGAN, President.

T. C. TEMPLE, J. B. KNOX, Secretaries.

GEORGE H. TYSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$3,000,000 00
Amount of ledger assets December 31 of previous year--	\$10,862,554 36
Increase of paid-up capital during year-----	<u>1,000,000 00</u>
Extended at -----	\$11,862,554 36

INCOME.

Gross premiums-----	\$8,166,728 69
Deduct: Reinsurance premiums, fire, \$1,230,571.91; return premiums, fire, \$1,136,529.04-----	<u>2,367,100 95</u>
Total premiums (other than perpetuals)-----	\$5,799,627 74
Interest on mortgage loans-----	\$2,019 95
Interest on collateral loans-----	6,840 08
Interest on bonds and dividends on stocks (less accrued interest on bonds, \$11,487.05)-----	439,507 19
Gross interest on deposit in trust companies and banks	19,289 13
Interest from other sources-----	413 15
Rents, including company's occupancy of its own build- ings -----	<u>14,367 49</u>
Total interest and rents-----	482,436 99
Credit reserve fund sale stock-----	2,430 00
From sale rights Imperial Bank stock-----	4 34
From Franklin Trust Company, previously charged off-----	3,600 00
From American National Bank, previously charged off-----	7,070 00
Agents' balances previously charged off-----	1,025 00
Profit on sale or maturity of ledger assets-----	<u>75,222 70</u>
Total income -----	<u>\$6,371,416 77</u>
Total-----	\$18,233,971 13

DISBURSEMENTS.

Gross amount paid for losses	\$3,109,596 93
Deduct amount received for salvage, fire, \$34,581.21; reinsurance, fire, \$511,860.28; discount, fire, \$947.70	547,388 89
Net amount paid for losses	\$2,562,208 04
Expenses of adjustment, settlement of losses	35,378 91
Commissions or brokerage	1,266,787 79
Salaries and expenses of special and general agents	453,434 80
Salaries, fees and other charges of officers, directors, trustees, agents and employees	181,817 90
Rents, including company's occupancy of its own buildings	33,195 57
Advertising, printing and stationery	64,180 73
Postage, telegrams, telephone and express	43,129 54
Legal expenses	6,541 09
Furniture and fixtures	23,450 39
Maps, including corrections	14,116 65
Underwriters' boards and tariff associations	77,464 66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,129 90
Inspections and surveys	22,260 01
Repairs and expenses on real estate	3,205 82
Taxes on real estate	2,908 95
State taxes on premiums	103,239 24
Insurance department licenses and fees	23,974 60
All other licenses, fees and taxes	26,063 87
Federal corporation tax	6,635 77
Commonwealth Bank deposit, charged to suspense account	25,000 00
Equitable Securities Company, charged to suspense account	675 00
Mortgage loan charged off	1,400 00
Interest and dividends to stockholders	395,598 42
Agents' balances charged off	218 15
Loss on sale or maturity of ledger assets	2,645 00
Decrease in book value of ledger assets	7,659 84
Total disbursements	\$5,400,320 64
Balance	\$12,833,650 49

LEDGER ASSETS.

Book value of real estate	\$119,635 64
Mortgage loans on real estate	33,100 00
Loans secured by pledge of bonds, stocks or other collaterals	77,000 00
Book value of bonds and stocks	10,792,354 98
Cash in office	7,544 08
Deposits in trust companies and banks not on interest	53,163 40
Deposits in trust companies and banks on interest	597,791 43
Agents' balances, representing business written subsequent to Octo- ber 1, last	1,108,762 17
Agents' balances, representing business written prior to October 1, last	44,298 79
Total ledger assets	\$12,833,650 49

Non-Ledger Assets.

Interest due and accrued on mortgages	\$319 57
Interest due and accrued on bonds	96,785 33
Interest due and accrued on other assets, bank deposits	5,000 00
Rents due and accrued on company's property, or lease	1,175 32
Total	103,280 22
Market value of real estate over book value	21,377 74
Market value of bonds and stocks over book value, foreign premiums in course of collection	1,599,714 77
Other non-ledger assets which have not been carried to ledger account	54,331 45
Gross assets	\$14,612,354 67

Gross assets ----- \$14,612,354 67

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1,
last ----- 44,298 79

LIABILITIES.

Losses adjusted and unpaid, due and not due ----- \$140,858 73
Losses in process of adjustment, or in suspense ----- 582,399 82
Losses resisted ----- 18,478 89

Total claims for losses ----- \$741,737 44
Deduct reinsurance ----- 163,734 25

Net amount of unpaid losses ----- \$578,003 19
Gross premiums (less reinsurance) received and receivable upon all
unexpired fire risks ----- 5,619,137 31
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued --- 35,000 00
Estimated amount hereafter payable for federal, state and other
taxes, based upon the business of the year of this statement ----- 165,000 00
Contingent commissions or other charges due or accrued ----- 10,000 00

Total liabilities, except capital stock ----- \$6,407,140 50
Cash capital ----- \$3,000,000 00
Surplus over all liabilities ----- 5,160,915 38
Surplus to policyholders ----- 8,160,915 38
Total ----- \$14,568,055 88

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912 -----	\$1,078,409,184 00	\$10,748,885 90
Written during the year -----	895,401,507 00	8,241,155 31
Excess of original premiums over amount received for reinsurance -----		500,733 32
Totals -----	\$1,973,810,691 00	\$19,490,774 53
Expired and terminated -----	764,030,301 00	7,129,199 99
In force at end of the year -----	\$1,209,780,390 00	\$12,361,574 54
Deduct amount reinsured -----	142,334,215 00	1,549,050 75
Net amount in force -----	\$1,067,446,175 00	\$10,812,523 79

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$365,456,126 00	\$3,442,466 95
More than one and not more than three years to run -----	491,817,320 00	4,829,271 03
More than three years to run -----	210,172,729 00	2,540,785 81
Net amount in force December 31, 1913 -----	\$1,067,446,175 00	\$10,812,523 79

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$250,000 00
Amount loaned to officers and directors ----- 20,000 00
Amount loaned to stockholders not officers ----- 7,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Net risks written ----- \$19,937,518 00
Net premiums received ----- 291,884 37
Net losses paid ----- 115,638 10

**UNITED STATES BRANCH OF THE
PHOENIX ASSURANCE COMPANY, LTD.,
OF LONDON, ENGLAND.**

Year ending December 31, 1913.

(Incorporated January 17, 1782. Commenced business in California,
December, 22, 1879.)

W. IRVING, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$3,843,718 03

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$4,004,828 95	\$471,384 02	
Deduct: Reinsurance premiums, fire, \$1,045,937.46; marine and inland, \$238,607.27; return premiums, fire, \$706,736.25; marine and inland, \$66,- 111.13 -----	1,752,673 71	304,718 40	
Total premiums (other than per- petuals) -----	\$2,252,155 24	\$166,665 62	\$2,418,820 86
Interest on bonds and dividends on stocks-----		\$121,892 88	
Interest from other sources-----		7,479 04	
Total interest and rents-----			129,371 92
From other sources, viz: Received from home office-----			21,394 38
Increase in book value of ledger assets-----			5,350 00
Total income -----			\$2,574,937 16
Total -----			\$6,418,655 19

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,774,331 12	\$228,888 14	
Deduct amount received for salvage, fire, \$23,195.84; marine and inland, \$5,350.34; reinsurance, fire, \$545,- 436.82; marine and inland, \$184,- 546.31; discount, fire, \$351.15-----	568,983 81	189,896 65	
Net amount paid for losses-----	\$1,205,347 31	\$38,991 49	\$1,244,338 80
Expenses of adjustment, settlement of losses-----			43,277 78
Commissions or brokerage-----			436,492 66
Allowance to local agencies for miscellaneous agency expenses-----			8,365 58
Salaries and expenses of special and general agents-----			147,033 07
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			148,457 82
Rents, including company's occupancy of its own buildings-----			22,863 28
Advertising, printing and stationery-----			31,937 72
Postage, telegrams, telephone and express-----			26,154 84
Legal expenses -----			822 99
Furniture and fixtures -----			9,680 31
Maps, including corrections -----			7,778 59
Underwriters' boards and tariff associations-----			33,670 19
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			28,996 08
Inspections and surveys-----			19,605 13
State taxes on premiums-----			50,898 23
Insurance department licenses and fees-----			9,641 15
All other licenses, fees and taxes-----			10,151 22

Amount brought forward-----	\$3,624,494 41
Other disbursements, viz: Premiums on bonds re- quired by State, \$292.50; exchange, \$2,693.88; re- insurance premiums, 1912, \$72,716.82; remitted to home office, \$80,840.80-----	156,544 00
Agents' balances charged off-----	448 67
Decrease in book value of ledger assets-----	100,005 00
Total disbursements -----	<u>\$2,537,163 11</u>
Balance -----	\$3,881,492 08

LEDGER ASSETS.

Book value of bonds and stocks-----	\$3,000,986 00
Cash in office -----	300 97
Deposits in trust companies and banks not on interest-----	466 03
Deposits in trust companies and banks on interest-----	324,147 82
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	518,107 12
Agents' balances, representing business written prior to October 1, last -----	21,466 95
Bills receivable, taken for marine and inland risks-----	1,970 75
Other ledger assets, viz: Philadelphia Fire Underwriters' deposit, \$200.00; furniture, fixtures and safe, \$6,446.44; maps, \$7,400.00--	14,046 44
Total ledger assets -----	<u>\$3,881,492 08</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	44,787 10
Gross assets -----	<u>\$3,926,279 18</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$6,446 44
Agents' balances, representing business written prior to October 1, last-----	21,466 95
Maps -----	7,400 00
Total -----	<u>35,313 39</u>
Total admitted assets -----	<u>\$3,890,965 79</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$10,413 00
Losses in process of adjustment, or in suspense-----	257,862 99
Losses resisted -----	19,639 00
Total claims for losses-----	<u>\$287,914 99</u>
Deduct reinsurance -----	88,408 37
Net amount of unpaid losses-----	\$199,506 62
Gross premiums (less reinsurance) received and re- receivable upon all unexpired fire risks-----	\$2,073,817 89
Unearned premiums at 50 per cent on inland naviga- tion risks -----	64,365 68
Unearned premiums at 100 per cent on marine risks--	7,052 10
Total unearned premiums as computed above-----	<u>\$2,145,235 67</u>
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	3,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	44,250 00
Contingent commissions or other charges due or accrued-----	10,000 00
Total -----	<u>\$2,402,492 29</u>
Surplus to policyholders -----	<u>1,488,473 50</u>
Total -----	<u>\$3,890,965 79</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$536,220,187 00	\$5,253,024 63
Written during the year-----	432,887,937 00	4,004,828 95
Excess of original premiums over amount received for reinsurance -----	-----	4,810 22
Totals -----	\$969,108,124 00	\$9,262,663 80
Expired and terminated-----	386,199,424 00	3,767,979 87
In force at end of the year-----	\$582,908,700 00	\$5,494,683 93
Deduct amount reinsured-----	163,466,611 00	1,454,584 96
Net amount in force-----	\$419,442,089 00	\$4,040,098 97
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$2,434,555 00	\$61,632 89
Written during the year-----	55,035,852 00	471,384 02
Totals -----	\$57,470,407 00	\$533,016 91
Expired and terminated-----	37,444,476 00	318,255 81
In force at end of the year-----	\$20,025,931 00	\$214,761 10
Deduct amount reinsured-----	4,431,837 00	78,977 64
Net amount in force-----	\$15,594,094 00	\$135,783 46

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$139,729,406 00	\$1,434,933 93
More than one and not more than three years to run-----	222,298,204 00	1,922,058 60
More than three years to run-----	57,414,479 00	683,106 44
Net amount in force December 31, 1913-----	\$419,442,089 00	\$4,040,098 97

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$24,920,093 00	\$12,721,613 00
Less -----	7,536,440 00	1,827,836 00
Net risks written-----	\$17,383,653 00	\$10,893,777 00
Gross premiums received-----	357,361 60	\$111,758 25
Less -----	103,366 75	20,255 44
Net premiums received -----	\$253,994 85	\$91,502 81
Net losses paid-----	124,173 51	43,686 90
Net losses incurred -----	125,764 61	54,701 93

PROVIDENCE WASHINGTON INSURANCE COMPANY.**Providence, R. I.**

Year ending December 31, 1913.

(Incorporated 1799.)

J. B. BRAUCH, President.

A. G. BEALS, Secretary.

J. F. D. CURTIS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00	
Amount of ledger assets December 31 of previous year		\$3,686,564 49

INCOME.

	Fire.	Marine and Inland.	
Gross premiums	\$3,882,890 60	\$1,932,883 84	
Deduct: Reinsurance premiums, fire, \$867,443.72; marine and inland, \$561,029.39; return premiums, fire, \$597,053.77; marine and inland, \$186,576.47	1,464,497 49	747,605 86	
Total premiums, (other than per- petuals)	\$2,418,393 11	\$1,185,277 98	\$3,603,671 09
Interest on bonds and dividends on stocks		\$173,648 14	
Interest from other sources		7,913 07	
Total interest and rents			181,561 21
Profit and loss stock dividend, General Electric Company			18,000 00
Profit on sale or maturity of ledger assets			9,800 00
Increase in book value of ledger assets			9,559 25
Total income			\$3,822,591 55
Total			\$7,509,156 04

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$1,863,845 96	\$1,097,213 19	
Deduct amount received for salvage, fire, \$18,972.04; marine and in- land, \$109,571.21; reinsurance, fire, \$446,473.50; marine and inland, \$322,962.48; discounts, fire, \$418.98; marine and inland, \$450.45	465,864 52	432,984 14	
Net amount paid for losses	\$1,397,981 44	\$664,229 05	\$2,062,210 49
Expenses of adjustment, settlement of losses			34,690 35
Commissions or brokerage			715,072 63
Salaries and expenses of special and general agents			122,113 39
Salaries, fees and other charges of officers, directors, trustees, agents and employees			136,152 69
Rents, including company's occupancy of its own buildings			14,754 69
Advertising, printing and stationery			34,586 28
Postage, telegrams, telephone and express			22,061 77
Legal expenses			157 73
Furniture and fixtures			544 37
Maps, including corrections			6,902 14
Underwriters' boards and tariff associations			33,890 54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			19,421 23
Inspections and surveys			15,609 00
State taxes on premiums			68,115 83

Insurance department licenses and fees	\$13,639 12
All other licenses, fees and taxes	10,985 87
Other disbursements	3,879 28
Interest and dividends to stockholders	100,000 00
Decrease in book value of ledger assets	46,649 38

Total disbursements \$3,461,436 78

Balance \$4,047,719 26

LEDGER ASSETS.

Book value of bonds and stocks	\$2,920,950 00
Cash in office	1,918 82
Deposits in trust companies and banks not on interest	16,690 43
Deposits in trust companies and banks on interest	452,341 92
Agents' balances, representing business written subsequent to October 1, last	628,996 65
Agents' balances, representing business written prior to October 1, last	225 13
Bills receivable, taken for marine and inland risks	26,526 31
Bills receivable taken for fire risks	70 00

Total ledger assets \$4,047,719 26

Non-Ledger Assets.

Interest due and accrued on bonds	13,055 96
Market value of bonds and stocks over book value	868,352 00

Gross assets \$4,929,127 22

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$225 13
Bills receivable, past due, taken for marine, inland and fire risks	820 75

Total 1,045 88

Total admitted assets \$4,928,081 34

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$82,406 63
Losses in process of adjustment, or in suspense	501,799 26
Losses resisted	26,247 91

Total claims for losses \$610,453 80
Deduct reinsurance 209,203 30

Net amount of unpaid losses	\$401,250 50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	\$2,119,981 75
Unearned premiums at 50 per cent on inland navigation risks	249,245 04
Unearned premiums at 50 per cent on marine risks	81,387 25

Total unearned premiums as computed above 2,450,614 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued 5,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement 52,000 00
Contingent commissions or other charges due or accrued 10,000 00

Total liabilities, except capital stock \$2,918,864 54
Cash capital \$1,000,000 00
Surplus over all liabilities 1,009,216 80

Surplus to policyholders 2,009,216 80

Total \$4,928,081 34

Special reserve fund held under Rhode Island law \$300,000 00

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-- \$85,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$10,519,281 00	\$5,416,045 00
Less -----	2,754,639 00	256,361 00
Net risks written-----	<u>\$7,764,642 00</u>	<u>\$5,159,684 00</u>
Gross premiums received-----	\$150,537 27	\$76,108 04
Less -----	36,165 98	7,018 34
Net premiums received-----	<u>\$114,371 29</u>	<u>\$69,089 70</u>
Net losses paid-----	43,401 78	43,917 37
Net losses incurred-----	44,834 84	46,178 93

**UNITED STATES BRANCH OF
THE PRUSSIAN NATIONAL INSURANCE COMPANY,
OF STETTIN, GERMANY.**

Chicago, Ill.

Year ending December 31, 1913.

(Incorporated in 1845. Commenced business in California in 1881.)

HAROLD W. LETTON, United States Manager. GEORGE S. VALENTINE, Asst. Manager.

JOHN A. PRINSEN, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid in cash-----	\$220,600 00	
Amount of ledger assets December 31 of previous year-----		\$2,034,411 79

INCOME.

Gross premiums-----	\$2,338,795 73	
Deduct: Reinsurance premiums, fire, \$778,607.00; re- turn premiums, fire, \$456,218.66-----	1,234,825 66	
Total premiums (other than perpetuals)-----		\$1,103,970 07
Interest on bonds and dividends on stocks-----	\$64,167 50	
Interest from other sources-----	723 76	
Total interest and rents-----		64,891 26
Agents' balances previously charged off-----		477 94
Total income-----		<u>\$1,169,339 27</u>
Total-----		<u>\$3,203,751 06</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$977,868 58	
Deduct amount received for salvage, fire, \$3,734.01; reinsurance, fire, \$389,914.46; discount, fire, \$579.50-----	394,227 97	
Net amount paid for losses-----		\$583,640 61
Expenses of adjustment, settlement of losses-----		18,187 50
Commissions or brokerage-----		221,646 31
Salaries and expenses of special and general agents-----		40,723 87
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		55,122 99
Rents, including company's occupancy of its own buildings-----		5,806 04
Advertising, printing and stationery-----		10,838 81
Postage, telegrams, telephone and express-----		8,384 60
Legal expenses-----		1,000 00

Furniture and fixtures	\$2,983 19
Maps, including corrections	5,731 55
Underwriters' boards and tariff associations	9,045 98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,872 77
Inspections and surveys	8,427 77
State taxes on premiums	28,561 57
Insurance department licenses and fees	6,438 58
All other licenses, fees and taxes	3,055 41
Other disbursements	4,085 69
Interest and dividends to stockholders, remitted to home office	51,174 61
Agents' balances charged off	180 03
Loss on sale or maturity of ledger assets	74 12
Decrease in book value of ledger assets	4,697 10

Total disbursements	\$1,086,779 10
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Balance	\$2,116,971 96
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LEDGER ASSETS.

Book value of bonds and stocks	\$1,684,709 59
Cash in office	466 00
Deposits in trust companies and banks on interest	132,353 04
Agents' balances, representing business written subsequent to October 1, last	289,677 93
Agents' balances, representing business written prior to October 1, last	9,765 40
Total ledger assets	\$2,116,971 96

Non-Ledger Assets.

Interest due and accrued on bonds	16,380 17
Gross assets	\$2,133,352 13

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$9,765 40
Book value of ledger assets over market value, viz:	
Bonds	111,999 59
Total	121,764 99
Total admitted assets	\$2,011,587 14

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$73,317 85
Losses in process of adjustment, or in suspense	111,476 00
Losses resisted	14,335 07
Total claims for losses	\$199,128 92
Deduct reinsurance	97,294 74
Net amount of unpaid losses	\$101,834 18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	\$2,280,324 91
Unearned premiums at 50 per cent on inland navigation risks	1,202,413 32
Total unearned premiums as computed above	\$1,202,413 32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	60,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	25,000 00
Total liabilities, except capital stock	\$1,335,247 50
Cash capital	\$220,000 00
Surplus over all liabilities	456,339 64
Surplus to policyholders	676,339 64
Total	\$2,011,587 14

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$292,529,176 00	\$3,095,443 77
Written during the year-----	229,125,485 00	2,338,795 73
Excess of original premiums over amount received for reinsurance -----		2,579 21
Totals -----	\$521,654,661 00	\$5,436,818 71
Expired and terminated-----	190,723,490 00	2,060,983 70
In force at end of the year-----	\$330,931,171 00	\$3,375,835 01
Deduct amount reinsured-----	102,308,757 00	1,095,510 10
Net amount in force-----	\$228,622,414 00	\$2,280,324 91

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$57,738,058 00	\$593,572 56
More than one and not more than three years to run	132,104,398 00	1,220,366 55
More than three years to run-----	38,779,958 00	466,385 80
Net amount in force December 31, 1913-----	\$228,622,414 00	\$2,280,324 91

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	\$17,170,139 00
Less -----	5,322,450 00
Net risks written-----	\$11,847,689 00
Gross premiums received-----	\$226,059 90
Less -----	71,642 16
Net premiums received-----	\$154,417 74
Net losses paid-----	111,630 21
Net losses incurred-----	106,899 42

QUEEN INSURANCE COMPANY OF AMERICA.

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated September 11, 1891.)

EDW. F. BEDDALL, President.

ROLLA V. WATT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$1,085,857 96

INCOME.

	Fire.	Marine and Inland.
Gross premiums -----	\$6,125,214 65	\$809,846 12
Deduct: Reinsurance premiums, fire, \$830,234.62; marine and inland, \$67,342.64; return premiums, fire, \$913,658.03; marine and inland, \$155,075.07 -----	1,743,892 65	222,417 71
Total premiums (other than per- petuals) -----	\$4,381,322 00	\$587,428 41
		\$4,968,750 41

Amount brought forward		\$4,968,750 41
Interest on mortgage loans	\$2,950 00	
Interest on bonds and dividends on stocks (less \$2,172.21)	364,297 98	
Interest from other sources	8,190 87	
Total interest and rents		375,438 85
Agents' balances previously charged off		2 08
Profit on sale or maturity of ledger assets		1,249 37
Total income		\$5,345,440 71
Total		\$15,431,298 67

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses	\$2,780,304 28	\$317,512 63	
Deduct amount received for salvage, fire, \$2,608.11; marine and in- land, \$13,000.54; reinsurance, fire, \$372,733.38; marine and inland, \$27,228.62; discounts, fire, \$453.82	399,267 31	40,229 16	
Net amount paid for losses	\$2,381,036 97	\$277,283 47	\$2,658,320 44
Expenses of adjustment, settlement of losses			70,026 76
Commissions or brokerage			939,971 84
Allowance to local agencies for miscellaneous agency expenses			14,579 95
Salaries and expenses of special and general agents			178,167 36
Salaries, fees and other charges of officers, directors, trustees, agents and employees			344,575 96
Rents, including company's occupancy of its own buildings			43,268 06
Advertising, printing and stationery			67,718 02
Postage, telegrams, telephone and express			33,733 46
Legal expenses			1,310 06
Furniture and fixtures			4,383 37
Maps, including corrections			15,093 43
Underwriters' boards and tariff associations			50,928 15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			30,148 94
Inspections and surveys			29,613 32
State taxes on premiums			80,081 42
Insurance department licenses and fees			19,944 08
All other licenses, fees and taxes			21,848 21
Other disbursements, miscellaneous			30,269 12
Interest and dividends to stockholders			300,000 00
Agents' balances charged off			451 50
Decrease in book value of ledger assets			2,649 97
Total disbursements			\$4,937,083 42
Balance			\$10,494,215 25

LEDGER ASSETS.

Mortgage loans on real estate	\$65,000 00
Book value of bonds and stocks	9,170,188 35
Cash in office	7,783 51
Deposits in trust companies and banks not on interest	6,652 41
Deposits in trust companies and banks on interest	482,454 72
Agents' balances, representing business written subsequent to Octo- ber 1, last	748,643 85
Agents' balances, representing business written prior to October 1, last	13,261 91
Bills receivable taken for fire risks	230 50
Total ledger assets	\$10,494,215 25

Total ledger assets----- \$10,494,215 25

Non-Ledger Assets.

Interest due and accrued on mortgages----- \$1,405 13
Interest due and accrued on bonds----- 89,523 45
Interest due and accrued on other assets, bank balances 1,108 09

Total ----- 92,036 67

Gross assets ----- \$10,586,251 92

Deduct Assets Not Admitted.

Agents' balances, representing business written prior
to October 1, last----- \$13,261 91
Book value of ledger assets over market value----- 592,976 86

Total ----- 606,238 77

Total admitted assets----- \$9,980,013 15

LIABILITIES.

Losses adjusted and unpaid, due and not due----- \$113,048 50
Losses in process of adjustment, or in suspense----- 284,883 30
Losses resisted ----- 64,969 00

Total claims for losses----- \$462,900 80

Deduct reinsurance ----- 72,868 60

Net amount of unpaid losses----- \$390,032 20

Gross premiums (less reinsurance) received and receiv-
able upon all unexpired fire risks----- \$4,244,830 14

Unearned premiums at 50 per cent on inland naviga-
tion risks ----- 241,149 33

Unearned premiums on marine risks----- 14,664 94

Total unearned premiums as computed above----- 4,500,644 41

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--- 992 59

Estimated amount hereafter payable for federal, state and other
taxes based upon the business of the year of this statement----- 95,762 69

Contingent commissions or other charges due or accrued----- 22,807 77

Pension obligations ----- 30,765 00

Total liabilities, except capital----- \$5,041,004 66

Cash capital ----- \$1,000,000 00

Surplus over all liabilities----- 3,939,008 49

Surplus to policyholders----- 4,939,008 49

Total----- \$9,980,013 15

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$803,072,401 00	\$8,868,644 44
Written during the year-----	547,349,053 00	6,125,214 65

Totals -----	\$1,350,421,454 00	\$14,993,859 09
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Expired and terminated-----	509,116,936 00	5,865,088 98
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In force at end of the year-----	\$841,304,518 00	\$9,128,770 11
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Deduct amount reinsured-----	84,624,778 00	924,036 42
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Net amount in force-----	\$756,679,740 00	\$8,204,733 69
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	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$17,045,500 00	\$431,037 11
Written during the year-----	140,134,841 00	809,846 12

Totals -----	\$157,180,341 00	\$1,240,883 23
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Expired and terminated-----	136,129,392 00	739,821 54
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In force at end of the year-----	\$21,050,949 00	\$501,061 69
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Deduct amount reinsured-----	259,277 00	3,902 06
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Net amount in force-----	\$20,791,672 00	\$497,159 63
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Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$231,058,949 00	\$2,781,447 09
More than one and not more than three years to run	379,483,344 00	3,698,645 96
More than three years to run	146,137,447 00	1,724,640 64
Net amount in force December 31, 1913	\$756,679,740 00	\$8,204,733 69

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$200,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written	\$30,128,387 00	\$6,399,189 00
Less	8,543,246 00	1,646,943 00
Net risks written	\$21,585,141 00	\$4,752,246 00
Gross premiums received	\$444,509 16	\$18,878 87
Less	112,479 04	3,575 04
Net premiums received	\$332,030 12	\$15,303 83
Net losses paid	164,934 11	5,218 61
Net losses incurred	164,633 11	3,528 61

THE RELIANCE INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated April 21, 1841. Commenced business in California June, 1909.)

WILLIAM CHUBB, President.

CHAS. J. WISTER, Secretary.

C. C. KINNEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets December 31 of previous year	\$1,745,648 90

INCOME.

Gross premiums	\$1,480,071 30
Deduct: Reinsurance premiums, fire, \$431,191.55; re- turn premiums, fire, \$328,655.26	759,846 81
Total premiums (other than perpetuals)	\$720,224 49
Deposit premiums on perpetual risks	2,249 50
Interest on mortgage loans	\$2,216 25
Interest on bonds and dividends on stocks	53,358 00
Gross interests on deposits in trust companies and banks	884 63
Interest from other sources	20 80
Rents, including company's occupancy of its own build- ings	\$8,959 00
Total interest and rents	65,438 68
Borrowed money	75,000 00
Agents' balances previously charged off	218 09
Profit on sale or maturity of ledger assets	595 00
From all other sources	906 96
Total income	\$864,632 72
Total	\$2,610,281 62

DISBURSEMENTS.

Gross amount paid for losses-----	\$751,061 73
Deduct amount received for salvage, fire, \$4,662.51 ; reinsurance, fire, \$216,883.47 ; discount, fire, \$552.79	222,098 77
Net amount paid for losses-----	\$528,962 96
Expenses of adjustment, settlement of losses-----	11,760 21
Commissions or brokerage-----	178,118 41
Salaries and expenses of special and general agents-----	36,651 14
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	65,325 58
Rents, including company's occupancy of its own buildings-----	9,210 56
Advertising, printing and stationery-----	10,899 99
Postage, telegrams, telephone and express-----	7,135 88
Legal expenses-----	2,000 83
Furniture and fixtures-----	75 23
Maps, including corrections-----	4,011 51
Underwriters' boards and tariff associations-----	9,966 01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	3,204 78
Inspections and surveys-----	2,419 51
Repairs and expenses on real estate-----	2,030 14
Taxes on real estate-----	1,726 50
State taxes on premiums-----	29,541 03
Insurance department licenses and fees-----	5,803 60
All other licenses, fees and taxes-----	5,976 06
Other disbursements-----	3,529 08
Deposit premiums returned-----	4,891 30
Interest and dividends to stockholders-----	32,300 00
Interest paid for borrowed moneys-----	1,337 49
Agents' balances charged off-----	909 10
Total disbursements-----	\$957,486 90
Balance-----	\$1,652,794 72

LEDGER ASSETS.

Book value of real estate-----	\$129,327 04
Mortgage loans on real estate-----	47,500 00
Book value of bonds and stocks-----	1,243,830 00
Cash in office-----	2,672 75
Deposits in trust companies and banks on interest-----	55,707 22
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	171,826 14
Agents' balances, representing business written prior to October 1, last-----	1,931 57
Total ledger assets-----	\$1,652,794 72

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$336 50
Interest due and accrued on bonds-----	14,891 10
Rents due and accrued on company's property-----	522 80
Total-----	15,750 40
Market value of real estate over book value-----	4,672 96
Other non-ledger assets, viz: Premiums on perpetual policies on real estate owned by company-----	1,010 00
Gross assets-----	\$1,674,228 08

Deduct Assets Not Admitted.

Company's stock owned-----	\$2,025 00
Agents' balances, representing business written prior to October 1, last-----	1,931 57
Book value of ledger assets over market value, bonds and stocks-----	47,125 00
Total-----	51,081 57
Total admitted assets-----	\$1,623,146 51

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$19,862 68	
Losses in process of adjustment, or in suspense	80,270 73	
Losses resisted	6,874 31	
Total claims for losses	\$107,007 72	
Deduct reinsurance	31,048 95	
Net amount of unpaid losses		\$75,958 77
Total unearned premiums as computed above		761,860 37
Amount reclaimable by the insured on perpetual fire insurance policies		120,072 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		345 36
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		13,060 00
Contingent commissions or other charges due or accrued		14,115 87
Due and to become due for borrowed money		75,000 00
Total liabilities, except capital stock		\$1,060,412 82
Cash capital	\$400,000 00	
Surplus over all liabilities	162,733 69	
Surplus to policyholders		562,733 69
Total		\$1,623,146 51

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$190,618,213 00	\$2,144,720 82
Written during the year	130,053,866 00	1,480,071 30
Totals	\$320,672,079 00	\$3,624,792 12
Expired and terminated	127,823,044 00	1,608,009 85
In force at end of the year	\$192,849,035 00	\$2,016,782 27
Deduct amount reinsured	47,813,768 00	509,501 23
Net amount in force	\$145,035,267 00	\$1,507,281 04
Perpetual risks not included above, \$4,984,925.49; premiums on same, \$132,301.80		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$39,239,946 00	\$468,660 80
More than one and not more than three years to run	74,045,463 00	656,577 37
More than three years to run	31,749,858 00	382,042 87
Net amount in force December 31, 1913	\$145,035,267 00	\$1,507,281 04

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$25,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$5,797,312 00
Less	2,389,557 00
Net risks written	\$3,407,755 00
Gross premiums received	\$77,518 63
Less	30,316 90
Net premiums received	\$47,201 73
Net losses paid	27,663 61
Net losses incurred	29,028 79

RIO GRANDE FIRE INSURANCE COMPANY.**San Antonio, Texas.**

Year ending December 31, 1913.

(Incorporated November 29, 1909. Commenced business in California June 1, 1911.)

R. L. BALL, President.

H. L. WRIGHT, Secretary.

J. H. RICHARDS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$250,116 67	
Amount of ledger assets December 31 of previous year	\$387,471 63	
Increase of paid-up capital during year-----	1,666 67	
Surplus paid in by stockholders-----	833 33	
Extended at -----		\$389,971 63

INCOME.

Gross premiums -----	\$167,025 55	
Deduct: Reinsurance premiums, fire, \$15,144.02; re- turn premiums, fire, \$35,895.14-----	51,039 16	
Total premiums (other than perpetuals)-----	\$115,986 39	\$115,986 39
Interest on mortgage loans-----	\$18,044 09	
Interest on bonds and dividends on stocks-----	2,500 00	
Interest from other sources, bank deposits and stock notes -----	2,066 39	
Total interest and rents-----		22,610 48
Total income -----		\$138,596 87
Total -----		\$528,568 50

DISBURSEMENTS.

Gross amount paid for losses-----	\$60,279 61	
Deduct amount received for salvage, fire, \$62.42; re- insurance, fire, \$12,891.00-----	12,953 42	
Net amount paid for losses-----		\$47,326 19
Expenses of adjustment, settlement of losses-----		1,207 54
Commissions or brokerage-----		26,456 11
Allowance to local agencies for miscellaneous agency expenses; sal- aries and expenses of special and general agents; salaries, fees and other charges of officers, directors, trustees, agents and employees	14,703 84	
Rents, including company's occupancy of its own buildings-----	1,396 87	
Advertising, printing and stationery-----	2,209 08	
Postage, telegrams, telephone and express-----	1,748 90	
Legal expenses -----	411 35	
Furniture and fixtures -----	112 85	
Maps, including corrections-----	440 75	
Underwriters' boards and tariff associations-----	283 96	
State taxes on premiums, insurance department licenses and fees--	2,925 00	
Other disbursements-----	7,083 29	
Agents' balances charged off-----	105 93	
Total disbursements -----		106,411 66
Balance -----		\$422,156 84

LEDGER ASSETS.

Mortgage loans on real estate	\$317,360 21
Book value of bonds and stocks	50,000 00
Cash in office	919 34
Deposits in trust companies and banks not on interest	627 95
Deposits in trust companies and banks on interest	27,253 68
Agents' balances, representing business written subsequent to October 1, last	25,130 94
Agents' balances, representing business written prior to October 1, last	820 42
Accounts receivable secured	44 30
Total ledger assets	\$422,156 84

Non-Ledger Assets.

Interest due and accrued on mortgages	\$7,770 26
Interest due and accrued on bonds	804 16
Interest due and accrued on other assets, bank deposits	442 91
Rents, paid in advance	350 00
Total	9,367 33
Gross assets	\$431,524 17

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	820 42
Total admitted assets	\$430,703 75

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$7,176 11
Losses in process of adjustment, or in suspense	8,415 00
Losses resisted	1,100 00
Total claims for losses	\$16,691 11
Deduct reinsurance	1,977 08
Net amount of unpaid losses	\$14,714 03
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	75,369 01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	173 43
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	3,207 00
Reinsurance and return premiums due other companies	3,591 77
Total liabilities, except capital stock	\$97,055 24
Cash capital	\$250,116 67
Surplus over all liabilities	83,531 84
Surplus to policyholders	333,648 51
Total	\$430,703 75

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$5,980,758 00	\$103,449 05
Written during the year	10,862,227 00	167,025 55
Totals	\$16,842,985 00	\$270,474 60
Expired and terminated	7,000,868 00	109,553 42
In force at end of the year	\$9,842,117 00	\$160,921 18
Deduct amount reinsured	1,351,664 00	21,356 57
Net amount in force	\$8,490,453 00	\$139,564 61

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$5,107,071 00	\$82,743 81
More than one and not more than three years to run	3,266,465 00	54,598 60
More than three years to run-----	116,917 00	2,222 20
Net amount in force December 31, 1913-----	\$8,490,453 00	\$139,564 61

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$15,000 00
Amount loaned to officers and directors-----	53,300 00
Amount loaned to stockholders not officers-----	31,905 21

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$861,547 00
Less -----	203,100 00
Net risks written-----	\$658,447 00
Gross premiums received-----	\$14,178 94
Less -----	3,058 49
Net premiums received-----	\$11,120 45
Net losses paid -----	4,618 29
Net losses incurred -----	4,436 99

**UNITED STATES BRANCH OF THE
ROYAL INSURANCE COMPANY OF LIVERPOOL, ENGLAND.**

New York City, N. Y.

Year ending December 31, 1913.

(Incorporated May 31, 1845.)

EDW. F. BEDDALL, General Attorney in United States.

ROLLA V. WATT, Attorney in California at San Francisco.

CAPITAL.

Deposit capital stock paid in cash-----	\$550,000 00
Amount of ledger assets December 31 of previous year-----	\$12,280,578 53

INCOME.

	Fire.	Marine and Inland.
Gross premiums -----	\$11,311,532 05	\$1,268,671 61
Deduct: Reinsurance premiums, fire, \$1,949,473 22; marine and inland, \$182,074.33; return premiums, fire, \$1,995,636.05; marine and inland, \$217,074 14 -----	3,945,109 27	399,148 47
Total premiums (other than per- petuals) -----	\$7,366,422 78	\$869,523 14
Deposit premiums on perpetual risks-----		\$8,235,945 92
Interest on mortgage loans-----	\$12,359 17	70
Interest on bonds and dividends on stocks-----	240,617 79	
Interest from other sources-----	12,307 73	
Rents, including company's occupancy of its own build- ings -----	402,052 66	
Total interest and rents-----		667,337 35

Received from home office	\$808,279 46
Agents' balances previously charged off	10 00
Increase in book value of ledger assets	30,798 80
Total income	\$9,742,372 23
Total	\$22,022,950. 76

DISBURSEMENTS.

	Fire.	Marine and Inland.
Gross amount paid for losses	\$4,967,288 35	\$488,018 18
Deduct amount received for salvage, fire, \$71,112.25; marine and in- land, \$23,333.89; reinsurance, fire, \$1,003,250.02; marine and inland, \$39,882.25; discounts, fire, \$100.49	1,074,462 76	63,216 14
Net amount paid for losses	\$3,892,825 59	\$424,802 04
Expenses of adjustment, settlement of losses	112,832 66	
Commissions or brokerage	1,550,365 60	
Allowance to local agencies for miscellaneous agency expenses	18,488 14	
Salaries and expenses of special and general agents	250,047 86	
Salaries, fees and other charges of officers, directors, trustees, agents and employees	629,455 23	
Rents, including company's occupancy of its own buildings	86,527 85	
Advertising, printing and stationery	102,042 94	
Postage, telegrams, telephone and express	60,941 35	
Legal expenses	1,900 06	
Furniture and fixtures	14,343 59	
Maps, including corrections	19,410 54	
Underwriters' boards and tariff associations	99,559 49	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	84,882 50	
Inspections and surveys	64,360 18	
Repairs and expenses on real estate	192,590 08	
Taxes on real estate	52,055 49	
State taxes on premiums	153,542 87	
Insurance department licenses and fees	24,519 20	
All other licenses, fees and taxes	25,795 52	
Remitted to home office	1,177,085 04	
Miscellaneous	48,134 76	
Deposit premiums returned	4,926 78	
Agents' balances charged off	2,986 83	
Decrease in book value of ledger assets	29,045 73	
Total disbursements	\$9,123,467 92	
Balance	\$12,899,482 84	

LEDGER ASSETS.

Book value of real estate	\$4,348,500 00
Mortgage loans on real estate	251,100 00
Book value of bonds and stocks	6,305,785 43
Cash in office	2,548 60
Deposits in trust companies and banks on interest	699,513 17
Agents' balances, representing business written subsequent to Octo- ber 1, last	1,262,519 13
Agents' balances, representing business written prior to October 1, last	29,516 51
Total ledger assets	\$12,899,482 84

Total ledger assets-----		\$12,899,482 84
Non-Ledger Assets.		
Interest due and accrued on mortgages-----	\$3,611 60	
Interest due and accrued on bonds-----	77,723 89	
Rents due and accrued on company's property-----	17,918 60	
Total -----		99,254 09
Gross assets -----		\$12,998,736 93
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last-----	\$29,516 51	
Bonds and stocks-----	369,917 18	
Total -----		399,433 69
Total admitted assets-----		\$12,599,303 24
LIABILITIES.		
Losses adjusted and unpaid, due and not due-----	\$117,883 92	
Losses in process of adjustment, or in suspense-----	586,313 85	
Losses resisted -----	92,910 00	
Total claims for losses-----	\$797,107 77	
Deduct reinsurance -----	251,589 38	
Net amount of unpaid losses-----		\$545,518 39
Gross premiums (less reinsurance) received and receiv- able upon all unexpired fire risks-----	\$7,978,561 24	
Unearned premiums at 50 per cent on inland naviga- tion risks -----	339,008 88	
Unearned premiums at 100 per cent on marine risks--	9,530 97	
Total unearned premiums as computed above-----		8,327,101 09
Amount reclaimable by the insured on perpetual fire insurance policies -----		84,095 21
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department-----		87,611 66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		8,505 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		206,456 91
Contingent commissions or other charges due or accrued-----		42,832 09
Total -----		\$9,302,120 35
Losses and unearned premiums-----		238,487 59
Total liabilities, except capital stock-----		\$9,063,632 76
Deposit capital -----	\$550,000 00	
Surplus over all liabilities-----	2,747,182 89	
Surplus to policyholders-----		3,297,182 89
Total-----		\$12,360,815 65
RISKS AND PREMIUMS.		
Fire Risks.		Premiums.
In force December 31, 1912-----	\$1,730,870,752 00	\$18,053,578 96
Written during the year-----	1,105,386,170 00	11,311,532 05
Excess of original premiums over amount re- ceived for reinsurance-----		41,389 37
Totals -----	\$2,836,256,922 00	29,406,500 38
Expired and terminated-----	1,030,144,933 00	11,034,010 37
In force at end of the year-----	\$1,806,111,989 00	\$18,372,490 01
Deduct amount reinsured-----	267,707,988 00	2,868,339 78
Net amount in force-----	\$1,538,404,001 00	\$15,504,150 23

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$25,307,042 00	\$568,729 72
Written during the year-----	318,640,954 00	1,268,671 61
Totals-----	\$343,947,996 00	\$1,837,401 33
Expired and terminated-----	310,047,545 00	1,127,899 50
In force at end of the year-----	\$23,900,451 00	\$709,501 83
Deduct amount reinsured-----	4,382,436 00	21,953 09
Net amount in force-----	\$29,518,015 00	\$687,548 74
Perpetual risks not included above, \$4,470,817.00; deposit premiums on same, \$97,176.64.		

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$344,861,451 00	\$3,901,042 39
More than one and not more than three years to run-----	779,587,731 00	7,009,430 03
More than three years to run-----	418,425,636 00	4,690,854 45
Net amount in force December 31, 1913-----	\$1,542,874,818 00	\$15,601,326 87

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$550,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$59,325,103 00	\$9,934,947 00
Less-----	19,070,365 00	2,667,234 00
Net risks written-----	\$40,254,738 00	\$7,267,713 00
Gross premiums received-----	\$900,574 16	\$84,794 10
Less-----	278,685 72	21,012 89
Net premiums received-----	\$621,888 44	\$63,781 21
Net losses paid-----	297,506 79	27,196 12
Net losses incurred-----	304,891 79	28,806 12

RHODE ISLAND INSURANCE COMPANY.

Providence, R. I.

Year ending December 31, 1913.

(Incorporated April, 1905. Commenced business in California April, 1908.)

GEORGE L. SHEPLEY, President.

EMIL G. PIEPER, Secretary.

COMMONWEALTH SECURITY COMPANY, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year-----	\$1,304,234 36

INCOME.

Gross premiums-----	\$1,037,333 86
Deduct: Reinsurance premiums, fire, \$232,033.87; re- turn premiums, fire, \$214,560.17-----	446,594 04
Total premiums (other than perpetuals)-----	\$590,739 82

Amount brought forward-----	\$590,739 82
Interest on bonds and dividends on stocks (less \$210.00) \$49,596 88	
Interest from other sources: Cash deposited with Philadelphia Underwriters' Association, deposits in trust companies and banks-----	3 15
Rents, including company's occupancy of its own buildings-----	809 90
Total interest and rents-----	50,409 98
Profit on sale or maturity of ledger assets, bonds (Schedule D)-----	7,913 13
Total income-----	\$649,062 88
Total-----	\$1,953,297 24

DISBURSEMENTS.

Gross amount paid for losses-----	\$402,244 96
Deduct amount received for salvage, fire, \$10,472.80; reinsurance, fire, \$105,594.68; discount, fire, \$239.39	116,306 87
Net amount paid for losses-----	\$285,938 09
Expenses of adjustment, settlement of losses-----	6,627 50
Commissions or brokerage-----	189,538 81
Advertising, printing and stationery-----	425 32
Postage, telegrams, telephone and express-----	1 57
Legal expenses-----	98 98
Underwriters' boards and tariff associations-----	4,706 03
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	4,111 82
Inspections and surveys-----	1,704 53
State taxes on premiums-----	11,328 23
Federal corporation tax-----	26 57
City taxes and licenses-----	3,000 12
Other disbursements-----	562 87
Interest and dividends to stockholders-----	40,000 00
Loss on sale or maturity of ledger assets-----	57 37
Total disbursements-----	\$552,181 61
Balance-----	\$1,401,115 63

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,164,938 09
Deposits in trust companies and banks on interest-----	86,847 22
Agents' balances, representing business written subsequent to October 1, last-----	149,230 32
Cash deposited with Philadelphia Underwriters' Association-----	100 00
Total ledger assets-----	\$1,401,115 63

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$11,162 01
Interest due and accrued on other assets-----	1,425 00
Total-----	12,587 01
Other non-ledger assets, viz: Reinsurance due on losses paid Munich Reinsurance Company, \$29.37; Union Fire Insurance Company, \$29.37-----	58 74
Gross assets-----	\$1,413,761 38

Deduct Assets Not Admitted.

Book value of ledger assets over market value-----	54,658 59
Total admitted assets-----	\$1,359,102 79

LIABILITIES.

Losses adjusted and unpaid, not due	\$15,794 88	
Losses in process of adjustment, or in suspense	48,935 29	
Losses resisted	7,898 94	
Total claims for losses	\$72,629 11	
Deduct reinsurance	26,513 83	
Net amount of unpaid losses		\$46,115 28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks		480,261 41
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		11,000 00
Contingent commissions or other charges due or accrued		49,246 00
Total liabilities, except capital stock		\$586,622 69
Cash capital	\$400,000 00	
Surplus over all liabilities	372,480 10	
Surplus to policyholders		772,480 10
Total		\$1,359,102 79

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$87,766,267 00	\$790,939 31
Written during the year	105,854,869 00	1,037,333 86
Totals	\$193,621,136 00	\$1,828,273 17
Expired and terminated	61,915,539 00	617,674 06
In force at end of the year	\$131,705,597 00	\$1,210,599 11
Deduct amount reinsured	32,720,249 00	310,238 41
Net amount in force	\$98,985,348 00	\$900,360 70

Recapitulation of Fire Risks in Force and Premiums Thereon.

In force, having from date of policy not more than	Risks.	Premiums.
one year to run	\$43,285,719 00	\$391,278 05
More than one and not more than three years to run	35,549,739 00	302,448 20
More than three years to run	20,149,890 00	206,634 45
Net amount in force December 31, 1913	\$98,985,348 00	\$900,360 70

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$1,767,985 00
Less	474,452 00
Net risks written	\$1,293,533 00
Gross premiums received	\$19,869 02
Less	4,491 68
Net premiums received	\$15,377 34
Net losses paid	3,419 00
Net losses incurred	4,045 57

**UNITED STATES BRANCH OF THE
SCOTTISH UNION & NATIONAL INSURANCE COMPANY,
OF EDINBURGH, SCOTLAND.**

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated 1824. Commenced business in California in 1881.)

JAMES H. BREWSTER, United States Manager.

H. W. FORES, Attorney in California at San Francisco.

CAPITAL.

Capital deposit	\$200,000 00	
Amount of ledger assets December 31 of previous year.....		\$5,569,446 57

INCOME.

Gross premiums	\$4,119,024 59	
Deduct: Reinsurance premiums, fire, \$1,125,243.90; return premiums, fire, \$728,487.65.....	1,853,731 55	
Total premiums (other than perpetuals)		\$2,265,293 04
Interest on mortgage loans.....	\$8,490 53	
Interest on bonds and dividends on stocks.....	217,374 12	
Interest from other sources.....	3,929 35	
Rents, including company's occupancy of its own buildings	7,387 25	
Total interest and rents.....		237,181 25
Received from home office.....		60,591 77
Increase in liabilities during the year on account of reinsurance treaties		28,706 40
Profit on sale or maturity of ledger assets.....		100 00
Total income		\$2,591,872 46
Total		\$8,161,319 03

DISBURSEMENTS.

Gross amount paid for losses.....	\$1,516,464 51	
Deduct amount received for salvage, fire, \$12,743.38; reinsurance, fire, \$439,478.42; discount, fire, \$328.99	452,550 79	
Net amount paid for losses.....		\$1,063,913 72
Expenses of adjustment, settlement of losses.....		23,930 94
Commissions or brokerage.....		489,407 90
Allowance to local agencies for miscellaneous agency expenses.....		8,924 02
Salaries and expenses of special and general agents.....		97,251 57
Salaries, fees and other charges of officers, directors, trustees, agents and employees		103,195 21
Rents, including company's occupancy of its own buildings.....		9,101 07
Advertising, printing and stationery.....		22,933 95
Postage, telegrams, telephone and express.....		15,858 49
Legal expenses		840 92
Furniture and fixtures.....		14,548 02
Maps, including corrections.....		8,625 59
Underwriters' boards and tariff associations.....		43,842 69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		29,574 44
Inspections and surveys.....		3,467 74
Repairs and expenses on real estate.....		17,166 56
Taxes on real estate.....		1,019 86

State taxes on premiums	\$45,448 80
Insurance department licenses and fees	11,049 70
All other licenses, fees and taxes	9,094 84
Other disbursements	7,468 64
Remitted to home office	12,801 30
Agents' balances charged off	463 06
Loss on sale or maturity of ledger assets	2,856 98
Decrease in book value of ledger assets	15,551 55
Total disbursements	<u>\$2,058,337 56</u>
Balance	<u>\$6,102,981 47</u>

LEDGER ASSETS.

Book value of real estate	\$250,564 10
Mortgage loans on real estate	155,900 00
Book value of bonds and stocks	4,872,304 37
Deposits in trust companies and banks on interest	346,491 59
Agents' balances, representing business written subsequent to October 1, last	471,454 06
Agents' balances, representing business written prior to October 1, last	6,267 35
Total ledger assets	<u>\$6,102,981 47</u>

Non-Ledger Assets.

Interest due and accrued on mortgages	\$2,819 13
Interest due and accrued on bonds	85,337 29
Total	<u>88,156 42</u>
Gross assets	<u>\$6,191,137 89</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$6,267 35
Overdue and accrued interest on bonds in default	12,166 66
Bonds and stocks	218,255 62
Total	<u>236,689 63</u>
Total admitted assets	<u>\$5,954,448 26</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$103,766 00
Losses in process of adjustment, or in suspense	167,712 00
Losses resisted	8,945 00
Total claims for losses	<u>\$280,423 00</u>
Deduct reinsurance	<u>98,844 00</u>
Net amount of unpaid losses	\$181,579 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	2,281,937 74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	30,000 00
Funds held under reinsurance treaties	28,706 40
Total liabilities, except capital stock	<u>\$2,532,223 14</u>
Capital deposit	\$200,000 00
Surplus over all liabilities	<u>3,222,225 12</u>
Surplus to policyholders	<u>3,422,225 12</u>
Total	<u>\$5,954,448 26</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums
In force December 31, 1912-----	\$576,164,583 00	\$5,393,907 39
Written during the year-----	442,942,806 00	4,119,024 59
Excess of original premiums over amount received for reinsurance -----		8,831 76
Totals -----	\$1,019,107,389 00	\$9,521,763 74
Expired and terminated-----	369,804,330 00	3,564,071 82
In force at end of the year-----	\$649,303,059 00	\$5,957,691 92
Deduct amount reinsured-----	185,202,239 00	1,611,003 27
Net amount in force-----	\$464,100,820 00	\$4,346,688 65

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	211,522,907 00	\$2,099,728 15
More than one and not more than three years to run -----	214,243,257 00	1,811,586 86
More than three years to run-----	38,334,656 00	435,373 64
Net amount in force December 31, 1913-----	\$464,100,820 00	\$4,346,688 65

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$150,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$15,588,604 00
Less -----	4,614,599 00
Net risks written-----	\$10,974,005 00
Gross premiums received-----	\$213,677 28
Less -----	59,180 75
Net premiums received-----	\$154,496 53
Net losses paid-----	49,923 28
Net losses incurred-----	48,797 39

SECURITY INSURANCE COMPANY.

New Haven, Conn.

Year ending December 31, 1913.

(Incorporated May, 1841. Commenced business in California in 1905.)

JOHN W. ALLING, President.

VICTOR ROTH, Secretary.

E. E. POTTER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$3,954,870 00

INCOME.

Gross premiums -----	\$3,476,648 18
Deduct: Reinsurance premiums, fire, \$664,071.14; return premiums, fire, \$693,325.17-----	1,357,396 31
Total premiums (other than perpetuals)-----	\$2,119,251 87

Interest on mortgage loans	\$18,774 02
Interest on collateral loans	2,753 92
Interest on bonds and dividends on stocks	138,539 34
Interest from other sources	645 71
Rents, including company's occupancy of its own buildings	13,064 03
Total interest and rents	\$173,777 02
Borrowed money	90,000 00
Conscience money	33 00
Agents' balances previously charged off	721 55
Profit on sale or maturity of ledger assets	3,815 62
Total income	\$2,387,599 06
Total	\$6,342,469 06

DISBURSEMENTS.

Gross amount paid for losses	\$1,368,426 54
Deduct amount received for salvage, fire, \$11,396.97; reinsurance, fire, \$238,274.68; discount, fire, \$993.42	250,665 07
Net amount paid for losses	\$1,117,761 47
Expenses of adjustment, settlement of losses	26,787 58
Commissions or brokerage	445,661 84
Allowance to local agencies for miscellaneous agency expenses	17,140 39
Salaries and expenses of special and general agents	97,631 13
Salaries, fees and other charges of officers, directors, trustees, agents and employees	116,807 92
Rents, including company's occupancy of its own buildings	15,516 07
Advertising, printing and stationery	18,129 12
Postage, telegrams, telephone and express	14,798 17
Legal expenses	2,811 86
Furniture and fixtures	3,828 75
Maps, including corrections	7,352 77
Underwriters' boards and tariff associations	22,182 03
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	14,273 78
Inspections and surveys	14,116 68
Repairs and expenses on real estate	875 97
Taxes on real estate	2,219 24
State taxes on premiums	38,744 68
Insurance department licenses and fees	13,108 66
All other licenses, fees and taxes	29,698 38
General expenses	12,542 72
Borrowed money	90,000 00
Interest on borrowed money	418 20
Interest and dividends to stockholders	100,000 00
Agents' balances charged off	674 29
Loss on sale or maturity of ledger assets	1,038 75
Total disbursements	\$2,224,120 45
Balance	\$4,118,348 61

LEDGER ASSETS.

Book value of real estate	\$239,218 25
Mortgage loans on real estate	411,500 00
Loans secured by pledge of bonds, stocks or other collaterals	24,750 00
Book value of bonds and stocks	2,981,434 07
Cash in office	8,754 56
Deposits in trust companies and banks not on interest	80,651 96
Agents' balances, representing business written subsequent to October 1, last	338,772 84
Agents' balances, representing business written prior to October 1, last	2,271 97

Amount brought forward-----	\$4,087,343 65
Bills receivable taken for fire risks-----	27,315 47
Cash deposited with Philadelphia Underwriters Association-----	100 00
Due from reinsuring companies on losses paid-----	3,579 49
Total ledger assets -----	\$4,118,348 61

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$4,269 96
Interest due and accrued on bonds-----	37,293 10
Interest due and accrued on collateral loans-----	312 13
Total -----	41,875 19
Market value of real estate over book value-----	10,931 75
Gross assets -----	\$4,171,155 55

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$2,271 97
Bills receivable, past due, taken for marine, inland and fire risks -----	2,772 65
Book value of ledger assets over market value-----	61,474 82
Special deposits to secure liabilities: In Georgia, \$8,700; Virginia, \$49,300 -----	58,000 00
Total -----	124,519 44
Total admitted assets -----	\$4,046,636 11

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$56,170 65
Losses in process of adjustment, or in suspense-----	141,150 97
Losses resisted -----	33,331 41
Total claims for losses-----	\$230,653 03
Deduct reinsurance -----	52,726 77
Net amount of unpaid losses-----	\$177,926 26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks -----	2,086,790 93
Salaries, rents, expenses, bills accounts, fees, etc., due or accrued--	2,412 92
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	35,000 00
Total -----	\$2,302,130 11
Less liabilities secured by special deposits: In Georgia, \$8,700.00; Virginia, \$49,300.00 -----	58,000 00
Total liabilities, except capital stock-----	\$2,244,130 11
Cash capital -----	\$1,000,000 00
Surplus over all liabilities-----	802,506 00
Surplus to policyholders -----	1,802,506 00
Total -----	\$4,046,636 11

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$419,653,630 00	\$4,469,965 05
Written during the year-----	321,421,519 00	3,476,648 18
Excess of original premiums over amount received for reinsurance -----		10,116 47
Totals -----	\$741,075,149 00	\$7,956,729 70
Expired and terminated -----	269,933,927 00	3,128,028 60
In force at end of the year-----	\$471,141,222 00	\$4,828,701 10
Deduct amount reinsured-----	86,734,317 00	931,094 60
Net amount in force-----	\$384,406,905 00	\$3,897,606 50

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than		
one year to run	\$88,694,121 00	\$992,336 45
More than one and not more than three years to run	205,686,816 00	1,831,874 92
More than three years to run	90,025,968 00	1,073,395 13
Net amount in force December 31, 1913	\$384,406,905 00	\$3,897,606 50

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$280,000 00
Amount loaned to officers and directors	55,500 00
Amount loaned to stockholders not officers	20,750 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written	\$12,388,148 00
Less	5,427,246 00
Net risks written	\$6,960,902 00
Gross premiums received	\$177,685 99
Less	77,591 57
Net premiums received	\$100,094 42
Net losses paid	34,884 59
Net losses incurred	39,637 65

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Springfield, Mass.

Year ending December 31, 1913.

(Incorporated in 1849. Commenced business in California in 1873.)

A. W. DAMON, President.

W. J. MACKAY, Secretary.

DORNIN & DORNIN, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$2,500,000 00
Amount of ledger assets December 31 of previous year	\$10,319,754 11
Increase of paid-up capital during year	500,000 00
Extended at	\$10,819,754 11

INCOME.

Gross premiums	\$8,279,448 15
Deduct: Reinsurance premiums, fire, \$1,288,073.21; return premiums, fire, \$1,248,257.10	2,536,330 31
Total premiums (other than perpetuals)	\$5,743,117 84
Interest on mortgage loans	\$82,118 91
Interest on bonds and dividends on stocks	333,388 70
Interest from other sources	10,514 72
Rents, including company's occupancy of its own buildings	18,000 00
Total interest and rents	444,022 33
Refund of taxes on Massachusetts bank stocks	10,451 37
Increase in liabilities during the year on account of reinsurance treaties	2,280 05

Amount brought forward-----	\$6,199,871 59
Agents' balances previously charged off-----	2 45
Profit on sale or maturity of ledger assets-----	18,893 00
Total income-----	<u>\$6,218,767 04</u>
Total-----	<u>\$17,038,521 15</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$3,716,917 06
Deduct amount received for salvage, fire, \$23,837.50: reinsurance, fire, \$700,129.26; discount, fire, \$98.90	<u>724,065 66</u>
Net amount paid for losses-----	\$2,992,851 40
Expenses of adjustment, settlement of losses-----	48,160 12
Commissions or brokerage-----	1,100,274 46
Allowance to local agencies for miscellaneous agency expenses-----	22,702 62
Salaries and expenses of special and general agents-----	329,098 43
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	332,514 75
Rents, including company's occupancy of its own buildings-----	35,386 76
Advertising, printing and stationery-----	79,605 50
Postage, telegrams, telephone and express-----	28,340 87
Legal expenses-----	8,946 38
Furniture and fixtures-----	7,288 91
Maps, including corrections-----	17,795 99
Underwriters' boards and tariff associations-----	57,078 38
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	31,795 49
Inspections and surveys-----	39,270 49
Repairs and expenses on real estate-----	5,946 71
Taxes on real estate-----	4,795 30
State taxes on premiums-----	100,459 23
Insurance department licenses and fees-----	26,306 63
All other licenses, fees and taxes-----	32,045 77
Other disbursements-----	24,087 83
Transferred from surplus to capital account by stock dividend July, 1913-----	500,000 00
Interest and dividends to stockholders-----	200,000 00
Agents' balances charged off-----	2,897 04
Loss on sale or maturity of ledger assets-----	1,996 75
Decrease in book value of ledger assets-----	17,913 00
Total disbursements-----	<u>\$6,047,558 81</u>
Balance-----	<u>\$10,990,962 34</u>

LEDGER ASSETS.

Book value of real estate-----	\$300,000 00
Mortgage loans on real estate-----	1,994,970 00
Book value of bonds and stocks-----	6,761,361 32
Cash in office-----	1,210 61
Deposits in trust companies and banks not on interest-----	268,589 52
Deposits in trust companies and banks on interest-----	556,571 43
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	1,091,056 80
Agents' balances, representing business written prior to October 1, last-----	17,202 66
Total ledger assets-----	<u>\$10,990,962 34</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$46,637 57
Interest due and accrued on bonds-----	14,374 95
Total-----	<u>61,012 52</u>
Gross assets-----	<u>\$11,051,974 86</u>

Gross assets	\$11,051,974 86
Deduct Assets Not Admitted.	
Agents' balances, representing business written prior to October 1, last	\$17,202 66
Book value of ledger assets over market value	90,869 32
Total	108,071 98
Total admitted assets	\$10,943,902 88

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$95,440 59
Losses in process of adjustment, or in suspense	472,829 72
Losses resisted	50,892 49
Total claims for losses	\$619,162 80
Deduct reinsurance	136,138 17
Net amount of unpaid losses	\$483,024 63
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	5,286,834 80
Interest due or accrued, remaining unpaid, to Munich Reinsurance Company	5,167 25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	50,000 00
Contingent commissions or other charges due or accrued	13,000 00
Funds held under reinsurance treaties	259,502 34
Total liabilities, except capital stock	\$6,112,529 02
Cash capital	\$2,500,000 00
Surplus over all liabilities	2,331,373 86
Surplus to policyholders	4,831,373 86
Total	\$10,943,902 88

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$964,762,334 00	\$10,811,221 62
Written during the year	747,307,942 00	8,279,448 15
Totals	\$1,712,070,276 00	\$19,090,669 77
Expired and terminated	655,025,617 00	7,500,249 85
In force at end of the year	\$1,057,044,659 00	\$11,590,419 92
Deduct amount reinsured	140,812,980 00	1,519,688 70
Net amount in force	\$916,231,679 00	\$10,070,731 22

Recapitulation of Fire Risks in Force and Premiums Thereon.

In force, having from date of policy not more than	Risks.	Premiums.
one year to run	\$282,451,993 00	\$3,475,410 99
More than one and not more than three years to run	418,046,236 00	4,132,475 85
More than three years to run	215,733,450 00	2,462,844 38
Net amount in force December 31, 1913	\$916,231,679 00	\$10,070,731 22

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$100,000 00
Amount loaned to stockholders not officers	\$19,300 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$30,689,319	83
Less		7,375,027	52
Net risks written		\$23,314,292	31
Gross premiums received		\$469,955	42
Less		119,611	94
Net premiums received		\$350,343	48
Net losses paid		159,871	80
Net losses incurred		158,930	48

STANDARD FIRE INSURANCE COMPANY.

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated July 6, 1905. Commenced business in California November, 1911.)

M. L. HEINS, President.

H. B. ANTHONY, Secretary.

C. C. KINNEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$500,000	00
Amount of ledger assets December 31 of previous year	\$1,201,580	46

INCOME.

Gross premiums	\$852,409	13
Deduct: Reinsurance premiums, fire, \$146,743.99;		
return premiums, fire, \$162,730.28	309,474	27
Total premiums (other than perpetuals)	\$542,934	86
Interest on bonds and dividends on stocks	\$42,507	79
Interest from other sources	974	65
Total interest and rents	43,482	44
Profit on sale or maturity of ledger assets	494	12
Total income	\$586,911	42
Total	\$1,788,491	88

DISBURSEMENTS.

Gross amount paid for losses	\$294,979	91
Deduct amount received for salvage, fire, \$2,810.09;		
reinsurance, fire, \$61,407.69	64,217	78
Net amount paid for losses	\$230,762	13
Expenses of adjustment, settlement of losses	6,536	56
Commissions or brokerage	117,015	49
Allowance to local agencies for miscellaneous agency expenses	3,340	12
Salaries and expenses of special and general agents	40,222	83
Salaries, fees and other charges of officers, directors, trustees, agents and employees	24,642	19
Rents, including company's occupancy of its own buildings	2,583	80
Advertising, printing and stationery	7,661	86
Postage, telegrams, telephone and express	5,185	45
Legal expenses	604	47
Furniture and fixtures	1,063	52
Maps, including corrections	2,860	20

Underwriters' boards and tariff associations-----	\$4,936 25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	1,736 76
Inspections and surveys-----	5,569 38
State taxes on premiums-----	12,298 03
Insurance department licenses and fees-----	5,287 50
Other disbursements-----	8,255 95
Interest and dividends to stockholders-----	40,000 00
Total disbursements-----	<u>\$520,562 49</u>
Balance-----	\$1,267,929 39

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,130,503 22
Cash in office-----	944 51
Deposits in trust companies and banks on interest-----	48,979 60
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	87,202 83
Agents' balances, representing business written prior to October 1, last-----	299 23
Total ledger assets-----	<u>\$1,267,929 39</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	13,469 02
Maps, furniture and fixtures (cost \$21,597.03)-----	10,000 00
Gross assets-----	1,291,398 41

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$10,000 00
Agents' balances, representing business written prior to October 1, last-----	299 23
Book value of ledger assets over market value-----	59,356 62
Total-----	<u>69,655 85</u>
Total admitted assets-----	<u>\$1,221,742 56</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$45,396 48
Losses resisted-----	2,550 00
Total claims for losses-----	\$47,946 48
Deduct reinsurance-----	8,635 34
Net amount of unpaid losses-----	\$39,311 14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	438,883 95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,643 88
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	10,000 00
Total liabilities, except capital stock-----	<u>\$489,838 97</u>
Cash capital-----	\$500,000 00
Surplus over all liabilities-----	231,903 59
Surplus to policyholders-----	<u>731,903 59</u>
Total-----	<u>\$1,221,742 56</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$79,693,021 00	\$724,452 82
Written during the year-----	87,773,493 00	852,409 13
Totals-----	<u>\$167,466,514 00</u>	<u>\$1,576,861 95</u>
Expired and terminated-----	59,310,567 00	592,576 16
In force at end of the year-----	<u>\$108,155,947 00</u>	<u>\$984,285 79</u>
Deduct amount reinsured-----	21,125,504 00	198,959 93
Net amount in force-----	<u>\$87,030,443 00</u>	<u>\$785,325 86</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

In force, having from date of policy not more than	Risks.	Premiums.
one year to run-----	\$35,040,824 00	\$349,036 18
More than one and not more than three years to run	40,785,841 00	313,010 31
More than three years to run-----	11,203,778 00	123,279 37
Net amount in force December 31, 1913-----	\$87,030,443 00	\$785,325 86

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$75,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,629,473 00
Less -----	979,478 00
Net risks written -----	\$1,649,995 00
Gross premiums received-----	\$34,572 68
Less -----	12,523 76
Net premiums received-----	\$22,048 92
Net losses paid-----	15,846 88
Net losses incurred-----	16,003 99

**UNITED STATES BRANCH
THE STATE ASSURANCE COMPANY, LTD.,
OF LIVERPOOL, ENGLAND.**

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated April 10, 1891. Commenced business in California in 1899.)

JAMES H. BREWSTER, United States Manager.

H. W. FORES, Attorney in California at San Francisco.

CAPITAL.

Capital deposit -----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$510,627 84

INCOME.

Gross premiums -----	\$268,188 99	
Deduct: Reinsurance premiums, fire, \$79,776.42; re- turn premiums, fire, \$50,496.68-----	130,273 10	
Total premiums (other than perpetuals)-----		\$137,915 89
Interest on bonds and dividends on stocks-----	\$17,384 75	
Interest from other sources-----	524 38	
Total interest and rents-----		17,909 13
Received from home office-----		104,820 00
Agents' balances previously charged off-----		1 82
Total income -----		\$260,646 84
Total-----		\$771,274 68

DISBURSEMENTS.

Gross amount paid for losses	\$92,991 49
Deduct amount received for salvage, fire, \$717.27 : reinsurance, fire, \$40,256.41 ; discounts, fire, \$31.56	41,005 24
Net amount paid for losses	\$51,986 25
Expenses of adjustment, settlement of losses	1,023 42
Commissions or brokerage	32,079 20
Allowance to local agencies for miscellaneous agency expenses	138 47
Salaries and expenses of special and general agents	776 80
Salaries, fees and other charges of officers, directors, trustees, agents and employees	6,601 50
Rents, including company's occupancy of its own buildings	358 84
Advertising, printing and stationery	1,666 71
Postage, telegrams, telephone and express	723 41
Legal expenses	58 92
Underwriters' boards and tariff associations	2,111 79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	956 86
Inspections and surveys	89 11
State taxes on premiums	1,898 57
Insurance department licenses and fees	2,126 27
Federal corporation tax, \$117.43 ; municipal licenses, \$386.61	504 04
Other disbursements	484 09
Remitted to home office	19,773 93
Total disbursements	\$123,358 18
Balance	\$647,916 50

LEDGER ASSETS.

Book value of bonds and stocks	\$587,600 43
Deposits in trust companies and banks not on interest	2,250 80
Deposits in trust companies and banks on interest	24,721 48
Agents' balances, representing business written subsequent to Octo- ber 1, last	29,794 83
Agents' balances, representing business written prior to October 1, last	3,548 96
Total ledger assets	647,916 50

Non-Ledger Assets.

Interest due and accrued on bonds	5,403 95
Gross assets	\$653,320 45

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$3,548 96
Bonds and stocks	64,835 93
Total	68,384 89
Total admitted assets	\$584,935 56

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$799 61
Losses in process of adjustment, or in suspense	12,513 00
Losses resisted	2,534 00
Total claims for losses	\$15,846 61
Deduct reinsurance	5,961 75
Net amount of unpaid losses	\$9,884 86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks	128,168 84
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000 00

Amount brought forward.....		\$143,053 70
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....		4,000 00
Contingent commissions or other charges due or accrued.....		1,000 00
Total liabilities, except capital stock.....		\$148,053 70
Capital deposit	\$200,000 00	
Surplus over all liabilities.....	236,881 86	
Surplus to policyholders.....		436,881 86
Total.....		\$584,935 56

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912.....	\$28,901,714 00	\$324,244 58
Written during the year.....	25,434,135 00	268,188 99
Totals	\$54,335,849 00	\$592,433 57
Expired and terminated.....	21,014,924 00	225,306 08
In force at end of the year.....	\$33,320,925 00	\$367,127 49
Deduct amount reinsured.....	10,215,043 00	129,909 44
Net amount in force.....	\$23,105,882 00	\$237,218 05

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run.....	\$11,720,826 00	\$115,364 24
More than one and not more than three years to run.....	8,992,815 00	95,284 82
More than three years to run.....	2,392,241 00	26,568 99
Net amount in force December 31, 1913.....	\$23,105,882 00	\$237,218 05

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance..	\$25,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written.....	\$1,661,076 00
Less	712,670 00
Net risks written.....	\$948,406 00
Gross premiums received.....	\$25,082 97
Less	11,530 60
Net premiums received.....	\$13,552 37
Net losses paid.....	5,738 13

STERLING FIRE INSURANCE COMPANY.**Indianapolis, Ind.**

Year ending December 31, 1913.

(Incorporated January 28, 1911. Commenced business in California, June, 1913.)

JOHN C. BILLHEIMER, President.

OSCAR L. ROSS, Secretary.

COMMONWEALTH SECURITY COMPANY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash -----	\$850,000 00	
Amount of ledger assets, December 31 of previous year-----		\$1,472,561 82

INCOME.

Gross premiums -----	\$656,016 86	
Deduct: Reinsurance premiums, fire, \$103,325.31; return premiums, fire, \$128,065.93-----	231,391 24	
Total premiums (other than perpetuals)-----		424,625 62
Interest on mortgage loans -----	\$61,874 20	
Interest on collateral loans-----	644 25	
Interest on bonds and dividends on stocks -----	13,209 57	
Interest from other sources -----	2,809 99	
Total interest and rents -----		78,538 01
Commission on mortgage loans-----		1,724 99
Agents' balances previously charged off-----		15 52
Profit on sale or maturity of ledger assets-----		16 31
Total income -----		<u>\$504,920 45</u>
Total -----		<u>\$1,977,482 27</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$199,224 38	
Deduct amount received for salvage, fire, \$774.70; reinsurance, fire, \$29,160.30; discount, fire, \$134.88 -----	\$30,069 88	
Net amount paid for losses-----		\$169,154 50
Expenses of adjustment, settlement of losses-----		3,173 55
Commissions or brokerage -----		109,254 39
Salaries and expenses of special and general agents-----		21,029 35
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		36,523 37
Rents, including company's occupancy of its own buildings-----		3,365 00
Advertising, printing and stationery -----		8,121 03
Postage, telegrams, telephone and express-----		4,448 52
Legal expenses -----		1,224 48
Furniture and fixtures -----		2,112 27
Maps, including corrections -----		5,638 55
Underwriters' boards and tariff associations-----		1,594 32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		3,473 72
Inspections and surveys -----		1,396 93
State taxes on premiums -----		4,830 92
Insurance department licenses and fees -----		4,694 41
All other licenses, fees and taxes -----		12,148 74
Other disbursements -----		2,722 53
Agents' balances charged off-----		5 15
Loss on sale or maturity of ledger assets-----		258 08
Total disbursements -----		<u>\$395,169 81</u>
Balance -----		<u>\$1,582,312 46</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	\$1,126,487 86
Loans secured by pledge of bonds, stocks or other collateral-----	2,950 00
Book value of bonds and stocks-----	264,369 00
Cash in office -----	100 00
Deposits in trust companies and banks on interest-----	119,481 88
Agents' balances representing business written subsequent to October 1, last -----	67,986 75
Agents' balances representing business written prior to October 1, last -----	1,036 88
Total ledger assets-----	\$1,582,312 46

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$19,758 48
Interest due and accrued on bonds-----	1,607 70
Interest due and accrued on collateral loans-----	97 77
Interest due and accrued on other assets-----	298 03
Total -----	\$21,761 98
Market value of bonds and stocks over book value-----	13 80
Commissions on reinsurance premiums-----	3,968 25
Gross assets -----	\$1,608,056 49

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$1,036 88
Special deposits to secure liabilities, in Virginia-----	42,487 50
Total -----	\$43,524 38
Total admitted assets -----	\$1,564,532 11

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$2,788 15
Losses in process of adjustment, or in suspense-----	47,522 30
Losses resisted -----	1,750 00
Total claims for losses -----	\$52,060 45
Deduct reinsurance -----	15,126 87
Net amount of unpaid losses -----	\$36,933 58
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$484,759 39
Total unearned premiums as computed above-----	294,015 21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	192 91
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement----	20,000 00
Contingent commissions or other charges due or accrued-----	88 85
Reinsurance premiums due other companies-----	14,497 02
Total -----	\$365,727 57
Losses, \$1,205.00; unearned premiums, \$7,637.13 -----	8,842 13
Total liabilities, except capital stock -----	\$356,885 44
Cash capital -----	\$850,000 00
Surplus over all liabilities -----	357,646 67
Surplus to policyholders -----	\$1,207,646 67
Total -----	\$1,564,532 11

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
in force December 31, 1912 -----	\$23,770,747 00	\$272,266 42
Written during the year -----	59,556,616 00	656,016 86
Totals -----	\$83,327,363 00	\$928,283 28
Expired and terminated -----	28,839,687 00	330,838 89
In force at end of the year -----	\$54,487,676 00	\$597,444 39
Deduct amount reinsured -----	9,613,998 00	112,685 00
Net amount in force -----	\$44,873,678 00	\$484,759 39

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$23,393,806 00	\$270,005 77
More than one and not more than three years to run -----	17,342,507 00	161,622 33
More than three years to run -----	4,137,365 00	53,131 29
Net amount in force December 31, 1913 -----	\$44,873,678 00	\$484,759 39

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written -----	\$1,030,653 00
Less -----	176,213 00
Net risks written -----	\$854,440 00
Gross premiums received -----	\$12,216 28
Less -----	1,937 39
Net premiums received -----	\$10,278 89
Net losses paid -----	1,072 28
Net losses incurred -----	1,472 28

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

St. Paul, Minn.

Year ending December 31, 1913.

(Incorporated May, 1865. Commenced business in California in 1872.)

F. R. BIGELOW, President.

A. W. PERRY, Secretary.

CHRISTENSEN & GOODWIN, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash -----	\$500,000 00
Amount of ledger assets December 31 of previous year -----	\$8,893,781 35

INCOME.

	Fire.	Marine and Inland.
Gross premiums -----	\$6,135,019 73	\$2,652,815 90
Deduct: Reinsurance premiums, fire, \$740,176.74; marine and inland, \$761,200.46; return premiums, fire, \$872,796.89; marine and inland, \$303,806.89 -----	1,612,973 63	1,065,007 35
Total premiums (other than per- petuals) -----	\$4,522,046 10	\$1,587,808 55
		\$6,109,854 65

Amount brought forward-----		\$6,109,854 65
Interest on mortgage loans-----	\$30,013 02	
Interest on collateral loans-----	1,803 47	
Interest on bonds and dividends on stocks-----	325,159 29	
Interest from other sources-----	15,146 43	
Rents, including company's occupancy of its own buildings-----	17,111 26	
Total interest and rents-----		389,233 47
National German American Bank stock-----		6,000 00
Conscience money-----		230 00
Merchants' National Bank stock-----		1,375 00
Increase in liabilities-----		11,914 60
Agents' balances previously charged off-----		2,718 47
Profit on sale or maturity of ledger assets-----		1,098 61
Total income-----		<u>\$6,522,424 80</u>
Total-----		<u>\$15,416,206 15</u>

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$2,750,902 83	\$1,706,517 84	
Deduct amount received for salvage, fire, \$12,380.68; marine and in- land, \$85,980.94; reinsurance, fire, \$348,438.13; marine and inland, \$703,284.22; discounts, fire, \$896.52--	361,715 33	789,265 16	
Net amount paid for losses-----	\$2,389,187 50	\$917,252 68	\$3,306,440 18
Expenses of adjustment, settlement of losses-----			69,848 87
Commissions or brokerage-----			1,453,574 17
Allowance to local agencies for miscellaneous agency expenses-----			6,865 56
Salaries and expenses of special and general agents-----			210,833 22
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			122,905 45
Rents, including company's occupancy of its own buildings-----			12,963 50
Advertising, printing and stationery-----			54,886 37
Postage, telegrams, telephone and express-----			32,900 99
Legal expenses-----			12,137 29
Furniture and fixtures-----			3,348 85
Maps, including corrections-----			9,297 75
Underwriters' boards and tariff associations-----			11,570 41
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			5,653 69
Inspections and surveys-----			23,767 52
Repairs and expenses on real estate-----			4,316 83
Taxes on real estate-----			3,460 39
State taxes on premiums-----			129,650 33
Insurance department licenses and fees-----			20,128 98
All other licenses, fees and taxes-----			19,028 84
Other items-----			8,117 49
Interest and dividends to stockholders-----			100,000 00
Agents' balances charged off-----			833 58
Loss on sale or maturity of ledger assets-----			4,361 87
Decrease in book value of ledger assets-----			1,375 00
Total disbursements-----			<u>\$5,628,267 13</u>
Balance-----			<u>\$9,787,939 02</u>

LEDGER ASSETS.

Book value of real estate-----	\$254,580 84
Mortgage loans on real estate-----	643,305 00
Book value of bonds and stocks-----	7,532,917 73
Cash in office-----	501 62
Deposits in trust companies and banks not on interest-----	3,017 80
Deposits in trust companies and banks on interest-----	501,637 73

Agents' balances, representing business written subsequent to October 1, last-----	\$758,597 37
Agents' balances, representing business written prior to October 1, last-----	8,128 78
Bills receivable, taken for marine and inland risks-----	4,731 59
Bills receivable taken for fire risks-----	73,729 82
Due from reinsurance companies for return premiums-----	120 18
Due from reinsurance companies on losses paid-----	6,670 56

Total ledger assets----- \$9,787,939 02

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$7,804 56
Interest due and accrued on bonds-----	55,770 98
Total-----	\$63,575 54
Unliquidated interest in 100 shares of National German American Bank stock-----	1,000 00
Gross assets-----	\$9,852,514 56

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	8,128 78
Bills receivable, past due, taken for marine, inland and fire risks-----	16,876 30
Mortgages other than first-----	400 00
Miscellaneous stocks-----	1,325 00
Book value of ledger assets over market value-----	360,064 65
Reinsuring companies, collection doubtful-----	830 10
Total-----	387,624 83
Total admitted assets-----	\$9,464,889 73

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$62,045 11
Losses in process of adjustment, or in suspense-----	566,028 90
Losses resisted-----	28,060 70
Total claims for losses-----	656,134 71
Deduct reinsurance-----	209,048 43
Net amount of unpaid losses-----	\$447,086 28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$4,723,298 39
Per agreement with Union Insurance Department, to cover excess on old policies not included, excess of original premiums over amount received for reinsurance-----	1,000 00
Unearned premiums at 50 per cent on inland navigation risks-----	406,075 45
Unearned premiums at 100 per cent on marine risks-----	34,142 56
Total unearned premiums as computed above-----	5,164,516 40
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	100,000 00
Contingent commissions or other charges due or accrued-----	3,983 88
Reinsurance and return premiums due other companies-----	34,337 32
Reserved for unpaid bills-----	1,000 00
Total liabilities, except capital stock-----	\$5,750,923 88
Cash capital-----	\$500,000 00
Surplus over all liabilities-----	3,213,965 85
Surplus to policyholders-----	3,713,965 85
Total-----	\$9,464,889 73
Special reserve fund held under Minnesota law-----	\$250,000 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912	\$723,153,600 00	\$9,390,211 55
Written during the year	502,973,510 00	6,135,019 73
Excess of original premiums over amount received for reinsurance		2,094 96
Totals	\$1,226,127,110 00	\$15,527,326 24
Expired and terminated	425,107,239 00	5,665,350 34
In force at end of the year	\$801,019,871 00	\$9,861,975 90
Deduct amount reinsured	59,018,949 00	760,264 30
Net amount in force	\$742,000,922 00	\$9,101,711 60
	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$23,861,933 00	\$837,325 23
Written during the year	443,008,002 00	2,652,815 90
Totals	\$466,869,935 00	\$3,490,141 13
Expired and terminated	431,230,957 00	2,551,551 36
In force at end of the year	\$35,638,978 00	\$938,589 77
Deduct amount reinsured	3,482,335 00	126,438 87
Net amount in force	\$32,156,643 00	\$812,150 90

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$146,101,138 00	\$1,946,804 52
More than one and not more than three years to run	380,396,367 00	4,050,289 32
More than three years to run	215,503,417 00	3,104,617 76
Net amount in force December 31, 1913	\$742,000,922 00	\$9,101,711 60

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written	\$27,154,744 00	\$7,650,787 00
Less	9,820,229 00	915,096 00
Net risks written	\$17,334,515 00	\$6,735,691 00
Gross premiums received	\$366,785 44	\$80,170 02
Less	132,279 21	9,941 31
Net premiums received	\$234,506 23	\$70,228 71
Net losses paid	99,980 53	38,260 01
Net losses incurred	109,066 80	38,260 01

STUYVESANT INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated November 25, 1850. Commenced business in California September, 1912.)

A. R. PIERSON, President.

C. A. GARTHWAITE, Secretary.

FRANK E. POWERS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets December 31 of previous year	\$1,404,243 48

INCOME.

Gross premiums	\$2,552,893 93	
Deduct: Reinsurance premiums, fire, \$781,427.07; re- turn premiums, fire, \$592,711.87	1,374,138 94	
Total premiums (other than perpetuals)		\$1,178,754 99
Interest on mortgage loans	\$791 94	
Interest on bonds and dividends on stocks	54,921 74	
Interest from other sources	534 09	
Total interest and rents		56,247 77
Income from other sources		6 25
Profit on sale or maturity of ledger assets		14,802 55
Total income		\$1,249,811 56
Total		\$2,654,055 04

DISBURSEMENTS.

Gross amount paid for losses	\$1,432,514 06	
Deduct amount received for salvage, fire, \$11,173.57; reinsurance, fire, \$630,376.35; discount, fire, \$6,704.40	648,254 32	
Net amount paid for losses		\$784,259 74
Expenses of adjustment, settlement of losses		25,885 66
Commissions or brokerage		285,588 70
Allowance to local agencies for miscellaneous agency expenses		11,771 89
Salaries and expenses of special and general agents		1,200 00
Salaries, fees and other charges of officers, directors, trustees, agents and employees		12,321 24
Rents, including company's occupancy of its own buildings		2,000 00
Advertising, printing and stationery		2,627 33
Postage, telegrams, telephone and express		11 00
Legal expenses		1,600 00
Maps, including corrections		35 00
Underwriters' boards and tariff associations		3,295 25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		3,361 22
Inspections and surveys		2,516 18
State taxes on premiums		16,355 58
Insurance department licenses and fees		5,795 85
All other licenses, fees and taxes		37 37
Interest on borrowed money		3,260 84
Investment expenses		1,191 08
Interest and dividends to stockholders		40,000 00
Loss on sale or maturity of ledger assets		13,270 49
Total disbursements		\$1,216,384 42
Balance		\$1,437,670 62

LEDGER ASSETS.

Mortgage loans on real estate	\$6,000 00
Book value of bonds and stocks	1,084,447 77
Cash in office	26,503 89
Deposits in trust companies and banks not on interest	53,447 80
Deposits in trust companies and banks on interest	730 04
Agents' balances, representing business written subsequent to Octo- ber 1, last	253,541 12
Other ledger assets, viz: Deposit Province of Manitoba, \$12,000.00; Equitable Trust Company in reorganization of Buffalo and Sus- quehanna Railroad, \$1,000.00	13,000 00
Total ledger assets	\$1,437,670 62

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$125 00	
Interest due and accrued on bonds-----	4,165 81	
Total -----		\$4,290 81
Reinsurance due on paid losses-----		9,020 62
Gross assets -----		\$1,450,982 05

Deduct Assets Not Admitted.

Book value of ledger assets over market value, viz: Bonds, \$52,- 701.29; stocks, \$40,916.48 -----		93,617 77
Total admitted assets-----		\$1,357,364 28

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$219,769 00	
Losses resisted -----	15,225 00	
Total claims for losses-----	\$234,994 00	
Deduct reinsurance -----	105,808 00	
Net amount of unpaid losses-----		\$129,186 00
Gross premiums (less reinsurance) received and receiv- able upon all unexpired fire risks-----	\$1,313,754 15	
Total unearned premiums as computed above (recapitulation, page 6, column 6)-----		694,388 29
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		10,000 00
Reinsurance and return premiums due other companies-----		12,564 98
Total liabilities, except capital stock-----		\$846,139 27
Cash capital-----	\$400,000 00	
Surplus over all liabilities-----	111,225 01	
Surplus to policyholders-----		511,225 01
Total-----		\$1,357,364 28

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$139,579,562 00	\$1,804,784 20
Written during the year-----	184,245,509 00	2,552,893 93
Totals -----	\$323,825,071 00	\$4,357,678 13
Expired and terminated-----	160,479,636 00	2,245,636 98
In force at end of the year-----	\$163,345,435 00	\$2,112,041 15
Deduct amount reinsured-----	59,376,575 00	798,287 00
Net amount in force-----	\$103,968,860 00	\$1,313,754 15

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$71,710,013 00	\$982,239 12
More than one and not more than three years to run	29,594,850 00	305,056 20
More than three years to run-----	2,663,997 00	26,458 83
Net amount in force December 31, 1913-----	\$103,968,860 00	\$1,313,754 15

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$6,448,641 00
Less		2,868,315 00
Net risks written		\$3,580,326 00
Gross premiums received		\$95,790 01
Less		47,550 71
Net premiums received		\$48,239 30
Net losses paid		27,784 22
Net losses incurred		22,659 47

**UNITED STATES BRANCH
SUN INSURANCE OFFICE, OF LONDON, ENGLAND.
New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated 1710. Commenced business in California in 1882.)

J. J. GULE, United States Manager.

C. A. HENRY, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year \$4,567,522 08

INCOME.

Gross premiums	\$4,483,891 84
Deduct: Reinsurance premiums, fire, \$781,413.19; re- turn premiums, fire, \$935,604.20	1,717,017 39
Total premiums (other than perpetuals)	2,766,874 45
Interest on mortgage loans	\$739 59
Interest on bonds and dividends on stocks	154,361 28
Interest from other sources	6,043 01
Rents, including company's occupancy of its own buildings	16,003 06
Total interest and rents	177,146 94
Remitted from home office	172,271 95
Profit on sale or maturity of ledger assets	1,034 60
Total income	\$3,117,327 94
Total	\$7,684,850 02

DISBURSEMENTS.

Gross amount paid for losses	\$2,027,029 46
Deduct amount received for salvage, fire, \$15,038.96; reinsurance, fire, \$494,815.34; discounts, fire, \$1,120.80	510,975 10
Net amount paid for losses	\$1,516,054 36
Expenses of adjustment, settlement of losses	41,422 15
Commission or brokerage	608,475 67
Allowance to local agencies for miscellaneous agency expenses	2,794 45
Salaries and expenses of special and general agents	76,593 57
Salaries, fees and other charges of officers, directors, trustees, agents and employees	165,745 05

Amount brought forward.....	\$2,410,886 22
Rents, including company's occupancy of its own buildings.....	23,617 29
Advertising, printing and stationery.....	41,327 29
Postage, telegrams, telephone and express.....	18,277 59
Legal expenses.....	1,401 15
Furniture and fixtures.....	1,669 88
Maps, including corrections.....	9,688 39
Underwriters' boards and tariff associations.....	42,941 94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	27,158 76
Inspections and surveys.....	23,492 59
Repairs and expenses on real estate.....	3,752 53
Taxes on real estate.....	3,359 84
State taxes on premiums.....	57,906 58
Insurance department licenses and fees.....	15,395 78
All other licenses, fees and taxes.....	14,779 74
Miscellaneous expenses.....	1,844 49
Remitted to home office.....	74,100 92
Agents' balances charged off.....	80 58
Loss on sale or maturity of ledger assets.....	18 75
Total disbursements.....	<u>\$2,771,899 34</u>
Balance.....	\$4,912,950 68

LEDGER ASSETS.

Book value of real estate.....	\$171,925 04
Book value of bonds and stocks.....	3,782,646 44
Cash in office.....	700 00
Deposits in trust companies and banks on interest.....	437,469 22
Agents' balances, representing business written subsequent to Octo- ber 1, last.....	503,826 33
Agents' balances, representing business written prior to October 1, last.....	12,441 70
Reinsurance recoverable on paid losses.....	3,941 95
Total ledger assets.....	<u>\$4,912,950 68</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	Fire. 48,837 73
Market value of real estate over book value.....	38,074 96
Gross assets.....	<u>\$4,999,863 37</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	12,441 70
Bonds and stocks.....	121,273 26
Special deposits to secure liabilities.....	20,360 00
Total.....	<u>154,074 96</u>
Total admitted assets.....	<u>\$4,845,788 41</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$88,367 00
Losses in process of adjustment, or in suspense.....	242,787 00
Losses resisted.....	24,531 00
Total claims for losses.....	<u>\$355,685 00</u>
Deduct reinsurance.....	74,091 00
Net amount of unpaid losses.....	\$281,594 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	3,000,794 55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....	4,362 76

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	\$64,086 87
Contingent commissions or other charges due or accrued-----	20,000 00
Total-----	\$3,370,838 18
Losses, \$9,009.23; unearned premiums, \$70,368.90-----	79,378 13
Total liabilities except capital stock-----	\$3,291,460 05
Surplus over all liabilities-----	1,554,328 36
Total-----	\$4,845,788 41

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$25,500,105 00
Less -----	7,837,248 00
Net risks written-----	17,662,857 00
Gross premiums received-----	353,361 53
Less -----	98,238 63
Net premiums received-----	255,122 90
Net losses paid-----	102,736 10
Net losses incurred-----	113,010 14

**UNITED STATES BRANCH OF THE
SVEA FIRE AND LIFE INSURANCE COMPANY, LTD.,
OF GOTHENBURG, SWEDEN.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated May, 1866. Commenced business in California in 1884.)

M. L. DUNCAN, United States Manager.

ARTHUR M. BROWN, Attorney in California at San Francisco.

CAPITAL.

Capital deposit -----	\$200,000 00
Amount of ledger assets, December 31, of previous year-----	\$1,435,503 84

INCOME.

Gross premiums -----	\$1,204,638 96
Deduct: reinsurance premiums, fire, \$129,039.28; re- turn premiums, fire, \$247,802.57-----	376,841 85
Total premiums (other than perpetuals)-----	\$827,797 11
Interest on bonds and dividends on stocks less \$999.23 -----	\$45,388 27
Interest from other sources -----	2,910 15
Total interest and rents -----	48,298 42
Remittance from home office-----	25,000 00
Total income -----	\$901,095 53
Total -----	\$2,336,599 37

DISBURSEMENTS.

Gross amount paid for losses, \$69,994.40-----	\$469,931 65
Deduct amount received for salvage, fire, \$1,470.92; re- insurance, fire, \$76,456.91; discounts, fire, \$250.48--	78,178 31
Net amount paid for losses-----	\$391,753 34
Expenses of adjustment, settlement of losses-----	10,996 76
Commissions or brokerage-----	224,052 67
Allowance to local agencies for miscellaneous agency expenses-----	1,277 83
Salaries and expenses of special and general agents-----	25,651 78
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	29,813 20
Rents, including company's occupancy of its own buildings-----	4,440 00
Advertising, printing and stationery-----	7,560 88
Postage, telegrams, telephone and express-----	2,350 40
Legal expenses-----	629 57
Furniture and fixtures-----	397 89
Maps, including corrections-----	2,275 91
Underwriters' boards and tariff associations-----	9,177 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	6,770 38
Inspections and surveys-----	2,953 06
State taxes on premiums-----	10,872 00
Insurance department licenses and fees-----	5,266 01
All other licenses, fees and taxes-----	1,395 01
Other disbursements-----	4,904 98
Total disbursements-----	\$742,509 34
Balance-----	\$1,594,090 03

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,258,604 74
Cash in office-----	98 15
Deposits in trust companies and banks not on interest-----	27,552 43
Deposits in trust companies and banks on interest-----	143,316 04
Deposits in trust companies and banks on interest, trustees accounts-----	7,822 80
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	135,655 28
Agents' balances, representing business written prior to October 1, last-----	2,253 43
Bills receivable taken for fire risks-----	17,575 52
Bills receivable taken for agents' balances-----	1,211 64
Total ledger assets-----	\$1,594,090 03

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$15,537 03
Gross assets-----	\$1,609,627 06

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$2,253 43
Bills receivable, past due, taken for marine, inland and fire risks-----	3,007 45
Bills receivable, taken for agents' balances over three months due-----	1,211 64
Bonds-----	84,404 74
Total-----	\$90,877 26
Total admitted assets-----	\$1,518,749 80

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$18,955 80	
Losses in process of adjustment, or in suspense, plus \$5,453.30 reserve -----	52,453 76	
Losses resisted -----	9,641 72	
Total claims for losses -----	\$81,051 28	
Deduct reinsurance -----	12,727 68	
Net amount of unpaid losses -----		\$68,323 60
Gross premiums (less reinsurance) received and receive- able upon all unexpired fire risks -----	\$1,437,735 61	
Total unearned premiums as computed above -----		760,175 46
Salaries, rents, expenses, bills, accounts, fees, due or accrued -----		1,029 24
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----		14,447 35
Contingent commissions or other charges due or accrued -----		3,500 00
Total liabilities, except capital stock -----		\$847,475 65
Capital deposit -----	\$200,000 00	
Surplus over all liabilities -----	471,274 15	
Surplus to policyholders -----		\$671,274 15
Total -----		\$1,518,749 80

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912 -----	\$120,447,957 00	\$1,437,252 63
Written during the year -----	103,394,224 00	1,204,638 96
Totals -----	\$223,842,181 00	\$2,641,891 59
Expired and terminated -----	88,117,506 00	1,031,412 90
In force at end of the year -----	\$135,724,675 00	\$1,610,478 69
Deduct amount reinsured -----	15,944,257 00	172,743 08
Net amount in force -----	\$119,780,418 00	\$1,437,735 61

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$100,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written -----	\$8,384,191 00
Less -----	2,667,628 00
Net risks written -----	\$5,716,563 00
Gross premiums received -----	\$133,120 27
Less -----	37,632 51
Net premiums received -----	\$95,487 76
Net losses paid -----	51,195 47
Net losses incurred -----	37,708 55

**UNITED STATES BRANCH OF THE
UNION ASSURANCE SOCIETY, LTD., OF LONDON, ENGLAND.
New York, N. Y.**

Year ending December 31, 1913.

(Incorporated July 30, 1907. Commenced Business in California in 1909.)

A. H. WRAY, United States Manager.

HARRY H. SMITH, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$1,011,705 96

INCOME.

Gross premiums-----	\$722,940 98	
Deduct: Reinsurance premiums, fire, \$181,954.65; re- turn premiums, fire, \$150,871.54-----	332,826 19	
Total premiums (other than perpetuals)-----		\$390,114 79
Interest on bonds and dividends on stocks-----	\$39,155 00	
Interest from other sources, banks-----	1,331 53	
Total interest and rents-----		40,486 53
Received from home office-----		362,469 69
Increase in book value of ledger assets-----		114 20
Total income -----		\$793,185 21
Total-----		\$1,804,891 17

DISBURSEMENTS.

Gross amount paid for losses-----	\$242,778 05	
Deduct amount received for salvage, fire, \$722.12; re- insurance, fire, \$82,573.32-----	83,295 44	
Net amount paid for losses-----		\$159,482 61
Expenses of adjustment, settlement of losses-----		4,601 28
Commissions or brokerage-----		74,719 50
Allowance to local agencies for miscellaneous agency expenses-----		1,216 53
Salaries and expenses of special and general agents-----		20,030 82
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		973 00
Rents, including company's occupancy of its own buildings-----		2,580 00
Advertising, printing and stationery-----		6,903 56
Postage, telegrams, telephones and express-----		2,073 75
Furniture and fixtures-----		195 10
Maps, including corrections-----		2,132 32
Underwriters' boards and tariff associations-----		7,930 02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		3,179 86
State taxes on premiums-----		9,147 63
Insurance department licenses and fees-----		768 85
All other licenses, fees and taxes-----		593 75
Remitted to home office-----		77,332 42
Exchange-----		33 32
Decrease in book value of ledger assets-----		109 49
Total disbursements -----		\$374,003 81
Balance-----		\$1,430,887 36

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,270,706 83
Deposits in trust companies and banks not on interest-----	21,177 75
Deposits in trust companies and banks on interest-----	56,014 95
Agents' balances, representing business written subsequent to October 1, last-----	79,516 98
Agents' balances, representing business written prior to October 1, last-----	3,470 85
Total ledger assets-----	\$1,430,887 36

Non-Ledger Assets.

Interest due and accrued on bonds-----	11,440 00
Gross assets-----	\$1,442,327 36

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$3,470 85
Bonds-----	101,126 83
Total-----	\$104,597 68
Total admitted assets-----	\$1,337,729 68

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$2,207 40
Losses in process of adjustment, or in suspense-----	15,987 62
Losses resisted-----	1,550 00
Total claims for losses-----	\$19,745 02
Deduct reinsurance-----	4,640 00
Net amount of unpaid losses-----	\$15,105 02
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	370,724 43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	510 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	9,313 48
Contingent commissions or other charges due or accrued-----	5,486 65
Total liabilities, except capital-----	\$401,139 58
Surplus to policyholders-----	936,590 10
Total-----	\$1,337,729 68

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$51,214,554	\$658,811 47
Written during the year-----	64,428,631 00	722,940 98
Excess of original premiums over amount received for reinsurance-----		3,876 57
Totals-----	\$115,643,185 00	\$1,385,629 02
Expired and terminated-----	48,440,717 00	614,921 82
In force at end of the year-----	\$67,202,468 00	\$770,707 20
Deduct amount reinsured-----	6,763,668 00	80,869 80
Net amount in force-----	\$60,438,800 00	\$689,837 40

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$32,789,284 00	\$358,981 40
More than one and not more than three years to run-----	24,833,582 00	295,052 11
More than three years to run-----	2,815,934 00	35,803 89
Net amount in force December 31, 1913-----	\$60,438,800 00	\$689,837 40

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$100,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire.	\$20,724,214 00
Less		8,124,288 00
Net risks written		\$12,599,926 00
Gross premiums received		\$222,694 35
Less		72,860 42
Net premiums received		\$149,833 93
Net losses paid		94,439 26
Net losses incurred		90,858 14

UNITED FIREMEN'S INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated April 2, 1860. Commenced business in California April 2, 1861.)

ROBERT B. BEATH, President.

HENRY T. ALLEY, Secretary.

JAMES F. COBB, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00
Amount of ledger assets December 31 of previous year	\$1,829,652 62

INCOME.

Gross premiums	\$595,871 27
Deduct: Reinsurance premiums, fire, \$109,498.81; return premiums, fire, \$127,066.07	236,564 88
Total premiums (other than perpetuals)	\$359,306 39
Deposit premiums on perpetual risks	7,794 03
Interest on mortgage loans	\$9,171 52
Interest on collateral loans	1,552 23
Interest on bonds and dividends on stocks	64,062 41
Interest from other sources	792 38
Rents, including company's occupancy of its own buildings	3,801 68
Total interest and rents	79,380 22
From other sources	1,134 90
Profit on sale or maturity of ledger assets	620 00
Total income	\$448,235 54
Total	\$2,277,888 16

DISBURSEMENTS.

Gross amount paid for losses	\$292,388 92
Deduct amount received for salvage, fire, \$1,004.85; reinsurance, fire, \$62,505.88	63,510 73
Net amount paid for losses	\$228,878 19
Expenses of adjustment, settlement of losses	5,233 98
Commissions or brokerage	104,507 31
Allowance to local agencies for miscellaneous agency expenses	577 06

Salaries and expenses of special and general agents-----	\$4,617 09
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	27,559 45
Rents, including company's occupancy of its own buildings-----	3,749 96
Advertising, printing and stationery-----	4,631 64
Postage, telegrams, telephone and express-----	2,227 37
Legal expenses-----	904 28
Furniture and fixtures-----	234 99
Maps, including corrections-----	1,458 71
Underwriters' boards and tariff associations-----	7,413 78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	1,329 05
Inspections and surveys-----	109 98
Repairs and expenses on real estate-----	4,437 72
Taxes on real estate-----	1,430 00
State taxes and premiums-----	5,181 13
Insurance department licenses and fees-----	3,302 01
All other licenses, fees and taxes-----	1,620 49
General expenses, \$1,967.42; traveling, \$354.12-----	2,321 54
Deposit premiums returned-----	30,939 53
Interest and dividends to stockholders-----	32,000 00
Loss on sale or maturity of ledger assets-----	2,490 00
Total disbursements-----	<u>\$477,155 26</u>
Balance-----	\$1,800,732 90

LEDGER ASSETS.

Book value of real estate-----	\$97,741 80
Mortgage loans on real estate-----	164,650 00
Loans secured by pledge of bonds, stocks or other collaterals-----	1,000 00
Book value of bonds and stocks-----	1,436,687 00
Cash in office-----	7,945 15
Deposits in trust companies and banks on interest-----	40,989 33
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	51,124 75
Agents' balances, representing business written prior to October 1, last-----	594 87
Total ledger assets-----	<u>\$1,800,732 90</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$2,230 56
Interest due and accrued on bonds-----	20,461 21
Total-----	<u>22,691 77</u>
Gross assets-----	<u>\$1,823,424 67</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$594 87
Bonds and stocks, \$75,247.00; real estate, \$14,841.80-----	90,088 80
Total-----	<u>90,683 67</u>
Total admitted assets-----	<u>\$1,732,741 00</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$5,701 39
Losses in process of adjustment, or in suspense-----	24,139 89
Losses resisted-----	6,223 00
Total claims for losses-----	<u>\$36,064 28</u>
Deduct reinsurance-----	<u>8,000 59</u>
Net amount of unpaid losses-----	<u>\$28,063 69</u>

Net amount of unpaid losses-----		\$28,063 69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		338,754 21
Amount reclaimable by the insured on perpetual fire insurance policies -----		817,649 58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		291 05
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		6,000 00
Total liabilities, except capital stock-----		\$1,190,758 53
Cash capital -----	\$400,000 00	
Surplus over all liabilities-----	141,982 47	
Surplus to policyholders-----		541,982 47
Total -----		\$1,732,741 00

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$66,951,063 00	\$672,393 45
Written during the year-----	47,638,014 00	595,871 27
Excess of original premiums over amount received for reinsurance -----		313 28
Totals -----	\$114,589,077 00	\$1,268,578 00
Expired and terminated-----	42,621,521 00	501,340 54
In force at end of the year-----	\$71,967,556 00	\$767,237 46
Deduct amount reinsured-----	8,672,989 00	127,717 86
Net amount in force-----	\$63,294,567 00	\$639,519 60
Perpetual risks not included above, \$39,980,199.00; premiums on same, \$906,241.13.		

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$50,000 00
Amount loaned to stockholders not officers-----	5,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,963,006 00
Less -----	1,676,231 00
Net risks written-----	\$2,286,775 00
Gross premiums received-----	\$77,214 50
Less -----	32,709 38
Net premiums received-----	\$44,505 12
Net losses paid-----	26,483 79
Net losses incurred-----	21,528 10

UNITED STATES FIRE INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April 1, 1824. Commenced business in California in 1912.)

CHARLES A. NORRIS, President.

OTTO B. CANDIDUS, Secretary.

ASSOCIATED UNDERWRITERS, INC., Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,157,016 35

INCOME.

Gross premiums -----	\$1,404,004 87	
Deduct: Reinsurance premiums, fire, \$241,879.73; return premiums, fire, \$281,989.94 -----	623,869 67	
Total premiums (other than perpetuals) -----		\$780,135 20
Interest on mortgage loans -----	\$2,410 00	
Interest on collateral loans -----	354 17	
Interest on bonds and dividends on stocks -----	39,352 47	
Interest from other sources -----	1,506 72	
Total interest and rents -----		43,623 36
Agents' balances previously charged off -----		1,400 00
Profit on sale or maturity of ledger assets -----		464 77
Total income -----		\$825,623 33
Total -----		\$1,982,639 68

DISBURSEMENTS.

Gross amount paid for losses -----	\$430,079 80	
Deduct amount received for salvage, fire, \$3,582.23; reinsurance, fire, \$96,826.36 -----	100,408 59	
Net amount paid for losses -----		\$329,671 21
Expenses of adjustment, settlement of losses -----		9,514 64
Commissions or brokerage -----		277,455 70
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		14,659 88
Rents, including company's occupancy of its own buildings -----		2,700 00
Advertising, printing and stationery -----		4,258 68
Postage, telegrams, telephone and express -----		3,486 94
Legal expenses -----		1,560 33
Underwriters' boards and tariff associations -----		5,322 08
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----		2,750 94
Inspections and surveys -----		1,185 86
State taxes on premiums -----		10,547 88
Insurance department licenses and fees -----		3,507 48
Other disbursements -----		2,931 29
Interest and dividends to stockholders -----		28,000 00
Loss on sale or maturity of ledger assets -----		10,552 19
Total disbursements -----		\$708,105 10
Balance -----		\$1,274,534 58

LEDGER ASSETS.

Mortgage loans on real estate -----	\$51,000 00	
Loans secured by pledge of bonds, stocks or other collaterals -----	10,000 00	
Book value of bonds and stocks -----	993,830 96	
Cash in office -----	184 65	
Deposits in trust companies and banks not on interest -----	10 00	
Deposits in trust companies and banks on interest -----	119,953 01	
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	99,555 96	
Total ledger assets -----		\$1,274,534 58

Non-Ledger Assets.

Interest due and accrued on mortgages -----	\$777 92	
Interest due and accrued on bonds -----	3,382 88	
Total -----		4,160 80
Gross assets -----		\$1,278,695 38

Gross assets -----	\$1,278,695 38
Deduct Assets Not Admitted.	
Book value of ledger assets over market value -----	82,431 96
Total admitted assets -----	\$1,196,263 42

LIABILITIES.

Losses adjusted and unpaid, due and not due -----	\$21,430 50
Losses in process of adjustment, or in suspense -----	85,722 09
Losses resisted -----	2,500 00
Total claims for losses -----	\$109,652 59
Deduct reinsurance -----	49,002 82
Net amount of unpaid losses -----	\$60,649 77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks -----	522,815 49
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued --	1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement ----	10,000 00
Total liabilities, except capital -----	\$594,465 26
Cash capital -----	\$400,000 00
Surplus over all liabilities -----	201,798 16
Surplus to policyholders -----	601,798 16
Total -----	\$1,196,263 42

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written -----	Fire. \$7,839,183 00
Less -----	1,775,501 00
Net risks written -----	\$6,063,682 00
Gross premiums received -----	\$98,759 01
Less -----	25,894 52
Net premiums received -----	\$72,864 49
Net losses paid -----	9,983 15
Net losses incurred -----	13,115 96

VULCAN FIRE INSURANCE COMPANY.**Oakland, Cal.**

Year ending December 31, 1913.

(Incorporated August 22, 1910. Commenced business in California May 10, 1912.)

TOM C. GRANT, President.

ARNOLD HODGKINSON, Secretary.

CAPITAL.

Capital stock paid in cash -----	\$500,000 00
Amount of ledger assets December 31 of previous year -----	\$917,184 86
To adjust with 1912 statement as between cash and written basis --	3,741 86
Extended at -----	\$913,443 00

INCOME.

Gross premiums -----	\$160,574 53
Deduct: Reinsurance premiums, fire, \$26,799.24; re- turn premiums, fire, \$34,594.39 -----	61,393 63
Total premiums (other than perpetuals) -----	\$99,180 92

Total premiums (other than perpetuals)-----		\$99,180 92
Interest on mortgage loans-----	\$24,632 25	
Interest on collateral loans-----	4,138 08	
Interest on bonds and dividends on stocks-----	18,468 50	
Interest from banks-----	3,854 40	
Total interest and rents-----		51,093 23
Total income-----		\$150,274 15
Total-----		\$1,063,717 15

DISBURSEMENTS.

Gross amount paid for losses-----	\$33,129 79	
Deduct amount received for salvage, fire, \$15.00; reinsurance, fire, \$3,292.70-----	3,307 70	
Net amount paid for losses-----		\$29,822 09
Expenses of adjustment, settlement of losses-----		337 80
Commissions or brokerage-----		17,177 62
Salaries and expenses of special and general agents-----		20,047 09
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		27,290 56
Rents, including company's occupancy of its own buildings-----		3,113 00
Advertising, printing and stationery-----		3,273 40
Postage, telegrams, telephone and express-----		1,405 45
Legal expenses-----		1,012 92
Furniture and fixtures-----		308 13
Maps, including corrections-----		1,832 25
Underwriters' boards and tariff associations-----		687 78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		181 05
Inspections and surveys-----		179 40
State taxes on premiums-----		404 06
Insurance department licenses and fees-----		2,857 37
Officers' traveling expenses-----		338 05
Miscellaneous-----		1,464 31
Decrease in book value of ledger assets-----		671 20
Total disbursements-----		\$112,403 53
Balance-----		\$951,313 62

LEDGER ASSETS.

Mortgage loans on real estate-----	\$453,400 00
Loans secured by pledge of bonds, stocks or other collaterals-----	127,500 00
Book value of bonds and stocks-----	243,770 70
Cash in office-----	127 20
Deposits in trust companies and banks on interest-----	104,664 73
Agents' balances, representing business written subsequent to October 1, last-----	21,850 99
Total ledger assets-----	\$951,313 62

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,904 69
Interest due and accrued on bonds-----	1,993 78
Interest due and accrued on collateral loans-----	367 25
Interest due and accrued on other assets-----	62 00
Total-----	4,327 72
Gross assets-----	\$955,641 34

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$495 30	
Losses in process of adjustment, or in suspense-----	5,299 00	
Total claims for losses-----	\$5,794 30	
Deduct reinsurance-----	3 25	
Net amount of unpaid losses-----		\$5,791 05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----		64,101 40
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		2,245 08
Contingent commissions or other charges due or accrued-----		4,648 36
Total liabilities, except capital stock-----		\$76,785 89
Cash capital-----	\$500,000 00	
Surplus over all liabilities-----	378,855 45	
Surplus to policyholders-----		878,855 45
Total-----		\$955,641 34

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$3,033,528 00	\$45,915 30
Written during the year-----	12,876,834 13	160,574 55
Totals-----	\$15,910,362 13	\$206,489 85
Expired and terminated-----	5,884,718 55	71,076 21
In force at end of the year-----	\$10,025,643 58	\$135,413 64
Deduct amount reinsured-----	2,048,290 19	27,431 39
Net amount in force-----	\$7,977,353 39	\$107,982 25

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$4,983,096 00	\$65,805 31
More than one and not more than three years to run-----	2,994,256 00	42,176 94
Net amount in force December 31, 1913-----	\$7,977,352 00	\$107,982 25

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance-----	\$100,000 00
Amount loaned to stockholders not officers-----	60,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$5,784,248 97
Less-----	2,778,520 35
Net risks written-----	\$3,005,728 62
Gross premiums received-----	\$86,077 56
Less-----	37,006 48
Net premiums received-----	\$49,071 08
Net losses paid-----	17,913 69
Net losses incurred-----	19,002 19

WESTCHESTER FIRE INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated as a Mutual March 14, 1837. Commenced Business in California in 1885.)

GEORGE R. CRAWFORD, President.

OTTO E. SCHIAEFER, Secretary.

BENJ. J. SMITH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$300,000.00	
Amount of ledger assets December 31 of previous year		\$5,551.652 10

INCOME.

Gross premiums	\$5,320,486 39	
Deduct: Reinsurance premium, fire, \$1,128,828.22; return premium, fire, \$960,147.29	2,088,975 51	
Total premiums (other than perpetuals)		\$3,231,510 88
Interest on mortgage loans	\$8,345 73	
Interest on bonds and dividends on stocks	207,302 36	
Interest from other sources	3,398 44	
Rents, including company's occupancy of its own buildings	108 00	
Total interest and rents		219,154 53
Refund, character unknown		48 25
Sale of rights on stocks		5,843 72
Agents' balances previously charged off		164 94
Total income		\$3,456,722 32
Total		\$9,008,374 42

DISBURSEMENTS.

Gross amount paid for losses	\$2,520,943 93	
Deduct amount received for salvage, fire, \$16,049.76; reinsurance, fire, \$623,992.39	640,042 15	
Net amount paid for losses		\$1,880,901 78
Expenses of adjustment, settlement of losses		38,648 46
Commissions or brokerage		625,208 90
Salaries and expenses of special and general agents		265,633 49
Salaries, fees and other charges of officers, directors, trustees, agents and employees		115,787 55
Rents, including company's occupancy of its own buildings		25,044 43
Advertising, printing and stationery		44,052 24
Postage, telegrams, telephone and express		25,244 70
Legal expenses		1,069 96
Furniture and fixtures		3,588 34
Maps, including corrections		17,786 90
Underwriters' boards and tariff associations		37,337 83
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		14,611 37
Inspections and surveys		20,776 92
Repairs and expenses on real estate		1 92
Taxes on real estate		108 36
State taxes on premiums		62,982 88
Insurance department licenses and fees		17,341 25
All other licenses, fees and taxes		14,956 39
Collection and exchange		2,152 92
Interest and dividends to stockholders		120,000 00
Decrease in liabilities during the year on account of reinsurance treaties		24,988 33

Amount brought forward-----	\$3,358,224 94
Agents' balances charged off-----	4,626 02
Decrease in book value of ledger assets-----	5,843 72
Total disbursements-----	<u>\$3,368,694 66</u>
Balance-----	\$5,639,679 76

LEDGER ASSETS.

Book value of real estate-----	\$5,876 00
Mortgage loans on real estate-----	128,110 00
Book value of bonds and stocks-----	4,739,288 50
Deposits in trust companies and banks not on interest-----	3,159 85
Deposit in trust companies and banks on interest-----	293,972 92
Agents' balances, representing business written subsequent to October 1, last-----	451,561 66
Agents' balances, representing business written prior to October 1, last-----	17,710 83
Total ledger assets-----	<u>\$5,639,679 76</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,053 39
Interest due and accrued on bonds-----	10,132 49
Total-----	<u>11,185 88</u>
Gross assets-----	\$5,650,865 64

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$17,710 83
Book value of ledger assets over market value-----	414,501 00
Total-----	<u>432,211 83</u>
Total admitted assets-----	\$5,218,653 81

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$114,253 00
Losses in process of adjustment, or in suspense-----	286,871 98
Losses resisted-----	23,355 43
Total claims for losses-----	<u>\$424,480 41</u>
Deduct reinsurance-----	134,929 55
Net amount of unpaid losses-----	\$289,550 86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	3,275,331 22
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	65,000 00
Reserve for all contingencies-----	10,000 00
Total liabilities, except capital stock-----	<u>\$3,639,882 08</u>
Cash capital-----	\$300,000 00
Surplus over all liabilities-----	1,278,771 73
Surplus to policyholders-----	<u>1,578,771 73</u>
Total-----	\$5,218,653 81

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$705,926,582 00	\$7,093,995 36
Written during the year-----	510,826,970 00	5,320,486 39
Totals-----	<u>\$1,216,753,553 00</u>	<u>\$12,414,481 75</u>
Expired and terminated-----	429,857,391 00	4,663,962 28
In force at end of the year-----	\$786,896,161 00	\$7,750,519 47
Deduct amount reinsured-----	138,802,945 00	1,415,559 47
Net amount in force-----	<u>\$648,093,216 00</u>	<u>\$6,334,960 00</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run -----	\$179,705,099 00	\$2,001,751 56
More than one and not more than three years to run -----	332,288,500 00	2,892,321 05
More than three years to run -----	136,099,617 00	1,440,887 39
Net amount in force December 31, 1913 ----	\$648,093,216 00	\$6,334,960 00

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written -----	\$11,260,122 00
Less -----	3,789,657 00
Net risks written -----	\$7,470,465 00
Gross premiums received -----	\$17,002,974 00
Less -----	5,488,164 00
Net premiums received -----	\$11,514,810 00
Net losses paid -----	5,587,365 00
Net losses incurred -----	5,005,441 00

**UNITED STATES BRANCH
OF WESTERN ASSURANCE COMPANY, OF TORONTO.
Dominion of Canada.**

Year ending December 31, 1913.

(Incorporated August, 1851. Commenced business in California in 1877.)

W. B. MEIKLE, General Manager.

C. C. FOSTER, Secretary.

W. L. W. MILLER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash -----	\$407,000 00
Amount of ledger assets December 31 of previous year -----	\$2,472,304 60

INCOME.

	Fire.	Marine and Inland.	
Gross premiums -----	\$2,296,510 19	\$428,810 42	
Deduct: Reinsurance premiums, fire, \$596,002.27; marine and inland, \$121,991.09; return premiums, fire, \$402,663.77; marine and inland, \$21,- 905.94 -----	998,666 04	143,897 03	
Total premiums (other than per- petuals) -----	\$1,297,844 15	\$284,913 39	\$1,582,757 54
Interest on bonds and dividends on stocks -----			86,990 85
Interest from other sources -----			6,964 48
Remitted from home office -----			218,571 43
Profit on sale or maturity of ledger assets -----			90 00
Total income -----			\$1,895,374 30
Total -----			\$4,367,678 90

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses-----	\$1,016,542 67	\$376,434 50	
Deduct amount received for salvage, fire, \$5,508.20; marine and inland, \$40,184.50; reinsurance, fire, \$319,- 252.27; marine and inland, \$116,- 748.72; discounts, fire, \$160.33-----	324,920 80	156,933 22	
Net amount paid for losses-----	\$691,621 87	\$219,501 28	\$911,123 15
Expenses of adjustment, settlement of losses-----			13,359 54
Commissions or brokerage-----			359,361 33
Salaries and expenses of special and general agents-----			70,680 11
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----			77,514 42
Rents, including company's occupancy of its own buildings-----			7,364 05
Advertising, printing and stationery-----			21,024 97
Postage, telegrams, telephone and express-----			8,860 78
Legal expenses-----			1,466 03
Furniture and fixtures-----			1,458 05
Maps, including corrections-----			5,765 21
Underwriters' boards and tariff associations-----			19,463 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----			4,535 49
Inspections and surveys-----			4,712 02
State taxes on premiums-----			27,494 05
Insurance department licenses and fees-----			10,996 38
All other licenses, fees and taxes-----			12,206 60
Exchange-----			1,806 89
Remitted to home office-----			158,555 13
Agents' balances charged off-----			1,902 67
Loss on sale or maturity of ledger assets-----			2,715 05
Total disbursements-----			<u>\$1,722,365 59</u>
Balance-----			\$2,645,313 31

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,929,883 85
Deposits in trust companies and banks on interest-----	451,878 58
Agents' balances, representing business written subsequent to October 1, last-----	246,773 56
Agents' balances, representing business written prior to October 1, last-----	13,273 99
Bills receivable, taken for marine and inland risks-----	696 86
Other ledger accounts, Supplies-----	2,806 57
Total ledger assets-----	<u>\$2,645,313 31</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	20,396 67
Reinsurance due on losses paid-----	14,867 37
Gross assets-----	<u>\$2,680,577 35</u>

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$2,806 47
Agents' balances, representing business written prior to October 1, last-----	13,273 99
Bills receivable, past due, taken for marine, inland and fire risks-----	80 00
Book value of ledger assets over market value-----	86,251 46
Special deposits to secure liabilities in Virginia and California-----	<u>136,080 00</u>
Total-----	<u>238,491 92</u>
Total admitted assets-----	<u>\$2,442,085 43</u>

LIABILITIES.

Losses in process of adjustment or in suspense-----	\$204,959 89	
Losses resisted -----	13,557 00	
Total claims for losses-----	\$218,516 89	
Deduct reinsurance -----	50,950 00	
Net amount of unpaid losses-----		\$167,566 89
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$1,255,682 33	
Unearned premiums at 50 per cent on inland naviga- tion risks -----	50,009 87	
Ocean cargo, 100 per cent-----	12,567 75	
Unearned premiums at 50 per cent on marine risks, time hulls -----	9,622 62	
Total unearned premiums as computed above-----		1,327,882 57
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued---		1,200 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		23,741 36
Contingent commissions or other charges due or accrued-----		3,885 94
Total -----		\$1,524,276 76
Losses, \$7,219.00; unearned premiums, \$91,139.91-----		98,358 91
Total liabilities, except capital stock-----		\$1,425,917 85
Cash capital -----	\$412,000 00	
Surplus over all liabilities-----	604,167 58	
Surplus to policyholders-----		1,016,167 58
Total-----		\$2,442,085 43

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$86,032,956 00	\$908,646 71
More than one and not more than three years to run	117,561,003 00	1,107,922 80
More than three runs to run-----	39,276,950 00	482,641 67
Net amount in force December 31, 1913-----	\$242,870,909 00	\$2,499,211 18

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$75,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.	Marine and Inland.
Gross risks written-----	\$11,948,377 00	\$4,891,053 00
Less -----	4,334,515 00	34,497 00
Net risks written-----	\$7,613,862 00	\$4,856,556 00
Gross premiums received-----	\$156,581 41	\$31,167 66
Less -----	54,899 50	545 81
Net premiums received-----	\$101,681 91	\$30,621 85
Net losses paid-----	37,642 81	28,871 67
Net losses incurred-----	37,864 54	20,281 07

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated in March, 1853. Commenced business in California in March, 1853.)

GEO. R. BRANSON, President.

DAVID J. BURTIS, Secretary.

ASSOCIATED UNDERWRITERS, INC., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$5,192,299 12

INCOME.

Gross premiums -----	\$4,229,506 20	
Deduct: Reinsurance premiums, fire, \$895,385.59; return premiums, fire, \$753,575.27-----	1,648,960 86	
Total premiums (other than perpetuals)-----		\$2,580,545 34
Interest on mortgage loans-----	\$27,127 42	
Interest on collateral loans-----	250 00	
Interest on bonds and dividends on stocks-----	171,081 29	
Interest from other sources-----	5,007 14	
Rents, including company's occupancy of its own build- ings -----	3,709 48	
Total interest and rents-----		207,175 33
Sale of maps-----		1,154 66
Profit on sale or maturity of ledger assets-----		42,875 40
Total income -----		<u>\$2,831,750 73</u>
Total-----		<u>\$8,024,049 85</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,927,034 46	
Deduct amount received for salvage, fire, \$14,468.18; reinsurance, fire, \$362,722.59; discounts, fire, \$1,076.21 -----	378,266 98	
Net amount paid for losses-----		\$1,548,767 48
Expenses of adjustment, settlement of losses-----	45,135 27	
Commissions or brokerage-----	958,645 56	
Salaries and expenses of special and general agents-----	5,223 38	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	66,837 89	
Rents, including company's occupancy of its own buildings-----	20,525 00	
Advertising, printing and stationery-----	24,105 41	
Postage, telegrams, telephone and express-----	15,910 70	
Legal expenses -----	2,672 45	
Furniture and fixtures-----	46 81	
Underwriters' boards and tariff associations-----	28,704 57	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	10,260 70	
Inspections and surveys-----	1,538 93	
Repairs and expenses on real estate-----	5,596 99	
Taxes on real estate-----	940 96	
State taxes on premiums-----	48,940 20	
Insurance department licenses and fees-----	14,906 65	
All other licenses, fees and taxes-----	7,873 28	
Other disbursements -----	1,302 26	
Interest and dividends to stockholders-----		114,000 00

Agents' balances charged off-----	\$277 94
Loss on sale or maturity of ledger assets-----	59,301 63
Decrease in book value of ledger assets-----	21,600 00
Total disbursements-----	<u>\$3,003,114 06</u>
Balance-----	\$5,020,935 79

LEDGER ASSETS.

Book value of real estate-----	\$107,373 70
Mortgage loans on real estate-----	563,158 86
Loans secured by pledge of bonds, stocks or other collaterals-----	5,000 00
Book value of bonds and stocks-----	3,579,988 31
Cash in office-----	2,296 25
Deposits in trust companies and banks on interest-----	362,753 10
Agents' balances, representing business written subsequent to October 1, last-----	375,295 24
Agents' balances, representing business written prior to October 1, last-----	999 70
Bills receivable taken for fire risks-----	24,070 63
Total ledger assets-----	<u>\$5,020,935 79</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$5,747 69
Interest due and accrued on bonds-----	20,954 35
Interest due and accrued on collateral loans-----	125 00
Interest due and accrued on other assets-----	500 00
Total-----	<u>27,327 04</u>
Reinsurance due on paid losses-----	32,727 00
Gross assets-----	<u>\$5,080,989 83</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$999 70
Book value of ledger assets over market value-----	207,767 31
Total-----	<u>208,767 01</u>
Total admitted assets-----	<u>\$4,872,222 82</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$25,000 00
Losses in process of adjustment, or in suspense-----	298,518 00
Losses resisted-----	15,000 00
Total claims for losses-----	<u>\$338,518 00</u>
Deduct reinsurance-----	70,902 00
Net amount of unpaid losses-----	\$267,616 00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$5,056,250 97
Total unearned premiums, as computed above-----	2,559,049 32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	34,000 00
Total liabilities, except capital stock-----	<u>\$2,861,665 32</u>
Cash capital-----	\$1,000,000 00
Surplus over all liabilities-----	<u>1,010,557 50</u>
Surplus to policyholders-----	2,010,557 50
Total-----	<u>\$4,872,222 82</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$593,227,802 00	\$6,241,019 59
Written during the year-----	409,879,384 00	4,229,506 20
Excess of original premiums over amount received for reinsurance -----		73,568 51
Totals -----	\$1,003,107,186 00	\$10,544,094 30
Expired and terminated-----	408,524,266 00	4,400,999 33
In force at end of the year-----	\$594,582,920 00	\$6,143,094 97
Deduct amount reinsured-----	104,552,095 00	1,086,844 00
Net amount in force-----	\$490,030,825 00	\$5,056,250 97

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$128,242,126 00	\$1,482,453 16
More than one and not more than three years to run	252,752,597 00	2,269,044 01
More than three years to run-----	109,036,102 00	1,304,753 80
Net amount in force December 31, 1913-----	\$490,030,825 00	\$5,056,250 97

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$3,671,857 00
Less -----	1,409,578 00
Net risks written-----	\$2,262,279 00
Gross premiums received-----	\$55,321 75
Less -----	18,873 59
Net premiums received-----	\$36,448 16
Net losses paid-----	13,651 69
Net losses incurred-----	13,845 28

YORKSHIRE INSURANCE COMPANY, LTD.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in 1825. Commenced business in California in 1912.)

FRANK & DU BOIS, United States Managers.

McCLURE KELLEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$795,983 86

INCOME.

Gross premiums -----	\$880,208 88
Deduct: Reinsurance premiums, fire, \$209,736.30; re- turn premiums, fire, \$174,212.37-----	383,948 67
Total premiums (other than perpetuals)-----	\$496,260 21

Interest on bonds and dividends on stocks	\$24,039 03
Interest from other sources	3,816 66
Total interest and rents	\$27,855 69
Remittance from home office	12 51
Profit on sale or maturity of ledger assets	500 00
Total income	\$524,628 41
Total	\$1,320,612 27

DISBURSEMENTS.

Gross amount paid for losses	\$243,325 60
Deduct amount received for salvage, fire, \$3,079.39; reinsurance, fire, \$50,208.33; discount, fire, \$272.55	53,560 27
Net amount paid for losses	\$189,765 33
Expenses of adjustment, settlement of losses	3,088 86
Commissions or brokerage	117,193 64
Salaries and expenses of special and general agents	6,750 49
Salaries, fees and other charges of officers, directors, trustees, agents and employees	43,612 11
Rents, including company's occupancy of its own buildings	3,704 01
Advertising, printing and stationery	8,409 00
Postage, telegrams, telephone and express	2,632 27
Legal expenses	61 33
Furniture and fixtures	1,948 74
Maps, including corrections	3,118 69
Underwriters' boards and tariff associations	5,265 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	5,126 17
Inspections and surveys	1,029 87
State taxes on premiums	5,677 16
Insurance department licenses and fees	3,786 91
All other licenses, fees and taxes	1,090 46
Other disbursements	4,266 38
Decrease in book value of ledger assets	320 95
Total disbursements	\$406,847 83
Balance	\$913,764 44

LEDGER ASSETS.

Book value of bonds and stocks	\$695,850 00
Cash in office, San Francisco, Cal.	50 00
Deposits in trust companies and banks not on interest	1,242 94
Deposits in trust companies and banks on interest	114,812 91
Agents' balances, representing business written subsequent to Octo- ber 1, last	101,078 82
Agents' balances, representing business written prior to October 1, last	729 77
Total ledger assets	\$913,764 44

Non-Ledger Assets.

Interest due and accrued on bonds	8,152 08
Loss expense recoverable: Fire Reassurance, \$4.42; Salamandra, \$4.42	8 84
Gross assets	\$921,925 36

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$729 77
Book value of ledger assets over market value	4,610 00
Cash in San Francisco office	50 00
Total	5,389 77
Total admitted assets	\$916,535 59

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$5,703 49	
Losses in process of adjustment, or in suspense-----	35,834 98	
Losses resisted -----	1,250 00	
Total claims for losses-----	\$42,788 47	
Deduct reinsurance -----	17,845 90	
Net amount of unpaid losses-----		\$24,942 57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$614,737 40	
Total unearned premiums as computed above-----		371,748 13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		8,000 00
Total liabilities, except capital stock-----		\$405,190 70
Cash capital -----	\$200,000 00	
Surplus over all liabilities-----	311,344 89	
Surplus to policyholders-----		511,344 89
Total-----		\$916,535 59

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$44,697,693 00	\$443,037 15
Written during the year-----	85,437,545 00	880,208 88
Totals -----	\$130,135,238 00	\$1,323,246 03
Expired and terminated-----	48,447,508 00	493,619 30
In force at end of the year-----	\$81,687,730 00	\$829,626 73
Deduct amount reinsured-----	20,483,890 00	214,889 33
Net amount in force-----	\$61,203,840 00	\$614,737 40

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$31,436,300 00	\$317,849 55
More than one and not more than three years to run	21,797,378 00	200,197 43
More than three years to run-----	7,970,162 00	96,690 42
Net amount in force December 31, 1913-----	\$61,203,840 00	\$614,737 40

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Net risks written-----	\$5,477,867 00
Net premiums received-----	70,589 68
Net losses paid-----	22,574 48
Net losses incurred-----	25,826 98

INTER-INSURANCE ASSOCIATIONS.

Abstracts Compiled from the Annual Statements Showing the
Financial Condition on December 31, 1913.

INTER-INSURANCE ASSOCIATIONS.

AMERICAN EXCHANGE UNDERWRITERS.

New York, N. Y.

Year ending December 31, 1913.

(Formed September 29, 1892. Commenced business in California in 1912.)

WEED & KENNEDY, Attorneys-in-Fact.

JOSEPH S. IRVING, Secretary.

Amount of ledger assets December 31 of previous year----- \$348,498 15

INCOME.

Gross premiums -----	\$138,427 33	
Deduct gross amount paid for reinsurance, fire, \$3,476.05; return premiums, fire, \$10,339.81-----	13,815 86	
Total premiums -----		\$124,611 47
Interest on bonds and dividends on stocks-----	\$13,581 20	
Interest from other sources-----	1,323 03	
Total interest and rents-----		14,904 23
Total income -----		\$139,515 70
Total -----		\$488,013 85

DISBURSEMENTS.

Gross amount paid policyholders for losses-----	\$818 94	
Deduct amount received for salvage, fire-----	6 74	
Net amount paid policyholders for losses-----		\$812 20
Expenses of adjustment and settlement of losses-----		20 80
Salaries, fees and other charges of officers, attorneys-in-fact, directors, trustees, agents and employees-----		19,151 60
Legal expenses -----		500 00
Underwriters' boards and tariff associations-----		167 11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		453 24
State taxes on premiums-----		633 77
Insurance department licenses and fees-----		78 00
Miscellaneous -----		146 91
Underwriters' deposits repaid-----		13,526 55
Interest and dividends paid to retired underwriters or subscribers--		12,138 40
Decrease in book value of ledger assets-----		65 91
Total disbursements -----		\$47,694 49
Balance-----		\$440,319 36

LEDGER ASSETS.

Book value of bonds and stocks-----	\$372,971 59
Deposits in trust companies and banks on interest-----	60,625 28
Premiums in course of collection, representing business written subsequent to October 1, 1913-----	6,722 49
Total ledger assets-----	\$440,319 36

Non-Ledger Assets.

Interest due and accrued on bonds-----	3,437 50
Gross assets -----	\$443,756 86
Deduct Assets Not Admitted.	
Bonds -----	15,321 59
Total admitted assets-----	\$428,435 27

LIABILITIES.

Losses in process of adjustment, or in suspense-----		\$7,500 00
Unearned premiums at 50 per cent on fire risks running one year or less-----	\$59,564 30	
Unearned premiums pro rata on fire risks running more than one year -----	4 84	
Total unearned premiums as computed above-----		59,569 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		1,361 54
State, county, municipal and other taxes due or accrued-----		600 00
Total amount of all liabilities-----		\$69,030 68
Surplus over all liabilities-----		359,404 59
Total -----		\$428,435 27

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$19,222,750 00	\$101,292 18
Written during the year-----	32,302,850 00	138,427 33
Totals -----	\$51,525,600 00	\$239,719 51
Expired and terminated-----	24,463,000 00	118,380 31
In force at end of the year-----	\$27,062,600 00	\$121,339 20
Deduct amount reinsured-----	460,000 00	2,204 79
Net amount in force-----	\$26,602,600 00	\$119,134 41

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$26,602,100 00	\$119,128 60
More than one and not more than three years to run-----	500 00	5 81
Net amount in force December 31, 1913-----	\$26,602,600 00	\$119,134 41

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$370,500 00
Losses incurred during the year, fire-----	8,333 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$1,095,000 00
Less -----	250,000 00
Net risks written-----	\$845,000 00
Gross premiums received-----	\$6,185 06
Less -----	813 52
Net premiums received -----	\$5,371 54

AT UNDERWRITERS' EXCHANGE.

Chicago, Ill.

Year ending December 31, 1913.

(Formed, February 15, 1902. Commenced business in California February 14, 1912.)

H. J. STRAIGHT, Attorney-in-Fact.

LEVI B. BANE, Deputy Attorney.

Amount of ledger assets December 31 of previous year-----	\$518,480 89
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INCOME.

Gross premiums -----	\$204,092 38
Deduct gross amount paid for return premiums, fire--	12,131 81
Total premiums -----	\$191,960 57

Total premiums -----		\$191,960 57
Interest on collateral loans -----	\$2,672 50	
Interest on bonds and dividends on stocks -----	7,310 60	
Interest from other sources -----	10,558 06	
Total interest and rents -----		20,541 16
Increase in book value of ledger assets -----		1,137 50
Total income -----		\$213,639 23
Total -----		\$732,120 12

DISBURSEMENTS.

Gross amount paid policyholders for losses, fire -----	\$8,627 80
Expenses of adjustment and settlement of losses -----	50 03
Salaries, fees and other charges of officers, attorney-in-fact, directors, trustees, agents and employees -----	31,022 44
Legal expenses -----	1,689 03
State taxes on premiums -----	574 97
Insurance department licenses and fees -----	275 00
Interest and dividends paid to underwriters or subscribers -----	24,008 71
Decrease in book value of ledger assets -----	5,112 50
Total disbursements -----	\$71,360 48
Balance -----	\$660,759 64

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals -----	\$60,000 00
Book value of bonds and stocks -----	301,425 00
Deposits in trust companies and banks not on interest -----	24,640 52
Deposits in trust companies and banks on interest -----	266,034 23
Premiums in course of collection -----	12,634 89
Total ledger assets -----	\$664,734 64

Non-Ledger Assets.

Interest due and accrued on bonds -----	4,559 67
Market value of bonds and stocks over book value -----	1,137 50
Gross assets -----	\$670,431 81

Deduct Assets Not Admitted.

Book value of ledger assets over market value, bonds -----	5,112 50
Total admitted assets -----	\$665,319 31

LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less -----	\$84,587 66
Unearned premiums pro rata on fire risks running more than one year -----	18,342 38
Total amount of all liabilities -----	\$102,930 04
Surplus over all liabilities -----	562,389 27
Total -----	\$665,319 31

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912 -----	\$32,832,200 00	\$145,212 36
Written during the year -----	48,286,100 00	204,092 38
Totals -----	\$81,118,300 00	\$349,304 74
Expired and terminated -----	35,598,100 00	157,344 17
Net amount in force -----	\$45,520,200 00	\$191,960 57

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$41,640,700 00	\$84,587 66
More than one and not more than three years to run-----	3,729,500 00	16,722 36
More than three years to run-----	150,000 00	1,620 00
Net amount in force December 31, 1913-----	\$45,520,200 00	\$102,930 04

GENERAL INTERROGATORIES.

Losses incurred during the year-----	7,043 19
Largest amount written on any one risk, not deducting reinsurance--	\$500,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$4,448,000 00
Less -----	354,500 00
Net risks written-----	\$4,093,500 00
Gross premiums received-----	\$19,109 91
Less -----	1,344 35
Net premiums received-----	\$17,765 56
Net losses paid-----	632 18
Net losses incurred-----	632 18

CASUALTY RECIPROCAL EXCHANGE.

Kansas City, Mo.

Year ending December 31, 1913.

(Commenced business January 1, 1912. Commenced business in California December 30, 1913.)

BAUCE DODSON, Attorney-in-Fact.

Amount of ledger assets December 31 of previous year-----	\$133,755 76
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INCOME.

Gross premiums -----	\$183,608 32
Deduct: Reinsurance, \$11,210.87; return premiums, \$71,419.70 -----	82,630 57
Total premiums -----	\$100,977 75
Interest from other sources-----	870 39
Guarantee fund -----	47,725 02
Total income -----	\$149,573 16
Total-----	\$283,328 92

DISBURSEMENTS.

Gross amount paid for losses-----	\$36,995 40
Deduct amount received for reinsurance-----	4,228 80
Net amount paid for losses-----	\$32,766 60
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	31,186 31
Legal expenses -----	576 00
Insurance department licenses and fees-----	37 35
Unused deposits returned to subscribers-----	15,691 83
Exchange on remittances-----	4 34
Total disbursements -----	80,262 43
Balance-----	\$203,066 49

LEDGER ASSETS.

Deposits in trust companies and banks not on interest	\$32,894 27
Deposits in trust companies and banks on interest	39,668 37
Subscribers' balances, representing business written subsequent to October 1, last	21,719 70
Subscribers' balances, representing business written prior to October 1, last	698 25
Guarantee fund	108,085 90
Total ledger assets	\$203,066 49

Deduct Assets Not Admitted.

Subscribers' balances, representing business written prior to October 1, last	698 25
Total admitted assets	\$202,368 24

LIABILITIES.

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$6,272 89
Return premiums, \$125.30; reinsurance premiums, \$2,503.90	2,629 20
Reserve for claims	18,816 92
Total amount of all liabilities	\$27,719 01
Surplus	174,649 23
Total liabilities and surplus	\$202,368 24

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Licensed in California December 30, 1913.

EMPLOYER'S INDEMNITY EXCHANGE.

Kansas City, Mo.

Year ending December 31, 1913.

(Commenced business in California February 15, 1909.)

E. G. TRUMBLE, Attorney-in-Fact.

Guaranty capital	\$89,121 19
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INCOME.

Gross premiums	\$248,846 91
Deduct return premiums	29,456 92
Total premiums	\$219,389 99
Interest on bonds and dividends on stocks	\$1,011 82
Interest from other sources	2,518 01
Rents, including company's occupancy of its own buildings	1 27 3,531 10
Total income	\$222,921 09
Total	\$312,042 28

DISBURSEMENTS.

Gross amount paid for losses	\$55,780 89
Expenses of adjustment, settlement of losses	2,262 93
Commissions or brokerage	61,776 79
Legal expenses	2,428 76
Insurance department licenses and fees	236 10
All other licenses, fees and taxes	73 60
Sundry subscribers' expenses	500 00
Attorney-in-fact, bond, \$50,000, 1912-13; auditing accounts	307 50

Advisory committee expenses---	\$757 80
Safety deposit box rental-----	29 00
Cash savings returned to subscribers-----	34,836 44
Total disbursements -----	<u>\$158,980 81</u>
Balance -----	\$153,061 47

LEDGER ASSETS.

Book value of bonds and stocks-----	\$20,000 00
Deposits in trust companies and banks on interest-----	95,468 12
Agents' balances, representing business written subsequent to October 1, last -----	32,289 35
Agents' balances, representing business written prior to October 1, last -----	4,536 55
Bills receivable -----	2,235 85
Total ledger assets -----	<u>\$154,529 87</u>

Non-Ledger Assets.

Interest accrued on bonds -----	300 00
Gross assets -----	<u>\$154,829 87</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$4,536 55
Bills receivable -----	2,235 85
Total -----	<u>6,772 40</u>
Total admitted assets -----	<u>\$148,057 47</u>

LIABILITIES.

Losses in process of adjustment, or in suspense -----	\$26,268 00
Unearned premiums -----	70,607 52
Commissions on unpaid deposits or premiums, 30 per cent-----	9,686 80
Return premiums, \$261.85; advance premiums, \$1,206.55-----	1,468 40
Total amount of all liabilities -----	<u>\$108,030 72</u>
Surplus -----	40,026 75
Total liabilities and surplus -----	<u>\$148,057 47</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Net premiums received -----	\$18,632 12
Net losses paid -----	4,136 93
Net losses incurred -----	1,630 33

HARDWARE MERCHANTS INTER-INSURERS.

Los Angeles, Cal.

Year ending December 31, 1913.

(Incorporated May, 1913. Commenced business in California, May, 1913.)

RETAIL HARDWARE MERCHANTS ASSOCIATION, Attorney-in-fact.

JARED WENGER, Secretary-Treasurer.

INCOME.

Gross premiums received-----	\$5,323 16
Deduct gross amount paid for reinsurance, fire, \$500.- 691.00; returned premiums, fire, \$105.83-----	<u>5,202 74</u>
Total premiums -----	<u>\$120 42</u>

Total premiums		\$120 42
Commission: Ohio Mutual	99 04	
Commission Pennsylvania Mutual	113 93	829 96
Total		<u>\$950 39</u>

DISBURSEMENTS.

Gross amount paid policyholders for losses	\$211 65	
Net amount paid policyholders for losses		\$105 82
Losses		26 10
Charges of officers, attorney-in-fact, directors, trustees, agents and employees		380 67
Legal expenses		100 00
Insurance department licenses and fees		111 85
All other licenses, fees and taxes, call to San Francisco by Insurance Commission about May 1, 1913		50 00
Total disbursements		<u>\$774 43</u>
Balance		<u>\$175 94</u>

LEDGER ASSETS.

Deposits in trust companies and banks not on interest		\$175 94
Return savings to be returned by reinsurers at end of policy:		
Iowa Hardware Mutual Fire Insurance Association		528 94
Retail Hardware Mutual Fire Insurance Company of Minnesota		901 13
Ohio Hardware Mutual Fire Insurance Company		72 37
Hardware Dealers' Mutual Fire Association of Pennsylvania		110 74
Total ledger assets		<u>\$1,788 83</u>

Deduct Assets Not Admitted.

Unpaid premiums		288 30
Total admitted assets		<u>\$2,077 13</u>

LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less \$10,200 net line, \$175.91 net line premiums		\$87 97
All other liabilities, 25 per cent operating expense to Retail Hardware Merchants Association, attorney-in-fact, \$1,330.79, less \$380.67		950 12
Total amount of all liabilities		<u>\$1,038 09</u>
Total		<u>\$1,039 04</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year	\$24,300 00	827 44
Excess of original premiums over amount received for reinsurance	310,050 00	5,096 91
Totals	<u>\$324,350 00</u>	<u>\$5,924 35</u>
Expired terminated and cancelled	14,100 00	269 57
In force at end of the year	\$320,250 00	\$5,654 78
Deduct amount reinsured	310,050 00	5,096 91
Net amount in force	<u>\$10,200 00</u>	<u>\$557 87</u>

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$320,250 00	\$5,654 78
Net amount in force December 31, 1913	<u>\$320,250 00</u>	<u>\$5,654 78</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance--	\$8,000 00
Losses incurred during the year, fire -----	105 82

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Fire. \$334,350 00
Less -----	324,150 00
Net risks written-----	\$10,200 00
Gross premiums received-----	\$5,924 35
Less -----	5,366 48
Net premiums received-----	\$557 87
Net losses paid-----	105 82

INDIVIDUAL UNDERWRITERS.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated, 1881. Commenced business in California in 1881.)

ALFRED G. EVANS, Attorney-in-Fact. EDWARD B. SWINNEY, Deputy Attorney.

Duties performed by Attorney-in-Fact.

Amount of ledger assets December 31 of previous year----- \$594,929 40

INCOME.

Gross premiums -----	\$320,261 59
Deduct gross amount paid for return premiums, fire.--	26,177 94
Total premiums -----	\$294,083 65
Interest on bonds and dividends on stocks -----	\$10,500 00
Interest from other sources-----	12,492 14
Total interest and rents-----	22,992 14
Cash deposits from subscribers-----	23,000 00
Increase in book value of ledger assets-----	1,500 00
Total income -----	\$936,505 19
Total-----	\$936,505 19

DISBURSEMENTS.

Gross amount paid policyholders for losses-----	\$2,314 23
Deduct amount received for salvage, fire-----	6 98
Net amount paid policyholders for losses-----	\$2,307 25
Expenses of adjustment and settlement of losses-----	77 26
Attorney-in-Fact commissions-----	32,026 16
Legal expenses -----	3,493 72
Fire department, fire patrol and salvage assessments, fees, taxes and expenses-----	2,480 79
State taxes on premiums-----	741 57
Insurance department licenses and fees-----	223 53
Advisory committee fees-----	2,051 49
Bank collection charges-----	99 49
Safe deposit rentals-----	52 50
Public accountant's audit-----	200 00
Cash deposits refunded to retired subscribers-----	43,500 00
To underwriters or subscribers-----	63,608 31
Total disbursements-----	\$150,862 07
Balance-----	\$785,643 12

LEDGER ASSETS.

Book value of bonds and stocks-----	\$269,010 00
Deposits in trust companies and banks not on interest-----	5,326 68
Deposits in trust companies and banks on interest-----	510,748 43
Premiums in course of collection (less than three months)-----	558 01
Total ledger assets-----	<u>\$785,643 12</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	1,500 00
Total admitted assets-----	<u>\$787,143 12</u>

LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less-----	\$144,149 97
Cash dividends declared and unpaid, to underwriters or subscribers--	216,181 47
Underwriters' deposits-----	291,500 00
Reserve for contingencies-----	5,000 00
Total amount of all liabilities-----	<u>\$656,831 44</u>
Surplus over all liabilities-----	130,311 68
Total-----	<u>\$787,143 12</u>

RISKS AND PREMIUMS.

	Fire Risks.	Premiums
In force December 31, 1912-----	\$46,110,280 00	\$303,546 99
Written during the year-----	48,297,950 00	320,261 59
Totals-----	<u>\$94,408,230 00</u>	<u>\$623,808 58</u>
Expired and terminated-----	52,039,855 00	335,508 65
Net amount in force-----	<u>\$42,368,375 00</u>	<u>\$288,299 93</u>

GENERAL INTERROGATORIES.

Largest amount written on any one risk, net deducting reinsurance--	\$245,225 00
Losses incurred during the year, fire-----	1,684 51

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written-----	\$2,343,925 00
Less-----	101,000 00
Net risks written-----	<u>\$2,242,925 00</u>
Gross premiums received-----	\$14,529 89
Less-----	480 69
Net premiums received-----	<u>\$14,049 20</u>

INTER-INSURANCE EXCHANGE OF THE AUTOMOBILE CLUB OF SOUTHERN CALIFORNIA.

Los Angeles, Cal.

Year ending December 31, 1913.

(Incorporated October 30, 1912. Commenced business in California October 30, 1912.)

GUY VAN ALSTYNE, Attorney-in-Fact.

Amount of ledger assets December 31 of previous year----- \$13,392 70

INCOME.

Gross premiums -----	\$125,333 67	
Deduct gross amount paid for return premiums, fire--	15,216 25	
Total premiums -----		\$110,117 42
Cash in bank-----		785 34
Total income -----		\$110,902 76
Total-----		\$124,295 46

DISBURSEMENTS.

Gross amount paid policyholders for losses-----	\$35,321 88
Salaries, fees and other charges of officers, attorney-in-fact, directors, trustees, agents and employees-----	21,364 91
Advertising, printing and stationery-----	3,538 08
Postage, telegrams, telephones and express-----	1,168 93
Legal expenses -----	275 00
Insurance department licenses and fees-----	60 00
All other licenses, fees and taxes-----	1,082 92
Charge to expense one per cent monthly as special reserve fund----	4,647 24
Premium deposit on refused policies charged back to expense-----	99 47
Total disbursements -----	\$67,558 43
Balance-----	56,737 03

LEDGER ASSETS.

Deposits in trust companies and banks on interest-----	\$34,801 07
Premium deposit due but not yet collected-----	21,935 96
Total assets -----	\$56,737 03

LIABILITIES.

Unearned premiums at 50 per cent on fire risks run- ning one year or less-----	\$110,117 42
Total unearned premiums as computed above-----	\$55,058 71

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$638,550 00	\$17,704 15
Written during the year-----	4,185,880 00	125,333 67
Totals -----	\$4,824,430 00	\$143,037 82
Expired and terminated-----	1,066,200 00	15,216 25
In force at end of the year-----	\$3,758,230 00	\$127,821 57

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run-----	\$3,758,230 00	\$127,821 57

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$5,000 00
Losses incurred during the year, fire-----	35,321 88

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross premiums received-----	Fire. \$125,333 67
Less -----	15,216 25
Net premiums received-----	\$110,117 42
Net losses paid-----	35,321 88
Net losses incurred-----	35,321 88

LUMBER MANUFACTURERS INTER-INSURANCE
ASSOCIATION.

New York, N. Y.

Year ending December 31, 1913.

(Commenced business in California June, 1913.)

R. T. MARSHALL, Treasurer.

E. B. WALKER, Secretary.

WILCOX, PECK & HUGHES, Attorneys.

MUTUAL.

Guaranty Capital -----	\$133,843 52
Amount of ledger assets December 31 of previous year-----	\$133,843 52

INCOME.

Gross premiums -----	\$233,475 58
Deduct: Reinsurance, \$754.07; return premiums \$42,107.99 -----	42,862 06
Total premiums -----	190,613 52
Interest on bonds and dividends on stocks-----	\$3,889 45
Interest from other sources-----	1,822 40
Total interest and rents -----	5,711 85
Total -----	\$337,168 89

DISBURSEMENTS.

Gross amount paid for losses-----	\$111,104 48
Deduct amount received on excess loss contract-----	4,901 84
Net amount paid for losses-----	\$106,202 64
Commissions or brokerage -----	35,204 15
Legal expenses -----	893 25
State examination -----	83 53
Insurance department licenses and fees-----	169 00
American Recoprical Insurance Association-----	\$1,284 58
Advisory Committee -----	172 75
Bonds, \$70.00; auditing books, \$90.00; sundries, \$12.00-----	172 00
Premium on excess loss contract-----	3,000 00
Returns to subscribers on liquidated accounts-----	11,342 93
Total disbursements -----	\$158,524 83
Balance -----	\$171,644 06

LEDGER ASSETS.

Book value of bonds and stocks	\$98,863 41
Cash in office	1,324 39
Deposits in trust companies and banks on interest	18,781 88
Agents' balances, representing business written subsequent to October 1, last	39,090 18
Agents' balances, representing business written prior to October 1, last	13,584 20
Total ledger assets	\$171,644 06

Non-Ledger Assets.

Interest due and accrued on bonds	1,083 30
Gross assets	\$172,727 36

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$13,584 20
Book value (\$98,863.41) of ledger assets over market value (\$98,562.50)	300 91
Total	13,885 11
Total admitted assets	\$158,842 25

LIABILITIES.

Losses adjusted and unpaid, not due	\$8,348 83
Losses in process of adjustment, or in suspense	585 15
Total claims for losses	\$8,933 98
Unearned premiums as per Wisconsin statement	70,911 68
Savings unpaid to subscribers on liquidated accounts	3,834 56
Contingent commissions or other charges due or accrued, due attorney-in-fact	8,770 00
Return premiums, \$9,034.04; reinsurance premiums, \$552.59	9,586 63
Total amount of all liabilities	\$102,036 85
Surplus	56,805 40
Total liabilities and surplus	\$158,842 25

RISKS AND PREMIUMS.

	Risks.	Premiums.
In force December 31, 1912	\$5,720,096 00	\$115,526 28
Written during the year	12,079,745 00	233,475 58
Totals	\$17,799,841 00	\$349,001 86
Expired and terminated	8,347,571 00	170,638 70
In force at end of the year	\$9,452,270 00	\$178,363 16
Deduct amount reinsured	87,500 00	1,084 00
Net amount in force	\$9,364,770 00	\$177,279 16

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
In force, having from date of policy not more than one year to run	\$9,345,145 00	\$176,805 34
More than one and not more than three years to run	19,625 00	473 82
Net amount in force December 31, 1913	\$9,364,770 00	\$177,279 16

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written -----	Fire. \$188,000 00
Less -----	60,000 00
Net risks written -----	<u>\$128,000 00</u>
Gross premiums received -----	\$2,249 20
Less -----	178 85
Net premiums received -----	<u>\$2,070 35</u>
Net losses paid -----	26,165 00
Net losses incurred -----	<u>26,165 00</u>

LUMBERMEN'S INDEMNITY EXCHANGE.

Seattle, Wash.

Year ending December 31, 1913.

(Incorporated August 19, 1903. Commenced business in California August 28, 1903.)

JAS. H. DE VEUVE, Attorney-in-Fact.

J. E. BRATNOBU, Secretary.

C. C. BRONSON, Treasurer.

Amount of ledger assets December 31 of previous year----- \$174,429 16

INCOME.

Gross premiums -----	\$352,602 98
Deduct gross amount paid for Reinsurance, fire, \$170,- 751.43; return premiums, fire, \$54,624.95-----	<u>225,376 38</u>
Total premiums -----	\$127,226 60
Interest on bonds and dividends on stocks-----	1,200 00
Interest from other sources-----	<u>1,025 00</u>
Total interest and rents-----	<u>2,225 00</u>
Total income -----	<u>\$129,451 60</u>
Total -----	<u>\$303,880 76</u>

DISBURSEMENTS.

Gross amount paid policyholders for losses-----	\$240,507 98
Deduct amount received for reinsurance, fire-----	<u>148,366 30</u>
Net amount paid policyholders for losses-----	\$92,141 68
Commissions or brokerage-----	30,649 34
Salaries, fees and other charges of officers, attorney-in-fact, directors, trustees, agents and employees-----	693 30
Legal expenses-----	100 00
State taxes on premiums-----	389 48
Insurance department licenses and fees-----	10 00
Auditors -----	150 00
Other disbursements -----	683 16
Interest and dividends paid to underwriters or subscribers-----	<u>9,128 66</u>
Total disbursements -----	<u>\$133,945 62</u>

LEDGER ASSETS.

Mortgage loans on real estate-----	26,909 82
Book value of bonds and stocks-----	19,390 00
Deposits in trust companies and banks not on interest-----	3,654 56
Deposits in trust companies and banks on interest-----	<u>10,000 00</u>

Agents' balances, representing business written subsequent to October 1, last-----	\$111,110 22
Due from reinsurance companies-----	24,429 23
Total ledger assets-----	\$195,493 83

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$5,281 67
Interest due and accrued on bonds-----	368 22
Interest due and accrued on other assets, bank deposits-----	203 01
Total-----	5,852 90
Contingent liability of subscribers, gross-----	13,586,798 00
Gross assets-----	\$13,788,144 73

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$20,075 77
Losses in process of adjustment, or in suspense-----	7,404 44
Total claims for losses-----	\$27,480 21
Deduct reinsurance-----	6,054 51
Net amount of unpaid losses and claims-----	\$21,425 70
Unearned premiums at 50 per cent on fire risks running one year or less-----	\$59,445 83
Unearned premiums pro rata on fire risks running more than one year-----	15 10
Total unearned premiums as computed above-----	59,460 93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	83 67
Commissions, brokerage and other charges due or to become due to agents and brokers-----	2,471 50
Reinsurance premiums-----	23,003 52
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,500 00
Total amount of all liabilities-----	\$107,945 32
Contingent liability of subscribers, net-----	\$5,831,447 00
Surplus over all liabilities-----	7,848,752 41
Total-----	\$13,788,144 73

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$11,147,531 00	\$241,764 62
Written during the year-----	16,626,911 00	352,602 98
Totals-----	\$27,774,442 00	\$594,367 60
Expired and terminated-----	14,187,644 00	317,149 04
In force at end of the year-----	\$13,586,798 00	\$277,218 56
Deduct amount reinsured-----	7,755,351 00	158,236 30
Net amount in force-----	\$5,831,447 00	\$118,982 26

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums
In force, having from date of policy not more than one year to run-----	\$5,823,897 00	\$118,891 66
More than one and not more than three years to run--	7,550 00	90 60
Net amount in force December 31, 1913-----	\$5,831,447 00	\$118,982 26

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$150,000 00
Losses incurred during the year-----	113,567 38

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire. \$1,873,830 50
Less	642,450 00
Net risks written	\$1,231,380 50
Gross premiums received	\$28,144 47
Less	7,988 84
Net premiums received	\$20,155 63
Net losses paid	23 62
Net losses incurred	23 62

NEW YORK RECIPROCAL UNDERWRITERS.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated 1891. Commenced business in California in 1891.)

ALFRED G. EVANS and EDWARD B. SWINNEY, Attorneys-in-Fact.

Duties performed by Attorneys-in-Fact.

Amount of ledger assets December 31 of previous year \$1,868,731 28

INCOME.

Gross premiums	\$616,340 88
Deduct gross amount paid for return premiums, fire	34,003 90
Total premiums	\$582,336 98
Interest on bonds and dividends on stocks	\$17,629 31
Interest from other sources	35,467 54
Total interest and rents	53,096 85
Increase in book value of ledger assets	2,337 57
Total income	\$2,506,502 68
Total	\$4,375,273 96

DISBURSEMENTS.

Gross amount paid policyholders for losses	\$36,376 76
Deduct amount received for salvage, fire	44 28
Net amount paid policyholders for losses	\$36,332 48
Expenses of adjustment and settlement of losses	760 22
Attorneys-in-Fact commissions	92,451 13
Legal expenses	6,436 16
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,268 57
State taxes on premiums	1,739 10
Insurance department licenses and fees	229 52
Other disbursements	3,697 24
Interest and dividends paid to underwriters or subscribers	379,105 96
Decrease in book value of ledger assets	15,762 50
Total disbursements	\$539,782 88
Balance	\$1,966,719 80

LEDGER ASSETS.

Book value of bonds and stocks-----	\$611,218 75
Deposits in trust companies and banks not on interest-----	5,569 10
Deposits in trust companies and banks on interest-----	1,341,103 89
Premiums in course of collection (less than three months)-----	8,828 06
Total ledger assets-----	\$1,966,719 80

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$8,647 17
Trust companies' certificates of deposit-----	4,170 84
Total -----	\$12,818 01
Total admitted assets-----	\$1,979,537 81

LIABILITIES.

Unearned premiums at 50 per cent on fire risks running one year or less -----	\$272,892 17
Cash dividends declared and unpaid, to underwriters or subscribers--	338,209 37
Reserve for contingencies-----	5,000 00
Total amount of all liabilities-----	\$616,101 54
Surplus over all liabilities-----	1,363,436 27
Total -----	\$1,979,537 81

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$129,528,720 00	\$508,185 04
Written during the year-----	153,774,195 00	616,340 88
Totals -----	\$283,302,915 00	\$1,124,525 92
Expired and terminated-----	142,941,655 00	578,741 57
In force at end of the year-----	\$140,361,260 00	\$545,784 35

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance--	\$821,100 00
Losses incurred during the year, fire-----	36,392 70

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Fire.
Gross risks written -----	\$9,284,750 00
Less -----	201,000 00
Net risks written-----	\$9,083,750 00
Gross premiums received-----	\$40,651 68
Less -----	3,223 40
Net premiums received-----	\$37,428 28
Net losses paid-----	506 09
Net losses incurred-----	506 09

PACIFIC AUTOMOBILE INDEMNITY EXCHANGE.**Los Angeles, Cal.**

Year ending December 31, 1913.

(Incorporated July 30, 1912. Commenced business in California August 1, 1912.)

INDIVIDUAL UNDERWRITING CORPORATION, Attorney-in-Fact.

CLIFFORD A. SOBE, Secretary.

WM. M. MCGEE, Treasurer.

Amount of ledger assets December 31 of previous year----- \$9,672 49

INCOME.

Gross premiums -----	\$50,983 06	
Deduct gross amount paid for returned premiums, total -----	13,655 16	
Total premiums -----		37,327 91
Interest from other sources -----		218 49
Total -----		\$47,218 89

DISBURSEMENTS.

Gross amount paid policyholders for losses -----	\$8,936 24	
Deduct amount received for salvage, fire -----	50 00	
Net amount paid policyholders for losses -----		\$8,886 24
The Individual Underwriting Corporation, Attorney-in-Fact for Pacific Automobile Indemnity Exchange, receives 25 per cent of the premiums, out of which all expenses are paid -----		3,849 53
Total disbursements -----		\$12,735 77
Balance -----		\$34,483 12

LEDGER ASSETS.

Deposits in trust companies and banks not on interest -----	\$2,000 00
Deposits in trust companies and banks on interest -----	16,670 81
Accounts receivable -----	15,812 31
Total ledger assets -----	\$34,483 12

LIABILITIES.

Losses in process of adjustment or in suspense -----	\$4,548 47
Underwriters' deposits -----	29,070 58
Total amount of all liabilities -----	\$33,619 05
Surplus over all liabilities -----	864 07
Total -----	\$34,483 12

RISKS AND PREMIUMS.

	Fire Risks.	Total Premiums.
In force December 31, 1912 -----	\$247,830 00	\$13,551 14
Written during the year -----	1,338,640 00	50,983 06
Totals -----	\$1,586,470 00	\$64,534 20
Expired and terminated -----	582,680 00	20,944 84
In force at end of the year -----	\$1,003,790 00	\$43,589 36

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance -----	\$10,000 00
Losses incurred during the year -----	13,484 71

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written	Fire. \$1,338,640 00
Less, by cancellation	582,680 00
Net risks written	<u>\$755,960 00</u>
Gross premiums received	\$50,983 06
Less, by cancellation	20,944 84
Net premiums received	<u>\$30,038 22</u>
Net losses paid	8,886 24
Net losses incurred	<u>13,484 71</u>

WARNER INTER-INSURANCE BUREAU.

Chicago, Ill.

Year ending December 31, 1913.

LANSING B. WARNER, President.

MARTYN F. WARNER, Secretary.

LANSING B. WARNER, INCORPORATED, Attorney-in-Fact.

MUTUAL.

Amount of ledger assets December 31 of previous year..... \$318,078 85

INCOME.

Gross expense and guarantee fund	\$420,770 12
Deduct return expense and guarantee fund	<u>85,363 84</u>
Total expense and guarantee fund	\$335,406 28
Interest from other sources	8,501 41
Reserve fund receipts, \$11,722.00; reserve fund disbursements, \$13,134.00	1,412 00
Surplus reserve receipts, \$6,553.30; surplus reserve disbursements, \$4,559.17	1,994 13
Total income	<u>\$344,489 82</u>
Total	<u>\$662,568 67</u>

DISBURSEMENTS.

Gross amount paid for losses	\$275,218 61
Deduct amount received for salvage	<u>15,899 72</u>
Net amount paid for losses	\$259,318 89
Commissions paid to attorney-in-fact	75,842 50
Legal expenses	3,510 54
State taxes on expense and guarantee fund	110 55
Insurance department licenses and fees	227 09
Other disbursements, viz: Advisory committee expense, \$498.79; audit expense, \$300.00; appraisal expense, \$60.67	859 46
Refunds paid to subscribers	24,446 30
Paid for interest on surplus reserve	<u>1,861 74</u>
Total disbursements	<u>\$366,177 07</u>
Balance	<u>\$296,391 60</u>

LEDGER ASSETS.

Deposits in trust companies and banks on interest	\$266,391 05
Subscribers' balances, representing business written subsequent to October 1, last	18,054 00
Subscribers' balances, representing business written prior to October 1, last	5,310 89
Current accounts receivable	<u>6,635 66</u>
Total ledger assets	<u>\$296,391 60</u>

LIABILITIES.

Net unearned expense and guarantee fund-----		\$124,829 42
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		300 00
Contingent commissions or other charges due or accrued-----		439 03
Total amount of all liabilities-----		\$125,568 45
Surplus and reserves belonging to subscribers-----		170,823 15
Total liabilities and surplus-----		\$296,391 60

RISKS AND EXPENSE AND GUARANTEE FUND.

	Risks.	E. & G. F.
In force December 31, 1912-----	\$20,691,821 00	\$164,827 27
Written during the year-----	27,181,676 64	420,770 12
Totals -----	\$47,873,497 64	\$585,597 39
Expired and terminated-----	27,738,089 09	429,560 62
Deduct commission to attorney-in-fact-----		31,207 35
Net amount in force at end of the year-----	\$20,135,408 55	\$124,829 42

Recapitulation of Fire Risks in Force and Expense and Guarantee Funds Thereon.

	Risks.	E. & G. F.
In force, having from date of policy not more than one year to run-----	\$20,135,409 00	\$124,829 42

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$75,000 00
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MARINE INSURANCE COMPANIES

Abstracts Compiled from the Annual Statements Showing the
Financial Condition on December 31, 1913.

MARINE INSURANCE COMPANIES.

UNITED STATES BRANCH OF THE ALLIANCE ASSURANCE COMPANY, LTD., OF LONDON, ENGLAND.

Year ending December 31, 1913.

(Incorporated 1824. Commenced business in United States in 1892.)

CHUBB & SON, Managers United States Branch.

J. J. MOORE & Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$200,000 00	
Amount of ledger assets December 31 of previous year		\$636,657 59

INCOME.

Gross premiums	\$523,413 70	
Deduct: Reinsurance premiums, marine and inland		
\$351,592.46; returned premiums, marine and inland,		
\$16,848.13	368,440 59	
Total premiums (other than perpetuals)		\$154,973 11
Interest on bonds and dividends on stocks	\$22,925 00	
Interest from other sources	424 91	
Total interest and rents		23,349 91
Received from home office		24,983 41
Total income		\$203,306 43
Total		\$839,964 02

DISBURSEMENTS.

Gross amount paid for losses, \$167,718.82	\$313,696 29	
Deduct amount received for salvage, marine and inland	213,081 18	
Net amount paid for losses		\$100,615 11
Expenses of adjustment, settlement of losses		193 41
Commissions or brokerage		53,630 63
Advertising, printing and stationery		661 73
Postage, telegrams, telephone and express		156 74
Legal expenses		85 83
Underwriters' boards and tariff associations		316 17
Inspections and surveys		9 93
State taxes on premiums		4,936 23
Insurance department licenses and fees		1,333 30
All other licenses, fees and taxes		939 51
Bank exchange		40 36
Tracings		22 50
Subscriptions to papers		98 06
Remitted to home office		101,336 43
Rent of safe deposit vault		50 00
Agents' balances charged off		66 70
Total disbursements		\$264,472 78
Balance		\$575,491 24

LEDGER ASSETS.

Book value of bonds and stocks	\$535,123 44
Deposits in trust companies and banks not on interest	11,930 40
Deposits in trust companies and banks on interest	6,209 77
Agents' balances, representing business written subsequent to October 1, last	17,148 76
Agents' balances, representing business written prior to October 1, last	5,078 87
Total ledger assets	\$575,491 24

Non-Ledger Assets.

Interest due and accrued on bonds	8,541 67
Other non-ledger assets, viz: Due from reinsurers for losses, etc. (see list)	26,755 42
Gross assets	\$610,788 33

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$5,078 87
Book value of ledger assets over market value	37,923 44
Total	43,002 31
Total admitted assets	\$567,786 02

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$22,793 48
Losses in process of adjustment, or in suspense	183,643 00
Total claims for losses	\$206,436 48
Deduct reinsurance	109,018 00
Net amount of unpaid losses	\$97 418 48
Unearned premiums at 50 per cent on inland navigation risks	\$27,228 09
Unearned premiums: Hulls, 50 per cent, \$38,076.33; time, 50 per cent, \$3,579.98; trip, 100 per cent, \$4,537.01	46,193 32
Total unearned premiums as computed above	73,421 41
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	150 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	5,500 00
Contingent commissions or other charges due or accrued	13,475 78
Total liabilities, except capital stock	\$189,965 67
Cash capital	\$200,000 00
Surplus over all liabilities	177,820 35
Surplus to policyholders	377,820 35
Total	\$567,786 02

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$26,903,822 00	\$209,297 53
Written during the year	90,822,057 00	523,413 70
Totals	\$117,725,879 00	\$732,711 23
Expired and terminated	92,222,097 00	537,146 54
In force at end of the year	\$25,503,782 00	\$195,564 69
Deduct amount reinsured	8,340,296 00	53,258 88
Net amount in force	\$17,163,486 00	\$142,305 81

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	*\$30,000 00
*About.	

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Marine and Inland. \$770,592 00
Gross premiums received-----	\$7,010 87
Less -----	7 85
Net premiums received-----	\$7,003 02
Net losses paid-----	53,125 49
Net losses incurred-----	53,125 49

**UNITED STATES BRANCH OF THE
ALLIANZ INSURANCE COMPANY, LTD.,
OF BERLIN, GERMANY.**

Year ending December 31, 1913.

(Incorporated January, 1890. Commenced business in California October 1, 1913.)

LOUIS ROSENTHAL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$451,063 46

INCOME.

Gross premiums -----	\$429,307 24
Deduct: Reinsurance premiums, marine and inland, \$80,720.89; return premiums, marine and inland, \$27,703.89 -----	108,424 78
Total premiums (other than perpetuals)-----	\$320,882 46
Interest on bonds and dividends on stocks-----	\$19,891 74
Interest from other sources-----	453 14
Total interest and rents-----	20,344 88
Received from and for account of home office-----	73,794 36
Total income -----	\$415,021 70
Total-----	\$866,085 16

DISBURSEMENTS.

Gross amount paid for losses-----	\$235,172 39
Deduct amount received for salvage, marine and in- land, \$1,863.06; reinsurance, marine and inland, \$44,535.79 -----	46,398 85
Net amount paid for losses-----	\$188,773 54
Expenses of adjustment, settlement of losses-----	383 00
Commissions or brokerage-----	44,324 20
Allowance to local agencies for miscellaneous agency expenses-----	18 25
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	24,470 98
Rents, including company's occupancy of its own buildings-----	2,865 83
Advertising, printing and stationery-----	2,335 26
Postage, telegrams, telephone and express-----	583 99
Legal expenses -----	177 02
Furniture and fixtures-----	426 24
Underwriters' boards and tariff associations-----	415 22
Inspections and surveys-----	166 49
State taxes on premiums-----	8,984 76
Insurance department licenses and fees-----	605 00

Other disbursements	\$1,934 70
Paid to and for account of home office.....	41,907 46
Total disbursements	<u>\$318,371 94</u>
Balance.....	\$547,713 22

LEDGER ASSETS.

Book value of bonds and stocks.....	\$482,226 25
Deposits in trust companies and banks on interest.....	10,462 32
Agents' balances, representing business written subsequent to October 1, last.....	50,314 70
Agents' balances, representing business written prior to October 1, last	4,709 95
Total ledger assets.....	<u>\$547,713 22</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	6,583 33
Gross assets	<u>\$554,296 55</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$4,709 95
Book value of ledger assets over market value.....	<u>41,626 25</u>
Total	46,336 20
Total admitted assets.....	<u>\$507,960 35</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due.....	\$148 91
Losses in process of adjustment, or in suspense.....	<u>142,871 00</u>
Total claims for losses.....	\$143,019 91
Deduct reinsurance	<u>6,119 00</u>
Net amount of unpaid losses.....	\$136,900 91
Unearned premiums at 50 per cent on time risks.....	57,810 40
Unearned premiums at 100 per cent on marine risks..	<u>5,069 17</u>
Total unearned premiums as computed above.....	62,879 57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued...	7,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	10,000 00
Reinsurance and return premiums due other companies.....	<u>8,500 00</u>
Total liabilities, except capital stock.....	\$225,280 48
Cash capital	\$200,000 00
Surplus over all liabilities.....	<u>82,679 87</u>
Surplus to policyholders.....	282,679 87
Total.....	<u>\$507,960 35</u>

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912.....	\$6,945,265 00	\$118,556 73
Written during the year	90,694,948 00	429,307 24
Totals	<u>\$97,640,213 00</u>	<u>\$547,863 97</u>
Expired and terminated.....	<u>90,981,520 00</u>	<u>405,940 21</u>
In force at end of the year.....	\$6,658,693 00	\$141,923 76
Deduct amount reinsured.....	703,502 00	21,233 80
Net amount in force.....	<u>\$5,955,191 00</u>	<u>\$120,689 96</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Marine and Inland. \$306,911 00
Less -----	2,506 00
Net risks written-----	<u>\$304,405 00</u>
Gross premiums received-----	\$7,361 65
Less -----	14 45
Net premiums received-----	<u>\$7,347 20</u>
Net losses incurred-----	430 00

AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated December, 1896. Commenced business in California February, 1897.)

W. L. H. SIMPSON, President.

J. E. HOFFMAN, Secretary.

BALFOUR-GUTHRIE Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00
Amount of ledger assets December 31 of previous year-----	\$1,117,237 77

INCOME.

Gross premiums -----	\$781,328 02
Deduct: Marine and inland, \$598,190 85; marine and inland, \$31,295.76 -----	<u>629,486 61</u>
Total premiums (other than perpetuals)-----	\$151,841 41
Interest on bonds and dividends on stocks-----	\$41,322 74
Interest from other sources-----	<u>633 13</u>
Total interest and rents -----	41,955 87
Increase in book value of ledger assets, bonds-----	<u>343 91</u>
Total income -----	<u>\$194,141 19</u>
Total -----	<u>\$1,311,378 96</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$459,908 51
Deduct amount received for salvage, marine and inland -----	<u>404,327 02</u>
Net amount paid for losses-----	\$55,581 49
Expenses of adjustment, settlement of losses-----	3,747 10
Commissions or brokerage -----	32,275 11
Allowance to local agencies for miscellaneous agency expenses----	38 50
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	4,120 00
Advertising, printing and stationery-----	172 68
Postage, telegrams, telephone and express-----	803 75
Legal expenses -----	590 33
Underwriters' boards and tariff associations-----	137 83
Fire department, fire patrol and salvage corps assessments, fees, taxes, and expenses -----	5 52
Inspections and surveys -----	105 84
State taxes on premiums -----	<u>6,237 46</u>

Insurance department licenses and fees-----	\$695 51
All other licenses, fees and taxes-----	418 74
Other disbursements -----	1,262 45
Interest and dividends to stockholders-----	21,000 00
Agents' balances charged off-----	710 87
Decrease in book value of ledger assets, bonds-----	776 88
Total disbursements -----	<u>128,680 06</u>
Balance -----	\$1,182,698 90

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,145,560 96
Deposits in trust companies and banks not on interest-----	\$2,609 78
Deposits in trust companies and banks on interest-----	9,155 33
Agents' balances, representing business written subsequent to October 1, last -----	24,820 86
Agents' balances, representing business written prior to October 1, last -----	551 97
Total ledger assets -----	<u>\$1,182,698 90</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	8,474 16
Due from other companies for reinsurance on losses already paid--	3,688 32
Gross assets -----	<u>\$1,194,861 38</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$551 97
Book value of ledger assets over market value, viz: Book value, bonds and stocks, \$1,145,560.96; market value, bonds and stocks, \$1,047,164.50-----	<u>98,396 46</u>
Total -----	<u>98,948 43</u>
Total admitted assets -----	<u>\$1,095,912 95</u>

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$77,629 00
Deduct reinsurance -----	<u>31,580 00</u>
Net amount of unpaid losses-----	\$46,049 00
Unearned premiums at 50 per cent on inland navigation risks -----	\$33,282 06
Unearned premiums at 100 per cent on marine risks--	<u>15,011 73</u>
Total unearned premiums as computed above-----	\$48,293 79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	200 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	<u>9,500 00</u>
Total liabilities, except capital stock-----	\$104,042 79
Cash capital -----	\$300,000 00
Surplus over all liabilities-----	<u>691,870 16</u>
Surplus to policyholders -----	991,870 16
Total -----	<u>\$1,095,912 95</u>

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$14,930,433 00	\$151,500 38
Written during the year-----	698,444,872 00	781,328 02
Totals -----	\$713,375,305 00	\$932,828 40
Expired and terminated -----	696,910,114 00	789,385 92
In force at end of the year-----	\$16,465,191 00	\$143,442 48
Deduct amount reinsured -----	5,062,549 00	61,866 64
Net amount in force -----	\$11,402,642 00	\$81,575 84

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$25,250,908 00
Less -----	5,492 00
Net risks written -----	\$25,245,416 00
Gross premiums received-----	\$13,079 64
Less -----	15 16
Net premiums received-----	\$13,064 03
Net losses paid -----	398 15
Net losses incurred -----	636 10

**UNITED STATES BRANCH OF THE
BRITISH AND FOREIGN MARINE INSURANCE COMPANY,
LTD., OF LIVERPOOL, ENGLAND.**

Year ending December 31, 1913.

(Incorporated February, 1863. Commenced business in California, August, 1876.)

GEO. B. HEYWORTH, President.

WM. Gow, Secretary.

BALFOUR-GUTHRIE Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash (statutory deposit)-----	\$200,000 00
Amount of ledger assets, December 31 of previous year-----	\$1,663,061 18

INCOME.

Gross premiums -----	\$3,174,153 16
Deduct: Reinsurance premiums, marine and inland, \$2,664,663.59; return premiums, marine and in- land, \$108,593.44 -----	2,773,257 03
Total premiums (other than perpetuials)-----	400,896 13
Interest on bonds and dividends on stocks-----	\$40,472 00
Interest from other sources -----	1,051 86
Total interest and rents -----	41,523 86
Received from home office -----	1,867,503 88
Profit on sale or maturity of ledger assets-----	743 58
Total income -----	\$2,310,667 45
Total -----	\$3,973,728 63

DISBURSEMENTS.

Gross amount paid for losses	\$2,629,660 85
Deduct amount received for salvage, marine and inland, \$217,017.33; reinsurance, marine and inland, \$1,885,769.98	2,102,787 31
Net amount paid for losses	\$526,873 54
Expenses of adjustment, settlement of losses	7,594 67
Commissions or brokerage	148,097 54
Allowance to local agencies for miscellaneous agency expenses	205 83
Salaries, fees and other charges of officers, directors, trustees, agents and employees	89,805 39
Rents, including company's occupancy of its own buildings	7,950 00
Advertising, printing and stationery	7,281 93
Postage, telegrams, telephone and express	4,303 22
Legal expenses	558 40
Furniture and fixtures	219 01
Underwriters' boards and tariff associations	2,160 18
Inspections and surveys	622 78
State taxes on premiums	27,836 55
Insurance department licenses and fees	1,130 53
All other licenses, fees and taxes	1,490 41
Auditing accounts	5,436 79
Remitted to home office	1,995,080 51
Agents' balances charged off	3,782 27
Decrease in book value of ledger assets	2,087 39
Total disbursements	\$2,832,426 94
Balance	\$1,141,301 69

LEDGER ASSETS.

Book value of bonds and stocks	\$1,000,146 05
Cash in office	300 00
Deposits in trust companies and banks not on interest	6,590 97
Deposits in trust companies and banks on interest	29,761 69
Agents' balances, representing business written subsequent to October 1, last	67,050 68
Agents' balances, representing business written prior to October 1, last	35,702 30
Accounts receivable, cash advanced to lawyers in connection with collision losses, etc.	1,750 00
Total ledger assets	\$1,141,301 69

Non-Ledger Assets.

Interest due and accrued on bonds	\$14,024 99
Due from other companies for returns on losses already paid, Schedule E	13,659 08
Gross assets	\$1,168,985 76

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$35,702 30
Book value of bonds and stocks, \$1,000,146.05; market value of bonds and stocks, \$931,169.00	68,977 05
Accounts receivable, cash advanced to lawyers as above	1,750 00
Total	\$106,429 35
Total admitted assets	\$1,062,556 41

LIABILITIES.

Losses in process of adjustment, or in suspense----	\$269,670 94	
Losses resisted -----	615 00	
Total claims for losses -----	\$270,285 94	
Deduct reinsurance -----	137,029 10	
Net amount of unpaid losses -----		\$133,256 84
Unearned premiums at 50 per cent on inland navigation risks -----	\$144,831 99	
Unearned premiums at 100 per cent on marine risks -----	20,812 65	
Total unearned premiums as computed above -----		165,644 64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued----		12,706 37
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		35,472 93
Total liabilities, except capital stock -----		\$347,080 78
Cash capital -----	\$200,000 00	
Surplus over all liabilities -----	515,475 63	
Surplus to policyholders -----		715,475 63
Total -----		\$1,062,556 41

RISKS AND PREMIUMS.

	Marine and Inland Risks.	Premiums.
In force December 31, 1912 -----	\$64,773,669 00	\$664,812 49
Written during the year -----	1,094,489,986 00	3,174,153 16
Totals -----	\$1,159,263,655 00	\$3,838,965 65
Expired and terminated -----	1,106,130,353 00	3,181,440 27
In force at end of the year-----	\$53,133,302 00	\$657,525 38
Deduct amount reinsured -----	34,636,979 00	347,048 74
Net amount in force -----	\$18,496,323 00	\$310,476 64

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written -----	\$48,942,840 00
Less -----	16,738,600 00
Net risks written -----	\$32,204,240 00
Gross premiums received -----	\$204,283 58
Less -----	111,558 17
Net premiums received -----	\$92,725 41
Net losses paid -----	118,154 78
Net losses incurred -----	38,112 65

**UNITED STATES BRANCH
STATEMENT OF THE CANTON INSURANCE OFFICE, LTD.,
OF HONGKONG, CHINA.**

San Francisco, Cal.

Year ending December 31, 1913.

(Incorporated December 15, 1881. Commenced business in California January 1, 1882.)

R. B. HUIE, Attorney in California at San Francisco.

CAPITAL.

Bonds in United States.....	\$225,000 00	
Amount of ledger assets December 31 of previous year	\$255,260 16	
Increase in bonds deposited in United States.....	25,000 00	
Extended at		\$280,260 16

INCOME.

Gross premiums	\$210,298 68	
Deduct: Reinsurance premiums, marine and inland, \$76,508.03; return premiums, marine and inland, \$6,118.89	82,626 92	
Total premiums (other than perpetuals)		\$127,671 76
Interest on bonds and dividends on stocks		9,062 50
Reciprocity received from other companies		247 13
Discount on premium notes		47 65
Cash received from head office		19,302 00
Losses paid, foreign, our account		41,331 84
Increase in liabilities during the year on account of reinsurance		1,354 60
Total income		\$199,017 48
Total		\$479,277 64

DISBURSEMENTS.

Gross amount paid for losses	\$232,363 84	
Deduct amount received for salvage and reinsurance marine and inland	111,031 45	
Net amount paid for losses		\$121,332 39
Expenses of adjustment, settlement of losses		687 93
Commissions or brokerage		24,948 92
Rents, including company's occupancy of its own buildings		1,800 00
Advertising, printing and stationery		929 73
Postage, telegrams, telephone and express, etc.		1,490 14
Legal expenses		180 00
Underwriters' boards and tariff associations		1,060 00
Inspections and surveys		120 65
State taxes on premiums		2,780 41
Insurance department licenses and fees		296 00
Other disbursements		31,244 55
Decrease in liabilities during the year on account commission notes payable and suspense		1,726 47
Total disbursements		\$188,597 19
Balance		\$290,680 45

LEDGER ASSETS.

Book value of bonds and stocks-----	\$225,000 00
Deposits in trust companies and banks not on interest-----	12,032 25
Agents' balances, representing business written subsequent to October 1, last-----	35,296 72
Agents' balances, representing business written prior to October 1, last-----	10,854 63
Bills receivable, taken for marine and inland risks-----	7,496 85
Total ledger assets-----	\$290,680 45

Non-Ledger Assets.

Market value of bonds and stocks over book value-----	19,500 00
Stationery, furniture and fixtures-----	750 00
Gross assets-----	\$310,930 45

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$200 00
Furniture, fixtures and safes-----	550 00
Agents' balances, representing business written prior to October 1, last-----	10,854 63
Total-----	11,604 63
Total admitted assets-----	\$299,325 82

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$15,840 00
Losses resisted, net-----	17,100 00
Net amount of unpaid losses-----	\$32,940 00
Unearned premiums at 50 and 100 per cent on marine risks, hull, \$68,132.18; cargo, \$4,262.35-----	38,328 44
Contingent commissions or other charges due or accrued-----	2,967 74
Reinsurance and return premiums due other companies-----	6,495 61
Total liabilities, except capital stock-----	\$80,731 79
Bonds on deposit in United States required by law---	\$200,000 00
Surplus over all liabilities-----	18,594 03
Surplus to policyholders-----	218,594 03
Total-----	\$299,325 82

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$1,848,397 00	\$76,893 24
Written during the year-----	31,913,108 00	127,671 76
Totals-----	\$33,761,505 00	\$204,565 00
Expired and terminated-----	31,387,125 00	132,170 47
Net amount in force-----	\$2,374,380 00	\$72,394 53

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance---	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR

	Marine and Inland.
Gross risks written-----	\$31,061,872 00
Less-----	2,280,842 00
Net risks written-----	\$28,781,030 00
Gross premiums received-----	\$169,665 73
Less-----	18,704 38
Net premiums received-----	\$150,961 35
Net losses paid-----	142,808 82

COLUMBIA INSURANCE COMPANY.**Jersey City, N. J.**

Year ending December 31, 1913.

(Incorporated March 21, 1901. Commenced business in California in 1913.)

G. F. CRANE, President.

C. E. DEAN, Secretary.

C. J. STOVEL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$400,000 00	
Amount of ledger assets December 31 of previous year		\$1,000,433 10

INCOME.

Gross premiums	\$953,223 57	
Deduct: Reinsurance premiums, marine and inland, \$382,177.24; return premiums, marine and inland, \$174,276.42	556,453 66	
Total premiums (other than perpetuals)		\$396,769 91
Interest on bonds and dividends on stocks	\$33,916 50	
Interest from other sources	1,157 78	
Total interest and rents		35,074 28
Total income		\$431,844 19
Total		\$1,432,277 29

DISBURSEMENTS.

Gross amount paid for losses	\$448,121 58	
Deduct amount received for salvage, marine and inland, \$17,219.14; reinsurance, marine and inland, \$213,777.68	230,996 82	
Net amount paid for losses		\$217,124 76
Expenses of adjustment, settlement of losses		11,396 52
Commissions or brokerage		123,400 76
Allowance to local agencies for miscellaneous agency expenses		1,432 00
Salaries and expenses of special and general agents		3,634 02
Salaries, fees and other charges of officers, directors, trustees, agents and employees		7,710 01
Advertising, printing and stationery		2,161 00
Postage, telegrams, telephone and express		731 00
Legal expenses		120 00
Underwriters' boards and tariff associations		770 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		308 63
Inspections and surveys		277 00
State taxes on premiums		9,316 12
Insurance department licenses and fees		1,624 00
All other licenses, fees and taxes		466 76
Investment expenses		52 50
Agents' balances charged off		7,217 17
Decrease in book value of ledger assets		932 13
Total disbursements		\$388,674 38
Balance		\$1,043,602 91

LEDGER ASSETS.

Book value of bonds and stocks-----	\$922,470 79
Deposits in trust companies and banks on interest-----	53,352 11
Agents' balances, representing business written subsequent to October 1, last-----	43,149 19
Agents' balances, representing business written prior to October 1, last-----	7,830 82
Cash deposit with Ontario insurance department-----	16,800 00
Total ledger assets-----	\$1,043,602 91

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$10,930 82
Interest due and accrued on other assets-----	232 50
Total-----	11,163 32
Gross Assets-----	\$1,054,766 23

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$7,830 82
Book value of ledger assets over market value-----	73,255 79
Total-----	81,086 61
Total admitted assets-----	\$973,679 62

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$53,295 06
Losses resisted-----	1,105 00
Total claims for losses-----	\$54,400 06
Deduct reinsurance-----	24,971 23
Net amount of unpaid losses-----	\$29,428 83
Unearned gross premiums (less reinsurance) received and receivable upon all unexpired long term inland risks-----	\$11,755 89
Unearned premiums at 50 per cent on yearly inland navigation risks-----	176,120 98
Unearned premiums at 100 per cent on marine risks-----	1,252 43
Total unearned premiums as computed above-----	189,129 30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	9,000 00
Contingent commissions or other charges due or accrued-----	6,500 00
Total liabilities, except capital stock-----	\$234,558 13
Cash capital-----	\$400,000 00
Surplus over all liabilities-----	339,121 49
Surplus to policyholders-----	739,121 49
Total-----	\$973,679 62

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$34,554,521 00	\$806,774 22
Written during the year-----	123,077,666 00	953,223 57
Totals-----	\$157,632,187 00	\$1,759,997 79
Expired and terminated-----	121,673,322 00	1,047,446 24
In force at end of the year-----	\$35,958,865 00	\$712,551 55
Deduct amount reinsured-----	15,965,463 00	337,131 26
Net amount in force-----	\$19,993,402 00	\$375,420 29

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
More than one and not more than three years to run	\$2,577,940 00	\$19,533 88
More than three years to run	229,044 00	2,392 01
Net amount in force December 31, 1913	\$2,806,984 00	\$21,925 89

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written	\$1,235,435 00
Less	863,165 00
Net risks written	\$372,270 00
Gross premiums received	\$10,966 65
Less	8,533 53
Net premiums received	\$2,433 12
Net losses paid	3,558 75
Net losses incurred	3,558 75

FEDERAL INSURANCE COMPANY.

Jersey City, N. J.

Year ending December 31, 1913.

(Incorporated February 1, 1901. Commenced business in California in 1902.)

PERCY CHUBB, President.

MAX GRUNDNER, Secretary.

G. L. RATHBONE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash	\$1,000,000 00
Amount of ledger assets December 31 of previous year	\$3,307,995 71

INCOME.

Gross premiums	\$3,757,521 94
Deduct reinsurance premiums, marine and inland, \$2,- 133,601.52; return premiums, marine and inland, \$258,674.15	2,392,275 67
Total premiums (other than perpetuals)	\$1,365,246 27
Interest on mortgage loans	\$1,350 00
Interest on bonds and dividends on stocks	106,910 63
Interest from other sources: On deposit in trust com- panies and banks, \$7,268.39; on agents' balances, \$1,025.26	8,293 65
Total interest and rents	116,554 28
Profit on bank exchange	252 19
Increase in book value of ledger assets	2,563 37
Total income	\$1,484,616 11
Total	\$4,792,611 82

DISBURSEMENTS.

	Fire.	Marine and Inland.	
Gross amount paid for losses, \$602,435.14	\$1 19	\$1,794,209 02	
Deduct amount received for salvage, fire, \$8.06; marine and inland, \$103,818.13; reinsurance, marine and inland, \$141,- 839.58 -----	\$8 06	1,245,657 71	
Net amount paid for losses -----	\$6 87	\$548,551 31	\$548,544 44
Expenses of adjustment, settlement of losses -----			24,218 81
Commissions or brokerage -----			577,372 91
Salaries and expenses of special and general agents -----			4,261 00
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----			5,733 64
Advertising, printing and stationery -----			4,133 76
Postage, telegrams, telephones and express -----			2,958 80
Legal expenses -----			709 72
Underwriters' boards and tariff associations -----			1,583 41
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses -----			476 98
Inspections and surveys -----			3,094 15
State taxes on premiums -----			38,941 20
Insurance department licenses and fees -----			3,706 04
All other licenses, fees and taxes -----			2,413 54
Other disbursements -----			3,050 99
Interest and dividends to stockholders -----			100,000 00
Agents' balances charged off -----			2,509 57
Loss on sale or maturity of ledger assets -----			1,377 48
Decrease in book value of ledger assets -----			4,608 90
Total disbursements -----			\$1,329,695 34
Balance -----			\$3,462,916 48

LEDGER ASSETS.

Mortgage loans on real estate -----	\$30,000 00
Book value of bonds and stocks -----	2,701,250 59
Cash in office -----	4,728 16
Deposits in trust companies and banks not on interest -----	98,958 81
Deposits in trust companies and banks on interest -----	313,828 12
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	279,845 36
Agents' balances, representing business written prior to October 1, last -----	23,219 30
Bills receivable, taken for marine and inland risks -----	1,086 14
Total ledger assets -----	\$3,462,916 48

Non-Ledger Assets.

Interest due and accrued on mortgages -----	\$112 50
Interest due and accrued on bonds -----	33,353 33
Total -----	33,465 83
Losses, etc., due from reinsurers (see list) -----	62,843 03
Gross assets -----	\$3,559,225 34

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last -----	\$33,219 30
Bills receivable, past due, taken for marine, inland and fire risks -----	50 00
Book value of ledger assets over market value -----	168,435 59
Total -----	201,704 89
Total admitted assets -----	\$3,357,520 45

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$92,428 96	
Losses in process of adjustment, or in suspense-----	714,818 00	
Total claims for losses-----	\$807,246 96	
Deduct reinsurance-----	356,818 00	
Net amount of unpaid losses-----		\$450,428 96
Unearned premiums at 50 per cent on inland navigation risks-----	\$459,004 38	
Unearned premiums on marine risks-----	152,139 95	
Total unearned premiums as computed above-----		611,144 33
Dividends declared and unpaid to stockholders-----		60,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		3,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement----		45,000 00
Contingent commissions or other charges due or accrued-----		52,892 81
Total liabilities, except capital stock-----		\$1,222,466 10
Cash capital-----	\$1,000,000 00	
Surplus over all liabilities-----	1,135,054 35	
Surplus to policyholders-----		2,135,054 35
Total-----		\$3,357,520 45

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$201,832,539 00	\$1,784,217 02
Written during the year-----	1,452,248,715 00	3,757,521 94
Totals-----	\$1,654,081,254 00	\$5,541,738 96
Expired and terminated-----	1,445,284,871 00	3,709,933 68
In force at end of the year-----	\$208,796,383 00	\$1,831,805 28
Deduct amount reinsured-----	94,693,067 00	685,400 41
Net amount in force-----	\$114,103,316 00	\$1,146,404 87

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland
Gross risks written-----	\$14,756,603 00
Less-----	365,717 00
Net risks written-----	\$14,390,886 00
Gross premiums received-----	\$55,370 98
Less-----	6,578 50
Net premiums received-----	\$48,792 48
Net losses paid-----	22,707 14
Net losses incurred-----	24,788 00

UNITED STATES BRANCH OF GENERAL MARINE INSURANCE COMPANY, OF DRESDEN.

Year ending December 31, 1913.

(Incorporated March 4, 1861. Commenced business in California, 1908.)

MAX GRUNDNER, United States Manager.

MACONDRY & Co., Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash -----	\$200,000 00	
Amount of ledger assets, December 31 of previous year -----		\$274,135 95

INCOME.

Gross premiums -----	\$124,700 22	
Deduct: Reinsurance premiums, marine and inland, \$29,162.37; return premiums, marine and inland, \$2,643.59 -----	31,805 96	
Total premiums (other than perpetuals) -----		\$92,894 26
Interest on bonds and dividends on stocks -----	\$8,750 00	
Interest from other sources -----	511 21	
Total interest and rents -----		9,261 21
Received from home office -----		17,094 21
Total income -----		\$119,249 68
Total -----		\$393,385 63

DISBURSEMENTS.

Gross amount paid for losses -----	\$87,385 36	
Deduct amount received for salvage, marine and inland, \$12,494.46; reinsurance, marine and inland, \$10,722.81 -----	23,217 27	
Net amount paid for losses -----		\$64,168 09
Expenses of adjustment, settlement of losses -----		96 75
Commissions or brokerage -----		30,805 53
Salaries and expenses of special and general agents -----		915 68
Rents, including company's occupancy of its own buildings -----		1,000 00
Advertising, printing and stationery -----		510 44
Postage, telegrams, telephone and express -----		691 54
Legal expenses -----		58 25
Underwriters' boards and tariff associations -----		35 00
Inspections and surveys -----		83 74
State taxes on premiums -----		3,804 56
Insurance department licenses and fees -----		544 41
All other licenses, fees and taxes -----		732 30
Remitted to home office -----		24,934 23
Tracings -----		449 51
Bank exchange -----		84 34
Subscription to papers -----		3 49
Agents' balances charged off -----		2,470 94
Total disbursements -----		\$131,221 37
Balance -----		\$262,164 26

LEDGER ASSETS.

Book value of bonds and stocks	\$224,587 50
Cash in office	63 49
Deposits in trust companies and banks not on interest	2,032 58
Deposit in trust companies and banks on interest	20,359 99
Agents' balances, representing business written subsequent to October 1, last	13,654 52
Agents' balances, representing business written prior to October 1, last	1,015 17
Bills receivable, taken for marine and inland risks	451 01
Total ledger assets	\$262,164 426

Non-Ledger Assets.

Interest due and accrued on bonds	1,458 32
Due from reinsurance for losses, etc.	952 07
Gross assets	\$264,574 65

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$1,015 17
Bills receivable, past due, taken for marine, inland and fire risks	451 01
Book value of ledger assets over market value	\$12,087 50
Total	\$13,553 68
Total admitted assets	\$251,020 97

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$3,974 84
Losses in process of adjustment, or in suspense	12,204 00
Net amount of unpaid losses	\$16,178 84
Unearned premiums at 100 per cent on marine risks	3,104 78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	100 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	2,400 00
Total liabilities, except capital stock	\$21,783 62
Cash capital	\$200,000 00
Surplus over all liabilities	29,237 35
Surplus to policyholders	229,237 35
Total	\$251,020 97

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912	\$1,937,441 00	\$6,772 62
Written during the year	50,922,738 00	124,700 22
Totals	\$52,860,179 00	\$131,472 84
Expired and terminated	51,123,699 00	127,483 52
In force at end of the year	\$1,736,480 00	\$3,989 32
Deduct amount reinsured	184,442 00	884 54
Net amount in force	\$1,552,038 00	\$3,104 78

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance, about	\$50,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

Gross risks written-----	Marine and Inland. \$3,407,653 00
Less -----	24,943 00
Net risks written -----	<u>\$3,382,710 00</u>
Gross premiums received -----	\$11,834 85
Less -----	101 25
Net premiums received -----	<u>\$11,733 60</u>
Net losses paid -----	3,420 90
Net losses incurred -----	<u>4,110 68</u>

**UNITED STATES BRANCH OF
INDEMNITY MUTUAL MARINE ASSURANCE COMPANY,
LTD., OF LONDON, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Commenced business in California in 1888.)

HIGGINS & COX, Attorneys.

E. C. EVANS, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$524,648 80

INCOME.

Gross premiums -----	\$610,277 95	
Deduct: Reinsurance premiums, marine and inland, \$196,283.20; returned premiums, marine and inland, \$93,599.43 -----	289,882 63	
Total premiums (other than perpetuals) -----		\$320,395 32
Interest on bonds and dividends on stocks -----	\$13,400 00	
Interest from other sources -----	1,650 10	
Total interest and rents -----		\$15,050 10
Received from home office -----		25,960 93
Total income -----		<u>\$361,406 35</u>
Total -----		<u>\$886,055 15</u>

DISBURSEMENTS.

Gross amount paid for losses -----	\$290,891 94	
Deduct amount received for salvage, marine and inland, \$14,011.94; reinsurance, marine and inland, \$77,301.62 -----	91,313 56	
Net amount paid for losses -----		\$199,578 38
Expenses of adjustment, settlement of losses -----		2,556 59
Commissions or brokerage -----		53,449 15
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		10,200 00
Rents, including company's occupancy of its own buildings -----		1,200 00
Advertising, printing and stationery -----		1,399 90
Postage, telegrams, telephone and express -----		420 03
Various office expenses -----		828 58
Underwriters' boards and tariff associations -----		<u>366 91</u>

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	\$21 45
Inspections and surveys	312 00
State taxes on premiums	9,209 12
Insurance department licenses and fees	2,730 52
All other licenses, fees and taxes	330 83
Remitted to home office	84,391 79
Total disbursements	<u>\$366,995 25</u>
Balance	\$519,059 90

LEDGER ASSETS.

Book value of bonds and stocks	\$360,300 00
Deposits in trust companies and banks on interest	70,119 23
Agents' balances, representing business written subsequent to October 1, last	83,029 57
Agents' balances, representing business written prior to October 1, last	4,034 84
Cash at San Francisco	970 94
Cash at Chicago	605 32
Total ledger assets	<u>\$519,059 90</u>

Non-Ledger Assets.

Interest due and accrued on bonds	2,979 17
Gross assets	<u>\$522,039 07</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$4,034 84
Book value of ledger assets over market value	<u>27,200 00</u>
Total	<u>\$31,234 84</u>
Total admitted assets	<u>\$490,804 23</u>

LIABILITIES.

Losses in process of adjustment, or in suspense	\$90,863 75
Deduct reinsurance	<u>35,894 10</u>
Net amount of unpaid losses	\$54,969 65
Unearned premiums at 50 per cent on inland navigation risks	\$50,786 35
Unearned premiums at 100 per cent on marine risks	<u>44,784 53</u>
Total unearned premiums as computed above	\$95,570 88
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	<u>12,000 00</u>
Total liabilities, except capital stock	<u>\$162,540 53</u>
Cash capital deposit at Albany	\$200,000 00
Surplus over all liabilities	<u>128,263 70</u>
Surplus to policyholders	<u>328,263 70</u>
Total	<u>\$490,804 23</u>

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$10,384,905 00	\$162,590 30
Written during the year-----	126,162,077 00	-----
Excess of original premiums over amount received for reinsurance -----	-----	610,277 95
Totals -----	\$136,546,982 00	\$772,868 25
Expired and terminated-----	122,718,740 00	503,190 50
In force at end of the year-----	\$13,828,242 00	\$269,677 75
Deduct amount reinsured-----	3,728,963 00	91,238 35
Net amount in force-----	\$10,099,279 00	\$178,439 40

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$985,074 00
Less -----	30,426 00
Net risks written-----	\$954,648 00
Gross premiums received-----	\$14,774 46
Less -----	441 18
Net premiums received-----	14,333 28
Net losses paid-----	955 71
Net losses incurred-----	926 86

**UNITED STATES BRANCH OF
La FONCIERE INSURANCE COMPANY,
OF PARIS, FRANCE.**

Year ending December 31, 1913.

(Incorporated 1879. Commenced business in California November 20, 1880.)

H. R. MANN, Attorney in California at San Francisco.

CAPITAL.

Statutory deposits (in state of New York)-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$240,955 17

INCOME.

Gross premiums -----	\$43,102 45
Deduct: Reinsurance premiums, marine and inland, \$713.40; return premiums, marine and inland, \$2,698.70 -----	3,412 10
Total premiums (other than perpetuals)-----	\$39,690 35
Interest on bonds and dividends on stocks-----	\$9,000 00
Interest from other sources-----	50 97
Total interest and rents-----	9,050 97
Cash received from home office, Paris, France-----	5,000 00
Total income -----	\$53,741 32
Total -----	\$294,696 49

DISBURSEMENTS.

Gross amount paid for losses-----	\$33,917 98
Deduct amount received for salvage, marine and inland -----	1,998 92
Net amount paid for losses-----	\$31,919 06
Expenses of adjustment, settlement of losses-----	256 35
Commissions or brokerage-----	6,171 70
Salaries and expenses of special and general agents-----	4,672 60
Advertising, printing and stationery-----	303 40
Postage, telegrams, telephone and express-----	77 39
Legal expenses-----	6 25
Underwriters' boards and tariff associations-----	85 00
State taxes on premiums-----	646 48
Insurance department licenses and fees-----	91 00
All other licenses, fees and taxes-----	45 89
Dues and assessments Merchants Exchange, San Francisco-----	375 00
State tax on capital-----	75 00
Discount on notes-----	65
Cash remitted to home office, Paris, France-----	11,319 67
Total disbursements-----	56,045 44
Balance-----	\$238,651 05

LEDGER ASSETS.

Book value of bonds and stocks-----	\$226,000 00
Deposits in trust companies and banks on interest-----	4,835 06
Agents' balances, representing business written subsequent to October 1, last-----	7,068 44
Bills receivable, taken for marine and inland risks-----	747 55
Total ledger assets-----	\$238,651 05

Non-Ledger Assets.

Interest due and accrued on bonds-----	1,500 00
Gross assets-----	\$240,151 05

Deduct Assets Not Admitted.

Bills receivable, past due, taken for marine, inland and fire risks-----	\$40 00
Book value of ledger assets over market value-----	12,250 00
Total-----	12,290 00
Total admitted assets-----	\$227,861 05

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$8,554 74
Deduct reinsurance-----	1,104 24
Net amount of unpaid losses-----	\$7,450 50
Unearned premiums at 50 per cent on inland navigation risks-----	\$6,391 62
Unearned premiums at 100 per cent on marine risks--	1,284 25
Total unearned premiums as computed above-----	7,675 87
Salaries, rents, expenses, bills accounts, fees, etc., due or accrued--	50 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	650 00
Total liabilities, except capital stock-----	\$15,826 37

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$438,657 00	\$15,003 00
Written during the year-----	9,508,286 00	43,102 45
Totals -----	\$9,946,943 00	\$58,105 45
Expired and terminated -----	9,410,900 00	44,037 95
Net amount in force -----	\$536,043 00	\$14,067 50

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance \$260,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written -----	\$9,370,407 00
Less -----	210,012 00
Net risks written -----	\$9,160,395 00
Gross premiums received-----	\$41,272 45
Less -----	3,289 35
Net premiums received -----	\$37,983 10
Net losses paid -----	31,181 33
Net losses incurred -----	7,450 50

**UNITED STATES BRANCH OF THE
MANNHEIM INSURANCE COMPANY,
OF MANNHEIM, GERMANY.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated May 24, 1879. Commenced Business in California in 1884.)

F. HERRMANN & Co., United States Managers.

J. B. LEVISON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$1,063,649 45

INCOME.

Gross premiums -----	\$2,514,216 01
Deduct: reinsurance premiums, marine and inland, \$898,604.88; return premiums, marine and inland, \$178,667.76 -----	1,077,272 64
Total premiums (other than perpetuals)-----	\$1,436,943 37
Interest on bonds and dividends on stocks-----	24,174 27
Received from home office-----	136,724 10
Total income -----	\$1,597,841 74
Total-----	\$2,661,491 19

DISBURSEMENTS.

Gross amount paid for losses	\$1,628,672 30	
Deduct amount received for salvage, marine and inland, \$156,771.18; reinsurance, marine and inland, \$534,211.22	690,982 40	
Net amount paid for losses.....		\$937,689 90
Expenses of adjustment, settlement of losses.....		11,340 82
Commissions or brokerage.....		368,312 25
Allowance to local agencies for miscellaneous agency expenses.....		6,793 16
Salaries and expenses of special and general agents.....		13,656 03
Salaries, fees and other charges of officers, directors, trustees, agents and employees		5,838 27
Advertising, printing and stationery.....		11,745 68
Postage, telegrams, telephone and express.....		3,533 67
Legal expenses		546 05
Underwriters' boards and tariff associations.....		3,801 67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		230 00
Inspections and surveys.....		1,266 92
State taxes on premiums.....		37,631 73
Insurance department licenses and fees.....		7,425 06
Federal corporation tax.....		1,345 41
Remittance to home office.....		235,390 78
Manitoba deposit, bonds transferred to Canadian agency, book value		9,832 00
Agents' balances charged off.....		1,034 85
Total disbursements		<u>\$1,657,414 25</u>
Balance.....		\$1,004,076 94

LEDGER ASSETS.

Book value of bonds and stocks.....	\$671,418 89
Deposits in trust companies and banks on interest.....	3,948 52
Agents' balances, representing business written subsequent to October 1, last.....	314,617 82
Agents' balances, representing business written prior to October 1, last	10,969 56
Bills receivable, taken for marine and inland risks.....	3,122 15
Total ledger assets.....	<u>\$1,004,076 94</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	7,550 00
Gross assets	<u>\$1,011,626 94</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$10,969 56
Book value of ledger assets over market value.....	45,968 89
Total	<u>56,938 45</u>
Total admitted assets.....	<u>\$954,688 49</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$381,331 51
Losses resisted	20,496 00
Total claims for losses.....	<u>\$401,827 51</u>
Deduct reinsurance	181,650 10
Net amount of unpaid losses.....	<u>\$220,177 41</u>
Unearned premiums at 50 per cent on inland navigation risks	\$13,475 72
Unearned premiums at 100 per cent on marine risks	16,153 45
Unearned premiums at 50 per cent on hull and cargo	366,374 93
Total unearned premiums as computed above.....	<u>396,004 10</u>

Amount brought forward-----		\$616,181 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		30,000 00
Contingent commissions or other charges due or accrued-----		2,848 14
Total liabilities, except capital stock-----		\$649,529 65
Cash capital -----	\$200,000 00	
Surplus over all liabilities-----	105,158 84	
Surplus to policyholders-----		305,158 84
Total-----		\$954,688 49

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$57,110,451 00	\$1,106,638 70
Written during the year-----	531,535,482 00	2,514,216 01
Totals -----	\$588,645,933 00	\$3,620,854 71
Expired and terminated-----	531,204,071 00	2,471,189 69
In force at end of the year-----	\$57,441,862 00	\$1,149,665 02
Deduct amount reinsured-----	17,638,209 00	375,488 94
Net amount in force-----	\$39,803,653 00	\$774,176 08

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$46,222,164 00
Less -----	537,361 00
Net risks written-----	\$45,684,803 00
Gross premiums received-----	\$104,368 30
Less -----	8,093 16
Net premiums received-----	\$96,275 14
Net losses paid-----	59,453 58
Net losses incurred-----	46,104 42

**UNITED STATES BRANCH OF THE
MARINE INSURANCE COMPANY, LTD.,
OF LONDON, ENGLAND.
New York, N. Y.**

Year ending December 31, 1913.

(Incorporated in 1836. Commenced business in California in 1877.)

CHUBB & SON, Managers of United States Branch.

G. W. MCNEAR, Attorney in California at San Francisco.

• CAPITAL.

Capital stock paid in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,154,368 40

INCOME.

Gross premiums -----	\$1,846,565 31	
Deduct: Reinsurance premiums, marine and inland, \$1,016,673.85; return premiums, marine and inland, \$45,237.46 -----	1,061,911 31	
Total premiums (other than perpetuals)-----		\$784,654 00

Interest on bonds and dividends on stocks-----	\$29,992 50	
Interest from other sources-----	1,870 30	
Total interest and rents-----		\$31,862 80
Received from home office-----		155,058 57
Total income-----		<u>\$971,575 37</u>
Total-----		<u>\$2,125,943 77</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,104,792 54	
Deduct amount received for salvage, marine and in- land, \$76,752.86; reinsurance, marine and inland, \$578,098.24-----	654,851 10	
Net amount paid for losses-----		\$449,941 44
Expenses of adjustment, settlement of losses-----		3,994 53
Commissions or brokerage-----		272,276 75
Salaries and expenses of special and general agents-----		1,253 18
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		3,001 82
Advertising, printing and stationery-----		6,189 51
Postage, telegrams, telephone and express-----		5,814 01
Legal expenses-----		476 61
Underwriters' boards and tariff associations-----		584 68
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		6 68
Inspections and surveys-----		2,938 53
State taxes on premiums-----		22,001 38
Insurance department licenses and fees-----		1,247 23
All other licenses, fees and taxes-----		6,494 67
Remittance to home office-----		312,323 92
Tracings-----		1,619 31
Subscriptions to papers-----		120 99
Bank exchange-----		578 62
Rent of safe in deposit vault-----		30 00
Agents' balances charged off-----		1,360 48
Total disbursements-----		<u>\$1,092,254 34</u>
Balance-----		<u>\$1,033,689 43</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$798,881 65
Cash in office-----	1,086 28
Deposits in trust companies and banks not on interest-----	42,780 29
Deposits in trust companies and banks on interest-----	47,835 56
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	130,738 51
Agents' balances, representing business written prior to October 1, last-----	6,850 39
Bills receivable, taken for marine and inland risks-----	5,516 75
Total ledger assets-----	<u>\$1,033,689 43</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	6,721 66
Due from reinsurers for losses, etc.-----	22,867 69
Gross assets-----	<u>\$1,063,278 78</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$6,850 39
Book value of ledger assets over market value-----	35,861 65
Total-----	<u>42,712 04</u>
Total admitted assets-----	<u>\$1,020,566 74</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$17,399 32	
Losses in process of adjustment, or in suspense-----	490,431 00	
Total claims for losses-----	\$507,830 32	
Deduct reinsurance -----	234,098 00	
Net amount of unpaid losses-----		\$273,732 32
Unearned premiums at 50 per cent on inland navigation risks -----	\$70,571 35	
Unearned premiums: Hull, 50 per cent, \$42,168.93; time, 50 per cent, \$3,898.20; trip, 100 per cent, \$70,889.37 -----	116,956 50	
Total unearned premiums as computed above-----		187,527 85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		1,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		23,000 00
Contingent commissions or other charges due or accrued-----		25,000 00
Total liabilities, except capital stock-----		\$510,260 17
Cash capital -----	\$300,000 00	
Surplus over all liabilities-----	210,306 57	
Surplus to policyholders-----		510,306 57
Total-----		\$1,020,566 74

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$160,151,502 00	\$571,074 27
Written during the year-----	3,036,319,752 00	1,846,565 31
Totals -----	\$3,196,471,254 00	\$2,417,639 58
Expired and terminated-----	3,051,855,882 00	1,793,545 02
In force at end of the year-----	\$144,615,372 00	\$624,094 56
Deduct amount reinsured-----	44,617,985 00	319,928 23
Net amount in force-----	\$99,997,387 00	\$304,166 33

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance, about -----	\$40,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$4,690,897 00
Less -----	234,616 00
Net risks written-----	\$4,456,281 00
Gross premiums received-----	\$20,714 89
Less -----	5,255 12
Net premiums received-----	\$15,459 77
Net losses paid-----	63,415 67
Net losses incurred-----	63,415 67

**UNITED STATES BRANCH OF
THE MARITIME INSURANCE COMPANY, LTD.,
OF LIVERPOOL, ENGLAND.**

Year ending December 31, 1913.

(Incorporated February 8, 1864. Commenced business in California in 1874.)

E. H. COOKSON, President.

J. C. NICHOLSON, Secretary.

LIVINGSTON, SMITH & Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash, statutory deposit-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$391,268 91

INCOME.

Gross premiums -----	\$218,670 39	
Deduct: Reinsurance premiums, marine and inland, \$183,467.07; return premiums, marine and inland, \$7,443.60 -----	190,910 67	
Total premiums (other than perpetuals)-----		\$27,759 72
Interest on bonds and dividends on stocks-----	\$10,026 67	
Interest from other sources-----	2,945 00	
Total interest and rents-----		12,971 67
Received from home office-----		139,689 75
Total income -----		\$180,421 14
Total-----		\$571,690 05

DISBURSEMENTS.

Gross amount paid for losses-----	\$252,079 76	
Deduct amount received for salvage, marine and inland, \$12,482.01; reinsurance, marine and inland, \$128,- 881.84 -----	141,363 85	
Net amount paid for losses-----		\$110,715 91
Expenses of adjustment, settlement of losses-----		389 81
Commissions or brokerage-----		6,261 28
Allowance to local agencies for miscellaneous agency expenses-----		3,642 75
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		224 39
Advertising, printing and stationery-----		378 65
Postage, telegrams, telephone and express-----		229 23
Legal expenses -----		33 00
Underwriters' boards and tariff associations-----		318 42
Inspections and surveys-----		168 48
State taxes on premiums-----		7,352 60
Insurance department licenses and fees-----		134 00
Other disbursements -----		268 47
Remitted to home office-----		160,126 53
Decrease in book value of ledger assets-----		74
Total disbursements -----		\$290,244 26
Balance-----		\$281,445 79

LEDGER ASSETS.

Book value of bonds and stocks-----	\$278,367 41
Deposits in trust companies and banks not on interest-----	1,973 84
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	591 57

Amount brought forward-----	\$280,932 82
Agents' balances, representing business written prior to October 1, last -----	512 97
Total ledger assets-----	\$281,445 79

Non-Ledger Assets.

Interest due and accrued on bonds-----	2,805 55
Due from other companies for reinsurance on losses already paid (Schedule E) -----	2,764 89
Gross assets -----	\$287,016 23

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$512 97
Book value of bonds-----	\$278,367 41
Market value of bonds-----	263,500 00
	14,867 41
Total -----	15,380 38
Total admitted assets-----	\$271,635 85

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$12,473 67
Deduct reinsurance -----	705 00
Net amount of unpaid losses-----	\$11,768 67
Unearned premiums at 50 per cent on inland navigation risks -----	\$14,136 53
Unearned premiums at 100 per cent on marine risks--	25,976 70
Total unearned premiums as computed above-----	40,113 23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	45 61
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement----	3,013 16
Total liabilities, except capital stock-----	\$54,940 67
Cash capital -----	\$200,000 00
Surplus over all liabilities-----	16,695 18
Surplus to policyholders-----	216,695 18
Total-----	\$271,635 85

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$4,656,604 00	\$77,688 48
Written during the year-----	23,350,224 00	218,670 39
Totals -----	\$28,006,828 00	\$296,358 87
Expired and terminated-----	23,509,978 00	222,015 76
In force at end of the year-----	\$4,496,850 00	\$74,343 11
Deduct amount reinsured-----	621,911 00	20,093 34
Net amount in force-----	\$3,874,939	\$54,249 77

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Net risks written-----	\$2,558,241 00
Net premiums received-----	41,417 58
Net losses paid-----	40,471 68

**UNITED STATES BRANCH OF THE
NORTH CHINA INSURANCE COMPANY,
OF SHANGHAI, CHINA.**

Year ending December 31, 1913.

(Authorized in New York, November, 1912. Commenced
business in California in 1913.)

BALFOUR, GUTHRIE & Co., Agents in California at 350 California st., San Francisco.

CAPITAL.

Capital stock paid in cash, deposit-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$229,564 14

INCOME.

Gross premiums -----	\$36,723 56	
Deduct: Reinsurance premiums, marine and inland, \$275.97; return premiums, marine and inland, \$715.74 -----	991 71	
Total premiums (other than perpetuals)-----		\$35,731 85
Interest on bonds and dividends on stocks-----	\$9,365 82	
Interest from other sources, deposits-----	137 92	
Total interest and rents -----		9,503 74
Remittances from home office-----		38,486 08
Increase in book value of ledger assets-----		1,030 00
Total income -----		\$84,751 67
Total -----		\$314,315 81

DISBURSEMENTS.

Gross amount paid for losses-----	\$33,097 12	
Deduct amount received for salvage, marine and in- land -----	463 86	
Net amount paid for losses-----		\$32,633 26
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		50 00
Advertising, printing and stationery-----		116 25
Postage, telegrams, telephone and express-----		105 92
Legal expenses -----		115 38
Underwriters' boards and tariff associations-----		100 00
State taxes on premiums -----		360 09
Insurance department licenses and fees-----		372 33
All other licenses, fees and taxes-----		218 68
Other disbursements -----		15,343 97
Total disbursements -----		\$54,671 63
Balance -----		\$259,644 18

LEDGER ASSETS.

Book value of bonds and stocks-----	\$250,000 00
Cash in office-----	2,410 68
Agents' balances, representing business written subsequent to Octo- ber 1, last -----	6,051 53
Agents' balances, representing business written prior to October 1, last -----	1,181 97
Total ledger assets-----	\$259,644 18

Total ledger assets-----		\$259,644 18
Non-Ledger Assets.		
Interest due and accrued on bonds-----		3,541 66
Gross assets -----		\$263,185 84
Deduct Assets Not Admitted.		
Agents' balances, representing business written prior to October 1, last -----	\$1,181 97	
Cash in office (San Francisco) not in company's name -----	2,410 68	
Total -----		3,592 65
Total admitted assets -----		\$259,593 19

LIABILITIES.

Losses in process of adjustment, or in suspense-----		\$7,400 00
Unearned premiums at 50 per cent on inland navigation risks -----	\$6,669 43	
Unearned premiums at 100 per cent on marine risks--	1,710 65	
Total unearned premiums as computed above-----		8,380 08
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		601 63
Contingent commissions or other charges due or accrued-----		516 69
Total liabilities, except capital stock-----		\$16,898 43
Cash capital -----	\$200,000 00	
Surplus over all liabilities-----	42,694 76	
Surplus to policyholders -----		242,694 76
Total -----		\$259,593 19

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$297,787 00	\$7,754 18
Written during the year-----	5,407,238 00	36,723 56
Totals -----	\$5,705,025 00	\$44,477 74
Expired and terminated-----	5,313,189 00	29,428 23
Net amount in force-----	\$391,836 00	\$15,049 51

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$146,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$5,194,515 00
Less -----	158,619 00
Net risks written-----	\$5,035,896 00
Gross premiums received-----	\$34,737 35
Less -----	504 13
Net premiums received -----	\$34,233 22
Net losses paid -----	32,105 90
Net losses incurred -----	13,696 00

**UNITED STATES BRANCH OF THE
OCEAN MARINE INSURANCE COMPANY, LTD.,
OF LONDON, ENGLAND.**

Year ending December 31, 1913.

(Incorporated 1888. Commenced business in California in 1890.)

ALEXANDER H. CAMPBELL, President.

W. T. RUSSELL ROSS, Secretary.

GEORGE A. NEWHALL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash, statutory deposit-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$405,159 09

INCOME.

Gross premiums -----	\$367,238 11	
Deduct: Reinsurance premiums, marine and inland, \$138,336.40; return premiums, marine and inland, \$19,475.28 -----	157,811 68	
Total premiums (other than perpetuals)-----		\$209,426 43
Interest on bonds and dividends on stocks-----	\$11,408 11	
Interest from other sources-----	331 22	
Total interest and rents-----		11,739 33
Received from home office-----		109,350 99
Increase in book value of ledger assets-----		247 88
Total income -----		\$330,764 63
Total-----		\$735,923 72

DISBURSEMENTS.

Gross amount paid for losses-----	\$279,609 19	
Deduct amount received for salvage, marine and in- land, \$19,498.23; reinsurance, marine and inland, \$60,785.06 -----	80,283 29	
Net amount paid for losses-----		\$199,325 90
Expenses of adjustment, settlement of losses-----		1,242 46
Commissions or brokerage-----		32,183 62
Allowance to local agencies for miscellaneous agency expenses-----		100 69
Rents, including company's occupancy of its own buildings-----		225 00
Advertising, printing and stationery-----		339 43
Postage, telegrams, telephone and express-----		277 68
Legal expenses -----		38 04
Underwriters' boards and tariff associations-----		724 67
Inspections and surveys-----		192 76
State taxes on premiums-----		8,703 06
Insurance department licenses and fees-----		569 20
All other licenses, fees and taxes-----		784 31
Auditing accounts -----		307 90
Policy stamps, difference in exchange and commissions on recov- eries on reinsurance placed abroad-----		844 35
Miscellaneous expenses -----		320 79
Remitted to home office-----		142,611 01
Agents' balances charged off-----		1,514 78
Decrease in book value of ledger assets-----		2,810 00
Total disbursements -----		\$393,115 65
Balance-----		\$342,808 07

LEDGER ASSETS.

Book value of bonds and stocks-----	\$304,502 50
Deposits in trust companies and banks on interest-----	8,893 26
Agents' balances, representing business written subsequent to October 1, last-----	28,475 32
Agents' balances, representing business written prior to October 1, last-----	936 99
Total ledger assets-----	\$342,808 07

Non-Ledger Assets.

Interest due and accrued on bonds-----	3,360 00
Due from other companies for reinsurance on losses already paid---	227 68
Gross assets-----	\$346,395 75

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$936 99
Book value, bonds, \$304,502.50; market value, bonds, \$296,930.00-----	7,572 50
Total-----	8,509 49
Total admitted assets-----	\$337,886 26

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$41,745 06
Deduct reinsurance-----	4,501 00
Net amount of unpaid losses-----	\$37,244 06
Unearned premiums at 50 per cent on inland navigation risks-----	\$27,457 81
Unearned premiums at 100 per cent on marine risks---	13,767 26
Total unearned premiums as computed above-----	\$41,225 07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	250 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	9,200 00
Total liabilities, except capital stock-----	\$87,919 13
Cash capital-----	\$200,000 00
Surplus over all liabilities-----	\$49,967 13
Surplus to policyholders-----	249,967 13
Total-----	\$337,886 26

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$6,847,544 00	\$83,150 42
Written during the year-----	147,327,927 00	367,238 11
Totals-----	\$154,175,471 00	\$450,388 53
Expired and terminated-----	148,783,837 00	376,850 83
In force at end of the year-----	\$5,391,634 00	\$73,537 70
Deduct amount reinsured-----	243,449 00	4,854 82
Net amount in force-----	\$5,148,185 00	\$68,682 88

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$7,672,010 00
Less-----	1,312,532 00
Net risks written-----	\$6,359,478 00
Gross premiums received-----	\$25,421 80
Less-----	2,904 03
Net premiums received-----	\$22,517 77
Net losses paid-----	17,812 31
Net losses incurred-----	17,812 31

**UNITED STATES BRANCH OF THE
RELIANCE MARINE INSURANCE COMPANY, LTD.,
OF LIVERPOOL, ENGLAND.**

Year ending December 31, 1913.

(Organized February 11, 1881. Commenced business in California in 1890.)

G. B. CROW, President.

F. R. EDWARDS, Secretary.

HENRY LUND & Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash, statutory deposit-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$405,830 88

INCOME.

Gross premiums -----	\$323,615 62	
Deduct: Reinsurance premiums, marine and inland, \$132,285.25; return premiums, marine and inland, \$16,767.42 -----	149,052 67	
Total premiums (other than perpetuals)-----		\$174,562 95
Interest on bonds and dividends on stocks-----	\$12,185 00	
Interest from other sources-----	7 09	
Total interest and rents-----		12,192 09
Received from home office-----		147,239 97
Increase in book value of ledger assets-----		119 88
Total income -----		\$334,114 89
Total-----		\$739,945 77

DISBURSEMENTS.

Gross amount paid for losses-----	\$251,533 23	
Deduct amount received for salvage, marine and in- land, \$22,484.47; reinsurance, marine and inland, \$39,939.28 -----	62,421 75	
Net amount paid for losses-----		\$189,111 48
Expenses of adjustment, settlement of losses-----		1,291 64
Commissions or brokerage-----		31,470 78
Allowance to local agencies for miscellaneous agency expenses-----		109 38
Advertising, printing and stationery-----		205 44
Postage, telegrams, telephone and express-----		317 23
Legal expenses -----		37 21
Underwriters' boards and tariff associations-----		955 63
Inspections and surveys-----		199 57
State taxes on premiums-----		8,026 18
Insurance department licenses and fees-----		791 74
All other licenses, fees and taxes-----		538 69
Other disbursements -----		1,138 98
Remitted to home office-----		125,819 72
Agents' balances charged off-----		1,514 78
Decrease in book value of ledger assets-----		708 87
Total disbursements -----		\$362,237 32
Balance-----		\$377,708 45

LEDGER ASSETS.

Book value of bonds and stocks-----	\$351,004 15
Deposits in trust companies and banks not on interest-----	2,049 83
Deposits in trust companies and banks on interest-----	532 16
Agents' balances, representing business written subsequent to October 1, last-----	23,235 69
Agents' balances, representing business written prior to October 1, last-----	886 62
Total ledger assets-----	\$377,708 45

Non-Ledger Assets.

Interest due and accrued on bonds-----	2,603 75
Due from other companies for reinsurance on losses already paid--	78 00
Gross assets-----	\$380,390 20

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$886 62	
Book value of bonds over market value-----	34,614 15	35,500 77
Total admitted assets-----		\$344,889 43

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$33,414 06	
Deduct reinsurance-----	929 00	
Net amount of unpaid losses-----		\$32,485 06
Unearned premiums at 50 per cent on inland navigation risks-----	\$24,403 31	
Unearned premiums at 100 per cent on marine risks-----	8,777 05	
Total unearned premiums as computed above-----		33,180 36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		250 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		8,038 70
Total liabilities, except capital stock-----		\$73,954 12
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	70,935 31	
Surplus to policyholders-----		270,935 31
Total-----		\$344,889 43

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$6,218,578 00	\$48,938 86
Written during the year-----	104,683,385 00	323,615 62
Totals-----	\$110,901,963 00	\$372,554 48
Expired and terminated-----	105,284,766 00	304,867 20
In force at end of the year-----	\$5,617,197 00	\$67,687 28
Deduct amount reinsured-----	809,518 00	10,103 61
Net amount in force-----	\$4,807,679 00	\$57,583 67

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Net risks written-----	\$551,070 00
Net premiums received-----	6,492 78
Net losses paid-----	291 41

**UNITED STATES BRANCH OF THE
SEA INSURANCE COMPANY, LTD., OF LIVERPOOL, ENGLAND.
New York, N. Y.**

Year ending December 31, 1913.

(Incorporated 1875. Commenced business in California in 1876.)

CHUBB & SONS, General Agents.

MEYER WILSON & Co., Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$300,000 00	
Amount of ledger asests December 31 of previous year-----		\$1,626,903 16

INCOME.

Gross premiums -----	\$3,756,753 47	
Deduct reinsurance premiums, marine and inland----	3,343,935 63	
Total premiums (other than perpetuials) -----		\$412,817 84
Interest on bonds and dividends on stocks-----	\$32,630 00	
Interest from other sources-----	1,383 17	
Total interest and rents-----		34,013 17
Received from home office-----		214,362 66
Total income -----		\$661,193 67
Total-----		\$2,288,096 83

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,221,129 12	
Deduct amount received for salvage, marine and inland, \$107,713.08; reinsurance, marine and inland, \$718,088.03 -----	825,801 11	
Net amount paid for losses-----		\$395,328 01
Expenses of adjustment, settlement of losses-----	7,245 46	
Commissions or brokerage-----	308,994 20	
Salaries and expenses of special and general agents-----	587 03	
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	500 00	
Advertising, printing and stationery-----	2,080 04	
Postage, telegrams, telephone and express-----	4,130 31	
Legal expenses -----	327 70	
Underwriters' boards and tariff associations-----	371 01	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	3 85	
Inspections and surveys-----	3,099 44	
State taxes on premiums-----	25,768 87	
Insurance department licenses and fees-----	1,101 47	
All other licenses, fees and taxes-----	4,710 55	
Remitted to home office-----	355,550 68	
Tracings -----	2,187 71	
Subscriptions to paper-----	148 09	
Bank exchange -----	31 64	
Agents' balances charged off-----	1,691 90	
Total disbursements -----		\$1,113,858 01
Balance-----		\$1,174,238 82

LEDGER ASSETS.

Book value of bonds and stocks-----	\$859,220 00
Cash in office-----	2,985 73
Deposits in trust companies and banks on interest-----	119,593 16
Agents' balances, representing business written subsequent to October 1, last-----	159,268 11
Agents' balances, representing business written prior to October 1, last-----	30,356 88
Bills receivable, taken for marine and inland risks-----	5,800 67
Total ledger assets-----	\$1,174,238 82

Non-Ledger Assets.

Interest due and accrued on bonds-----	7,878 94
Due from reinsurers for losses (see list)-----	205,472 86
Gross assets-----	\$387,590 62

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$30,356 88
Bills receivable, past due, taken for marine, inland and fire risks-----	5,800 67
Book value of ledger assets over market value-----	55,680 00
Total-----	91,837 55
Total admitted assets-----	\$1,295,753 07

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$127,184 22
Losses in process of adjustment, or in suspense-----	955,995 00
Total claims for losses-----	\$1,083,179 22
Deduct reinsurance-----	627,773 00
Net amount of unpaid losses-----	\$455,406 22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks-----	\$74,451 68
Unearned premiums: Hulls, \$80,693.75, at 50 per cent, \$40,346.88; time, \$7,405.83 at 50 per cent, \$3,702.91; trips, \$80,920.67 at 100 per cent, \$80,920.67-----	124,970 46
Total unearned premiums as computed above-----	199,422 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	28,000 00
Contingent commissions or other charges due or accrued-----	17,010 00
Reinsurance and return premiums due other companies-----	196,751 69
Total liabilities, except capital stock-----	\$897,590 05
Cash capital-----	\$300,000 00
Surplus over all liabilities-----	98,163 02
Surplus to policyholders-----	398,163 02
Total-----	\$1,295,753 07

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$129,204,548 00	\$594,354 35
Written during the year-----	847,717,663 00	3,756,753 47
Totals-----	\$977,012,211 00	\$4,351,107 82
Expired and terminated-----	868,353,335 00	3,672,726 42
In force at end of the year-----	\$108,658,876 00	\$678,381 40
Deduct amount reinsured-----	59,666,509 00	360,457 79
Net amount in force-----	\$48,992,367 00	\$317,923 61

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$10,089,205 00
Less -----	450,311 00
Net risks written-----	<u>\$9,638,894 00</u>
Gross premiums received-----	\$56,887 72
Less -----	6,287 21
Net premiums received-----	<u>\$50,600 51</u>
Net losses paid-----	52,918 38
Net losses incurred-----	<u>53,037 25</u>

**UNITED STATES BRANCH OF THE
STANDARD MARINE INSURANCE COMPANY, LTD.,
OF LIVERPOOL, ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated December 6, 1871. Commenced business January 1, 1872.)

W. J. ROBERTS, United States Manager.

J. D. SPRECKELS BROS. & Co. Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,476,441 71

INCOME.

Gross premiums -----	\$2,500,492 39	
Deduct: Reinsurance premiums, marine and inland, \$1,465,867.80; return premiums, marine and inland, \$192,834.47 -----	1,658,702 36	
Total premiums (other than perpetuals)-----		\$841,790 03
Interest on bonds and dividends on stocks-----	\$27,904 12	
Interest from other sources-----	836 69	
Total interest and rents-----		28,740 81
Remittances from home office-----		617,865 36
Total income -----		<u>\$1,488,396 20</u>
Total -----		<u>\$2,964,837 91</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,595,233 67	
Deduct amount received for salvage, marine and in- land, \$208,542.74; reinsurance, marine and inland, \$638,040.32 -----	846,583 06	
Net amount paid for losses-----		\$748,650 61
Expenses of adjustment, settlement of losses-----		12,150 00
Commissions or brokerage -----		128,683 87
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		38,564 72
Rents, including company's occupancy of its own buildings-----		3,536 44
Advertising, printing and stationery -----		6,248 11
Postage, telegrams, telephone and express-----		2,971 42
Legal expenses -----		<u>384 60</u>

Amount brought forward.....	\$979,383 16
Furniture and fixtures.....	726 89
Underwriters' boards and tariff associations.....	449 00
State taxes on premiums.....	29,070 30
Insurance department licenses and fees.....	1,571 76
Federal corporation tax.....	1,054 81
Other taxes.....	2,221 72
Traveling expenses.....	1,452 85
Miscellaneous expenses.....	3,461 67
Remittances to home office.....	910,067 40
Agents' balances charged off.....	4,670 76
Decrease in book value of ledger assets.....	24,636 00
Total disbursements.....	<u>\$1,920,573 02</u>
Balance.....	\$1,044,264 89

LEDGER ASSETS.

Book value of bonds and stocks.....	\$645,990 00
Cash in office.....	75 00
Deposits in trust companies and banks not on interest.....	37,196 50
Deposits in trust companies and banks on interest.....	265,912 60
Agents' balances, representing business written subsequent to October 1, last.....	94,584 68
Agents' balances, representing business written prior to October 1, last.....	506 11
Total ledger assets.....	<u>\$1,044,264 89</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	8,021 03
Due from reinsuring companies on losses paid.....	66,754 86
Gross assets.....	<u>\$1,119,040 78</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last.....	\$506 11
Book value of ledger assets over market value.....	4,831 00
Total.....	<u>5,337 11</u>
Total admitted assets.....	<u>\$1,113,703 67</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$220,634 28
Deduct reinsurance.....	82,259 21
Net amount of unpaid losses.....	<u>\$138,375 07</u>
Unearned premiums at 100 per cent on marine risks.....	204,745 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....	1,303 68
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....	33,000 00
Contingent commissions or other charges due or accrued.....	3,974 10
Total liabilities, except capital stock.....	<u>\$381,397 89</u>
Deposit capital.....	\$200,000 00
Surplus over all liabilities.....	532,305 78
Surplus to policyholders.....	<u>732,305 78</u>
Total.....	<u>\$1,113,703 67</u>

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$51,264,595 00	\$355,554 42
Written during the year-----	389,963,887 00	2,500,492 39
Totals -----	\$441,228,482 00	\$2,856,046 81
Expired and terminated-----	390,365,771 00	2,495,383 96
In force at end of the year-----	\$50,862,711 00	\$360,662 85
Deduct amount reinsured-----	20,174,786 00	155,917 81
Net amount in force-----	\$30,687,925 00	\$204,745 04

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Net risks written-----	\$18,000,421 00
Gross premiums received-----	\$123,663 90
Less -----	47,780 91
Net premiums received-----	\$75,882 99
Net losses paid-----	74,556 20
Net losses incurred-----	5,628 26

SUBSCRIBERS AT UNITED STATES "LLOYDS."

New York, N. Y.

Year ending December 31, 1913.

(Organized in November, 1872. Commenced business in California in December, 1872.)

M. C. HARRISON, Attorney in California at San Francisco.

CAPITAL.

Original deposit paid in cash-----	\$100,000 00
Amount of ledger assets December 31 of previous year-----	\$1,713,321 86

INCOME.

Gross premiums -----	\$2,976,255 66
Deduct: Reinsurance premiums, marine and inland, \$1,375,573.09; return premiums, marine and inland, \$284,009.95 -----	1,659,583 04
Total premiums (other than perpetuals)-----	\$1,316,672 62
Interest on bonds and dividends on stocks-----	\$37,066 81
Interest from other sources-----	4,763 48
Total interest and rents-----	41,830 29
Total income -----	\$1,358,502 91
Total -----	\$3,071,824 77

DISBURSEMENTS.

Gross amount paid for losses-----	\$2,090,669 49
Deduct amount received for salvage, marine and in- land, \$125,509.19; reinsurance, marine and inland, \$842,462.46 -----	967,971 65
Net amount paid for losses-----	\$1,122,697 84
Expenses of adjustment, settlement of losses-----	25,257 44
Commissions or brokerage-----	376,204 88
Allowance to local agencies for miscellaneous agency expenses-----	12,828 54

Amount brought forward-----	\$1,536,989 16
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----	118,873 77
Rents, including company's occupancy of its own buildings-----	11,239 00
Advertising, printing and stationery-----	15,714 69
Postage, telegrams, telephone and express-----	4,852 96
Legal expenses-----	2,821 63
Furniture and fixtures-----	317 00
Underwriters' boards and tariff associations-----	2,308 72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----	161 89
Inspections and surveys-----	4,881 48
State taxes on premiums-----	30,034 04
Insurance department licenses and fees-----	4,039 18
Miscellaneous office expense, exchange-----	15,095 20
Dividends to subscribers-----	25,000 00
Loss on sale or maturity of ledger assets-----	625 00
Decrease in book value of ledger assets-----	28,225 00
Total disbursements-----	\$1,801,178 26
Balance-----	\$1,270,646 51

LEDGER ASSETS.

Book value of bonds and stocks-----	\$785,000 00
Cash in office-----	2,100 47
Deposits in trust companies and banks not on interest-----	41,644 72
Deposits in trust companies and banks on interest-----	231,161 90
Agents' balances, representing business written subsequent to October 1, last-----	151,158 40
Agents' balances, representing business written prior to October 1, last-----	38,520 52
Cash with Morgan, Grenfell & Co. on interest-----	20,942 35
Cash with Broderick, Leitch & Kendall, not on interest-----	118 15
Total ledger assets-----	\$1,270,646 51

Non-Ledger Assets.

Interest due and accrued on bonds-----	10,045 83
--	-----------

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	38,520 52
Total admitted assets-----	\$1,242,171 82

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$578,700 00
Losses resisted-----	8,785 00
Total claims for losses-----	\$587,485 00
Deduct reinsurance-----	261,112 46
Net amount of unpaid losses-----	\$326,372 54
Unearned premiums at 50 per cent on inland navigation risks, \$33,568.42-----	\$16,784 19
Unearned premiums at 50 per cent on inland navigation risks, \$320,238.14, pro rata-----	160,427 87
Unearned premiums at 100 per cent on marine risks-----	30,293 92
Unearned premiums at 50 per cent on marine risks-----	202,270 87
Total unearned premiums, as computed above-----	409,776 85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	20,000 00
Total-----	\$757,149 39
Original deposit-----	\$100,000 00
Surplus over all liabilities-----	385,022 43
Surplus to policyholders-----	485,022 43
Total-----	\$1,242,171 82

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
In force December 31, 1912-----	\$3,500 00	\$41 25
Expired and terminated-----	3,500 00	41 25
	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$71,877,881 00	\$1,486,524 74
Written during the year-----	527,245,648 00	2,976,255 66
Totals -----	\$599,123,529 00	\$4,462,780 40
Expired and terminated-----	523,498,795 00	3,257,958 06
In force at end of the year-----	\$65,624,734 00	\$1,204,822 34
Deduct amount reinsured-----	27,313,387 00	416,179 99
Net amount in force-----	38,311,347 00	788,642 35

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$11,689,768 00
Less -----	471,430 00
Net risks written-----	\$11,218,338 00
Gross premiums received-----	\$109,337 26
Less -----	18,987 28
Net premiums received-----	\$90,349 98
Net losses paid-----	46,870 09
Net losses incurred-----	38,740 81

**UNITED STATES BRANCH OF THE
SWITZERLAND GENERAL INSURANCE COMPANY, LTD.,
OF ZURICH, SWITZERLAND.**

Year ending December 31, 1913.

(Incorporated October, 1869. Commenced business in California in 1874.)

LOUIS ROSENTHAL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$225,000 00
Amount of ledger assets December 31 of previous year-----	\$492,284 16

INCOME.

Gross premiums -----	\$457,944 42
Deduct: Reinsurance premiums, marine and inland, \$33,040.01; return premiums, marine and inland, \$16,199.78 -----	49,239 79
Total premiums (other than perpetuals)-----	\$408,704 63
Interest on bonds and dividends on stocks-----	15,625 00
Received from home office-----	24,830 77
Received from other sources-----	619 27
Agents' balances previously charged off-----	46,388 76
Total income -----	\$496,168 43
Total-----	\$988,452 59

DISBURSEMENTS.

Gross amount paid for losses-----	\$319,067 11
Deduct amount received for salvage, marine and inland, \$32,111.94; reinsurance, marine and inland, \$29,483.97 -----	61,595 91
Net amount paid for losses-----	\$257,471 20
Expenses of adjustment, settlement of losses-----	3,190 00
Commissions or brokerage-----	76,086 21
Allowance to local agencies for miscellaneous agency expenses-----	4,347 95
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	8,880 00
Rents, including company's occupancy of its own buildings-----	1,500 00
Advertising, printing and stationery-----	600 22
Postage, telegrams, telephone and express-----	177 10
State taxes on premiums-----	8,072 44
Insurance department licenses and fees-----	42 00
Other disbursements -----	1,963 14
Remitted to home office-----	136,502 21
Total disbursements -----	\$498,832 47
Balance-----	\$489,620 12

LEDGER ASSETS.

Book value of bonds and stocks-----	\$421,178 85
Deposits in trust companies and banks not on interest-----	18,157 95
Agents' balances, representing business written subsequent to October 1, last-----	45,799 77
Agents' balances, representing business written prior to October 1, last -----	369 80
Bills receivable, taken for marine and inland risks-----	3,507 75
Total ledger assets-----	\$489,620 12

Non-Ledger Assets.

Interest due and accrued on bonds-----	3,758 32
Reinsurance due from other companies on losses paid-----	3,482 78
Gross assets -----	\$496,861 22

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$369 80
Book value of ledger assets over market value-----	17,934 85
Total -----	18,304 65
Total admitted assets-----	\$478,556 57

LIABILITIES.

Losses in process of adjustment, or in suspense-----	\$78,609 00
Deduct reinsurance -----	2,970 00
Net amount of unpaid losses-----	\$75 639 00
Unearned premiums at 50 per cent on time risks-----	\$33,760 98
Unearned premiums at 100 per cent on marine risks -----	10,999 43
Total unearned premiums as computed above-----	44,760 41
State tax -----	3,280 96
Brokerage, commission and reinsurance premiums due and unpaid--	10,703 71
Total liabilities, except capital stock-----	\$134,384 08
Cash capital -----	\$225,000 00
Surplus over all liabilities-----	119,172 49
Surplus to policyholders-----	344,172 49
Total-----	\$478,556 57

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$4,365,528 00	\$104,330 08
Written during the year-----	120,021,288 00	457,944 42
Totals -----	\$124,386,816 00	\$562,274 50
Expired and terminated-----	122,196,639 00	473,651 55
In force at end of the year-----	\$2,190,177 00	\$88,622 95
Deduct amount reinsured-----	201,400 00	10,101 55
Net amount in force-----	\$1,988,777 00	\$78,521 40

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$35,316,587 00
Less -----	3,181,890 00
Net risks written-----	\$32,134,697 00
Gross premiums received-----	\$220,469 85
Less -----	40,063 72
Net premiums received-----	\$180,406 13
Net losses paid-----	140,394 39
Net losses incurred-----	127,638 53

**UNITED STATES BRANCH OF THE
THAMES AND MERSEY MARINE INSURANCE COMPANY,
LTD., OF LIVERPOOL, ENGLAND.**

Year ending December 31, 1913.

(Incorporated June, 1860. Commenced business in California in 1876.)

A. G. DENT, Manager.

G. E. MARTINDALE, Secretary.

LOUIS ROSENTHAL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$936,612 53

INCOME.

Gross premiums -----	\$1,494,262 54
Deduct: Reinsurance premiums, marine and inland, \$779,359.71; return premiums, marine and inland, \$108,485.19 -----	887,844 90
Total premiums (other than perpetuals)-----	\$606,417 64
Interest on bonds and dividends on stocks-----	\$24,190 00
Interest from other sources-----	123 08
Total interest and rents-----	24,313 08
Received from and for account of home office-----	445,615 68
Income tax withheld-----	68 33
Agents' balances previously charged off-----	8 24
Total income -----	\$1,076,422 97
Total-----	\$2,013,035 50

DISBURSEMENTS.

Gross amount paid for losses-----	\$968,389 03
Deduct amount received for salvage, marine and inland, \$44,554.39; reinsurance, marine and inland, \$426,393.79 -----	470,948 18
Net amount paid for losses-----	\$497,440 85
Expenses of adjustment, settlement of losses-----	1,143 78
Commissions or brokerage-----	88,484 47
Allowance to local agencies for miscellaneous agency expenses-----	839 72
Salaries and expenses of special and general agents-----	2,797 76
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----	27,917 61
Rents, including company's occupancy of its own buildings-----	3,553 17
Advertising, printing and stationery-----	5,025 31
Postage, telegrams, telephone and express-----	1,323 13
Legal expenses -----	167 79
Furniture and fixtures-----	528 45
Underwriters' boards and tariff associations-----	714 78
Inspections and surveys-----	556 40
State taxes on premiums-----	23,881 54
Insurance department licenses and fees-----	3,422 15
Federal corporation tax-----	1,654 73
Miscellaneous expenses -----	1,486 88
Remitted to and paid for account of home office-----	507,806 85
Total disbursements -----	<u>\$1,168,745 37</u>
Balance-----	\$844,290 13

LEDGER ASSETS.

Book value of bonds and stocks-----	\$662,333 50
Cash in office-----	23 36
Deposits in trust companies and banks not on interest-----	13,891 09
Agents' balances, representing business written subsequent to October 1, last-----	157,137 15
Agents' balances, representing business written prior to October 1, last -----	10,905 03
Total ledger assets-----	<u>\$844,290 13</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	3,318 75
Gross assets -----	<u>\$847,608 88</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$10,605 03
Bills receivable, past due, taken for marine, inland and fire risks-----	300 00
Book value of ledger assets over market value-----	94,083 50
Total -----	<u>104,988 53</u>
Total admitted assets-----	<u>\$742,620 35</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$2,138 64
Losses in process of adjustment, or in suspense-----	316,006 00
Total claims for losses-----	\$318,144 64
Deduct reinsurance -----	<u>102,055 00</u>
Net amount of unpaid losses-----	\$216,089 64
Unearned premiums at 50 per cent on time risks-----	\$65,837 42
Unearned premiums at 100 per cent on marine risks-----	54,858 40
Total unearned premiums as computed above-----	120,695 82
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	2,000 00

Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		\$20,500 00
Due and to become due for borrowed money-----		13,500 00
Income tax withheld-----		68 33
Total liabilities, except capital stock-----		\$372,853 79
Cash capital-----	\$200,000 00	
Surplus over all liabilities-----	169,766 56	
Surplus to policyholders-----		369,766 56
Total-----		\$742,620 35

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$19,809,080 00	\$264,545 66
Written during the year-----	201,040,146 00	1,494,262 54
Totals-----	\$220,849,226 00	\$1,758,808 20
Expired and terminated-----	201,137,046 00	1,468,444 53
In force at end of the year-----	\$19,712,180 00	\$290,363 67
Deduct amount reinsured-----	7,796,960 00	103,830 44
Net amount in force-----	\$11,915,220 00	\$186,533 23

BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$11,210,836 00
Less-----	5,156,337 00
Net risks written-----	\$6,054,499 00
Gross premiums received-----	\$105,598 35
Less-----	46,824 49
Net premiums received-----	\$58,773 86
Net losses paid-----	78,500 30
Net losses incurred-----	85,080 30

**UNITED STATES BRANCH OF THE
UNION MARINE INSURANCE COMPANY, LTD.,
OF LIVERPOOL, ENGLAND.**

San Francisco, Cal., Pacific Coast Branch.

Year ending December 31, 1913.

(Incorporated 1863. Commenced business in California in 1874.)

W. IRVING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$895,258 52

INCOME.

Gross premiums-----	\$2,112,832 47
Deduct amount received for salvage, marine and inland, \$72,687.28; reinsurance, marine and inland, \$194,381.67-----	1,332,046 65
Total premiums (other than perpetuals)-----	\$780,785 82

Amount brought forward-----		\$1,676,044 34
Interest on bonds and dividends on stocks-----	\$21,311 39	
Interest from other sources-----	1,408 57	
Total interest and rents-----		22,719 96
Receipts from home office-----		34,384 52
Total income -----		<u>\$837,890 30</u>
Total-----		<u>\$1,733,148 82</u>

DISBURSEMENTS.

Gross amount paid for losses-----	\$1,305,913 41	
Deduct amount received for salvage, marine and inland, \$72,687.28; reinsurance, marine and inland, \$664,829.23 -----	737,516 51	
Net amount paid for losses-----		\$568,396 90
Expenses of adjustment, settlement of losses-----		8,753 56
Commissions or brokerage-----		196,252 86
Allowance to local agencies for miscellaneous agency expenses-----		5,688 32
Salaries and expenses of special and general agents-----		7,471 21
Salaries, fees and other charges of officers, directors, trustees, agents and employees -----		16,748 27
Rents, including company's occupancy of its own buildings-----		725 00
Advertising, printing and stationery-----		9,740 56
Postage, telegrams, telephone and express-----		2,907 90
Legal expenses -----		357 78
Underwriters' boards and tariff associations-----		2,923 40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses-----		108 78
Inspections and surveys-----		831 53
State taxes on premiums-----		25,400 61
Insurance department licenses and fees-----		5,475 66
Remittance to home office-----		121,412 68
Agents' balances charged off-----		579 28
Total disbursements -----		<u>\$973,774 30</u>
Balance-----		<u>\$759,374 52</u>

LEDGER ASSETS.

Book value of bonds and stocks-----	\$572,184 47
Cash in office-----	264 43
Deposits in trust companies and banks on interest-----	14,112 54
Agents' balances, representing business written subsequent to Octo- ber 1, last-----	154,607 86
Agents' balances, representing business written prior to October 1, last -----	12,323 25
Bills receivable, taken for marine and inland risks-----	5,436 62
Cash deposit with treasurer of Massachusetts-----	445 35
Total ledger assets-----	<u>\$759,374 52</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	5,980 00
Gross assets -----	<u>\$765,354 52</u>

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last-----	\$12,323 25
Book value of ledger assets over market value-----	40,639 47
Total -----	<u>52,862 72</u>
Total admitted assets-----	<u>\$712,391 80</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$259,233 68	
Losses resisted	11,087 16	
Total claims for losses.....	\$270,320 84	
Deduct reinsurance	141,838 90	
Net amount of unpaid losses.....		\$128,481 94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks.....	\$39 33	
Unearned premiums at 50 per cent on inland navigation risks	171,669 25	
Unearned premiums at 100 per cent on marine risks....	21,323 89	
Total unearned premiums, as computed above.....		193,032 47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued...		500 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....		25,000 00
Contingent commissions or other charges due or accrued.....		2,492 12
Total liabilities, except capital stock.....		\$319,506 53
Cash capital	\$200,000 00	
Surplus over all liabilities.....	162,885 27	
Surplus to policyholders.....		362,885 27
Total.....		\$712,391 80

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912.....	\$37,704,319 00	\$701,931 39
Written during the year.....	431,685,366 00	2,112,832 47
Totals	\$469,389,685 00	\$2,814,763 86
Expired and terminated.....	433,783,803 00	2,090,358 91
In force at end of the year.....	\$35,605,882 00	\$724,404 95
Deduct amount reinsured.....	15,998,995 00	359,541 83
Net amount in force.....	\$19,606,887 00	\$364,863 12

Recapitulation of Fire Risks in Force and Premiums Thereon.

	Risks.	Premiums.
More than three years to run.....	\$17,975 00	\$200 73

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance...	\$30,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written.....	\$9,648,536 00
Less	919,063 00
Net risks written.....	\$8,729,473 00
Gross premiums received.....	\$100,908 74
Less	10,995 86
Net premiums received.....	\$89,912 88
Net losses paid.....	103,861 27
Net losses incurred.....	116,480 56

**UNITED STATES BRANCH OF
THE YANG-TSZE INSURANCE ASSOCIATION, LTD.,
OF SHANGHAI, CHINA.**

Year ending December 31, 1913.

(Incorporated in 1889. Commenced business in California January, 1908.)

BALFOUR, GUTHRIE & Co., Agents in California at San Francisco.

CAPITAL.

Statutory deposit	\$200,000 00	
Amount of ledger assets December 31 of previous year		\$542,854 34

INCOME.

Gross premiums	\$318,498 58	
Deduct: Reinsurance premiums, marine and inland, \$116,401.36; return premiums, marine and inland, \$9,926.08	126,327 44	
Total premiums (other than perpetuals)		\$192,171 14
Interest on bonds and dividends on stocks	\$12,675 00	
Interest from other sources	2,737 58	
Total interest and rents		15,412 58
Remittance from home office		27,303 29
Amount advanced by San Francisco agents		993 70
Profit and loss (balancing accounts)		59 31
Increase in book value of ledger assets		229 36
Total income		\$236,169 38
Total		\$779,023 72

DISBURSEMENTS.

Gross amount paid for losses	\$354,847 84	
Deduct amount received for salvage, marine and in- land, \$5,751.71; reinsurance, marine and inland, \$148,416.57	154,168 28	
Net amount paid for losses		\$200,679 56
Commissions or brokerage		51,434 99
Salaries, fees and other charges of officers, directors, trustees, agents and employees		14,273 70
Rents, including company's occupancy of its own buildings		445 00
Advertising, printing and stationery		957 25
Postage, telegrams, telephone and express		426 15
Legal expenses		50 00
Furniture and fixtures		188 25
Underwriters' boards and tariff associations		174 35
Inspections and surveys		2 00
State taxes on premiums		5,800 45
Insurance department licenses and fees		107 00
All other licenses, fees and taxes		220 02
Auditors' fees, traveling expenses, subscriptions, etc.		429 01
Remittance to home office		72,836 81
Amount remitted London office		1,924 53
Amount due San Francisco agents December 31, 1912		1,984 89
Agents' balances charged off		442 21
Decrease in book value of ledger assets		224 38
Total disbursements		\$352,600 55
Balance		\$426,423 17

LEDGER ASSETS.

Book value of bonds and stocks	\$308,064 37
Deposits in trust companies and banks not on interest	8,370 40
Deposits in trust companies and banks on interest	66,488 57
Agents' balances, representing business written subsequent to October 1, last	28,857 43
Agents' balances, representing business written prior to October 1, last	3,907 44
Bills receivable, taken for marine and inland risks	253 00
Cash in hands of Liverpool correspondents	9 53
Amount due from former agents at Seattle	10,472 43
Total ledger assets	\$426,423 17

Non-Ledger Assets.

Interest due and accrued on bonds	\$3,018 74
Interest due and accrued on deposits	340 08
Total	3,582 82
Due from companies on reinsurance paid losses	3,134 22
Gross assets	\$432,916 21

Deduct Assets Not Admitted.

Agents' balances, representing business written prior to October 1, last	\$3,907 44
Bills receivable, past due, taken for marine, inland and fire risks	253 00
Bonds	12,164 37
Amount due from former agents at Seattle	10,472 43
Total	26,797 24
Total admitted assets	\$406,118 97

LIABILITIES.

Losses adjusted and unpaid, due and not due	\$5,454 26
Losses in process of adjustment, or in suspense	63,854 17
Losses resisted	10,446 00
Total claims for losses	\$79,754 43
Deduct reinsurance	6,020 33
Net amount of unpaid losses	\$73,734 10
Unearned premiums at 50 per cent on inland navigation risks	\$41,967 93
Unearned premiums at 100 per cent on marine risks	9,453 42
Total unearned premiums as computed above	\$51,421 35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	122 50
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	5,500 00
Reinsurance and return premiums due other companies	120 00
All other liabilities, viz: Amount due London agents, \$2,098.59; amount due San Francisco agents, \$993.70	3,092 29
Total liabilities, except capital stock	\$133,990 24
Cash capital, statutory deposit	\$200,000 00
Surplus over all liabilities	72,128 73
Surplus to policyholders	272,128 73
Total	\$406,118 97

RISKS AND PREMIUMS.

	Marine and Inland risks.	Premiums.
In force December 31, 1912-----	\$5,358,498 00	\$115,413 99
Written during the year-----	64,879,539 00	318,498 58
Totals -----	\$70,238,037 00	\$433,912 57
Expired and terminated-----	66,631,991 00	320,812 14
In force at end of the year-----	\$3,606,046 00	\$113,100 43
Deduct amount reinsured-----	536,410 00	19,711 15
Net amount in force-----	\$3,069,636 00	\$93,389 28

GENERAL INTERROGATORIES.

Largest amount written on any one risk, not deducting reinsurance	\$229,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Marine and Inland.
Gross risks written-----	\$17,944,698 60
Less -----	5,396,291 00
Net risks written-----	\$12,548,407 00
Gross premiums received-----	\$102,475 43
Less -----	24,578 05
Net premiums received-----	\$77,897 38
Net losses paid-----	73,030 41
Net losses incurred-----	31,890 78

COUNTY FIRE MUTUAL INSURANCE COMPANIES

Abstracts compiled from the Annual Statements showing the financial condition on December 31, 1913.

COUNTY FIRE MUTUAL INSURANCE COMPANIES.

BUTTE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Chico, California.

President, L. B. GUILL, Chico.

Secretary, G. M. GRAY, Chico.

Date of organization, February 15, 1912.

Amount of ledger assets December 31, 1912----- \$21 90

INCOME.

Amount of cash received with applications for insurance during the year-----	\$318 42	
Amount of cash received from assessments levied-----	1,179 64	
Total income -----		\$1,498 06
Sum of both amounts-----		\$1,519 96

EXPENDITURES.

Amount paid for losses during the year-----	\$1,300 00	
Amount paid agents during the year-----	82 09	
Amount paid secretary during the year-----	28 00	
All other expenditures-----	66 94	
Total expenditures -----		\$1,477 03
Balance-----		\$42 93

ASSETS.

Amount of cash on hand-----	\$42 93	
Safe -----	50 00	
Blank policies, applications, etc.-----	90 00	
Total assets -----		\$182 93

LIABILITIES.

Amount of losses reported and unpaid-----	\$100 00	
L. B. Guill, president-----	3 60	
James Alexander, treasurer-----	7 40	
G. M. Gray, secretary-----	7 00	
G. M. Gray, agent-----	5 37	
G. M. Gray, money advanced, expense-----	12 88	
Total liabilities -----		\$136 25

RISKS.

Amount of property at risk December 31 of the previous year-----	\$93,834 00
Amount of risks canceled, withdrawn or terminated during the year-----	10,525 00
Amount of risks added during the year-----	35,265 00
Net amount of risks in force December 31, 1913-----	118,574 00
Largest amount of insurance carried on any one risk-----	1,000 00

FARMERS' MUTUAL FIRE INSURANCE COMPANY.**Fort Bragg, Mendocino County, California.**

President, ALEX PYHALUATO, Fort Bragg. Secretary, THOMAS ELLISON, Mendocino.

Date of organization, September 14, 1912.

INCOME.

Amount of cash received with applications for insurance during the year 1913	\$481 10
--	----------

EXPENDITURES.

Amount paid agents during the year.....	\$76 00
Amount paid secretary during the year.....	59 40
All other expenditures.....	231 70
Total expenditures	\$367 10
Balance	\$114 00

ASSETS.

Amount of cash on hand.....	\$114 00
Office fixtures	4 80
Total assets	\$118 80

RISKS.

Amount of risks added during the year 1913.....	\$52,716 00
Net amount of risks in force December 31, 1913.....	52,716 00
Largest amount of insurance carried on any one risk.....	4,100 00

**FARMERS' MUTUAL FIRE INSURANCE COMPANY
OF YOLO COUNTY.****Woodland, California.**

President, E. S. FARNHAM, Woodland. Secretary, J. D. MUSGROVE, Woodland.

Date of organization June 8, 1907. Date of last annual meeting January 12, 1914.

Amount of ledger assets December 31, 1913.....	\$8,995 51
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INCOME.

Amount of cash received with applications for insurance during the year.....	\$5,070 86
Amount of cash received from all other sources.....	333 26
Total income	\$5,404 12
Sum of both amounts.....	\$14,399 63

EXPENDITURES.

Amount paid for losses during the year.....	\$1,357 37
Amount paid agents during the year.....	37 42
Amount paid secretary during the year.....	1,200 00
Return premiums	50 17
All other expenditures.....	627 84
Total expenditures	\$3,272 80
Balance.....	\$11,126 83

ASSETS.

Amount of cash on hand in bank-----	\$9,700 49	
Cash in safe, not deposited-----	43 90	
Outstanding accounts (premiums)-----	1,314 47	
Total assets -----		\$11,058 86

RISKS.

Amount of property at risk December 31 of the previous year-----	\$1,053,279 43	
Amount of risks cancelled, withdrawn or terminated during the year-----	6,125 00	
Amount of risks added during the year-----	188,603 50	
Net amount of risks in force December 31, 1913-----	1,235,757 93	
Largest amount of insurance carried on any one risk-----	4,500 00	

FARMERS' MUTUAL PROTECTIVE FIRE INSURANCE COMPANY.

Stockton, San Joaquin County, California.

President, B. A. GOODWIN, Ripon. Secretary, C. C. HOUSE, Stockton.

Date of organization April 20, 1913.

Amount of ledger assets December 31, 1912-----	\$3,514 11
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INCOME.

Amount of cash received with applications for insurance during the year-----	\$6,805 46	
Amount of cash received from all other sources-----	141 16	
Total income -----		\$6,946 62
Sum of both amounts-----		\$10,460 73

EXPENDITURES.

Amount paid for losses during the year-----	\$6,291 20	
Amount paid directors during the year-----	28 00	
Amount paid agents during the year-----	1,393 34	
Amount paid secretary during the year-----	900 00	
Return premiums -----	73 50	
All other expenditures-----	1,557 14	
Total expenditures -----		\$10,243 18
Balance-----		\$217 55

ASSETS.

Amount of cash on hand-----	\$217 55	
Furniture and fixtures-----	555 00	
Uncollected net premiums (less than thirty days old)-----	281 14	
Total assets -----		\$1,053 69

RISKS.

Amount of property at risk December 31 of the previous year-----	\$1,461,663 00	
Amount of risks canceled, withdrawn or terminated during the year-----	434,557 00	
Amount of risks added during the year-----	694,638 00	
Net amount of risks in force December 31, 1913-----	1,721,744 00	
Largest amount of insurance carried on any one risk-----	4,500 00	

FARMERS' MUTUAL FIRE INSURANCE COMPANY.**Turlock, Stanislaus County, California.**

President, M. BOTHUN, Turlock.

Secretary, G. R. LARSON, Turlock.

Date of organization, April 14, 1906.

Amount of ledger assets December 31, 1912-----	\$717 71
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INCOME.

Amount of cash received with applications for insurance during the year-----	\$2,032 64
Amount of cash received from assessments levied-----	2,403 34
Total income -----	\$4,435 98
Sum of both amounts -----	\$5,153 69

EXPENDITURES.

Amount paid for losses during the year-----	\$2,137 65
Amount paid directors during the year-----	94 00
Amount paid agents during the year-----	736 00
Amount paid secretary during the year-----	250 00
All other expenditures -----	360 28
Total expenditures -----	\$3,577 93
Balance -----	\$1,575 76

ASSETS.

Amount of cash on hand-----	\$1,575 76
Safe -----	50 00
Books and stationery-----	35 00
Total assets -----	\$1,660 76

RISKS.

Amount of property at risk December 31 of the previous year-----	\$1,199,593 00
Amount of risks canceled, withdrawn or terminated during the year--	39,027 00
Amount of risks added during the year-----	523,939 00
Net amount of risks in force December 31, 1913-----	1,684,505 00
Largest amount of insurance carried on any one risk-----	3,000 00

HILMAR MUTUAL FIRE INSURANCE COMPANY.**Hilmar Colony, Merced County, California.**

President, J. P. SNYGG, Hilmar Colony. Secretary, A. A. ANDERSON, Hilmar Colony.

Date of organization March 16, 1906.

Amount of ledger assets December 31, 1912-----	\$593 58
--	----------

INCOME.

Amount of cash received with applications for insurance during the year-----	\$522 19
Amount of cash received from assessments levied-----	733 86
Amount of cash received from all other sources-----	30 05
Total income -----	\$1,286 10
Sum of both amounts -----	\$1,879 68

EXPENDITURES.

Amount paid for losses during the year-----	\$995 00	
Amount paid directors during the year-----	40 00	
Amount paid agents during the year-----	149 00	
Amount paid secretary during the year-----	154 00	
Return premiums -----	16 88	
All other expenditures-----	129 30	
Total expenditures -----		\$1,484 18
Balance-----		\$395 50

ASSETS.

Amount of cash on hand-----	\$395 50	
Iron fireproof safe-----	85 00	
Books, stationery, etc.-----	25 00	
Total assets -----		\$505 50

RISKS.

Amount of property at risk December 31 of the previous year-----	\$381,364 00
Amount of risks canceled, withdrawn or terminated during the year	71,081 00
Amount of risks added during the year-----	130,699 00
Net amount of risks in force December 31, 1913-----	440,982 00
Largest amount of insurance carried on any one risk-----	4,500 00

HUMBOLDT COUNTY FIRE INSURANCE ASSOCIATION.

Ferndale, California.

President, E. C. DAMON, Ferndale. Secretary, A. W. BLACKBURN, Ferndale.

Date of organization, September 16, 1898.

Amount of ledger assets December 31, 1912-----	\$4,197 37
--	------------

INCOME.

Amount of cash received with applications for insurance during the year -----	\$1,818 28	
Amount of cash received from all other sources-----	73 52	
Total income -----		\$1,891 80
Sum of both amounts -----		\$6,089 17

EXPENDITURES.

Amount paid for losses during the year-----	\$2,825 00	
Amount paid directors during the year-----	126 00	
Amount paid agents during the year-----	348 30	
Amount paid secretary during the year-----	149 50	
Return premiums -----	23 52	
All other expenditures -----	88 40	
Total expenditures -----		\$3,560 72
Balance -----		\$2,528 45

ASSETS.

Amount of cash on hand-----	\$728 45	
Loans, drawing interest -----	1,300 00	
Money on deposit in savings bank-----	500 00	
Total assets -----		\$2,528 45

RISKS.

Amount of property at risk December 31 of the previous year-----	\$968,261 75
Amount of risks canceled, withdrawn or terminated during the year-----	180,943 25
Amount of risks added during the year-----	266,534 50
Net amount of risks in force December 31, 1913-----	1,053,853 25
Largest amount of insurance carried on any one risk-----	4,500 00

LAKE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Lakeport, California.

President, L. SAILOR, Lakeport.

Secretary, D. E. WHITE, Lakeport.

Date of organization September 8, 1906.

Amount of ledger assets December 31, 1912-----	\$263 43
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INCOME.

Amount of cash received with applications for insurance during the year -----	\$185 99
Sum of both amounts-----	\$449 42

EXPENDITURES.

Amount paid directors during the year-----	\$27 00
Amount paid secretary during the year-----	54 48
Return premiums -----	7 60
All other expenditures-----	108 04
Total expenditures -----	\$197 12
Balance-----	\$252 30

ASSETS.

Amount of cash on hand-----	\$252 30
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RISKS.

Amount of property at risk December 31 of the previous year-----	\$178,884 00
Amount of risks canceled, withdrawn or terminated during the year-----	42,440 00
Amount of risks added during the year-----	34,423 00
Net amount of risks in force December 31, 1913-----	170,867 00
Largest amount of insurance carried on any one risk-----	4,500 00

LOS ANGELES COUNTY MUTUAL FIRE ASSOCIATION.

Los Angeles, California.

President, A. T. CURRIER, Walnut.

Secretary, G. F. CROMER, Los Angeles.

Date of organization, September 19, 1899.

Amount of ledger assets December 31, 1912-----	\$10,064 88
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INCOME.

Amount of cash received with applications for insur- ance during the year -----	\$18,003 04
Amount of cash received from all other sources-----	400 05
Total income -----	18,403 09
Sum of both amounts -----	\$28,467 97

Amount brought forward-----		\$28,467 97
EXPENDITURES.		
Amount paid for losses during the year-----	\$9,058 10	
Amount paid directors during the year-----	14 70	
Amount paid agents during the year-----	1,287 59	
Amount paid clerks during the year-----	1,120 00	
Amount paid secretary during the year-----	2,100 00	
Return premiums -----	539 59	
All other expenditures -----	958 72	
Total expenditures -----		15,078 70
Balance -----		\$13,389 27
ASSETS.		
Amount of cash on hand-----	\$2,654 59	
In German American Savings Bank-----	10,734 68	
Uncollected premiums -----	85 20	
Total assets -----		\$13,474 47
RISKS.		
Amount of property at risk December 31st of the previous year--	\$6,979,748 00	
Amount of risks canceled, withdrawn or terminated during the year--	1,296,796 00	
Amount of risks added during the year-----	2,053,979 00	
Net amount of risks in force December 31, 1913-----	\$7,736,923 00	
Largest amount of insurance carried on any one risk-----	4,500 00	

NAPA COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Napa, California

President, J. J. Fox, Napa.

Secretary, L. E. JOHNSTON, Napa.

Date of organization January 5, 1909.

Amount of ledger assets December 31, 1912-----		\$2,371 49
INCOME.		
Amount of cash received with applications for insurance during the year-----	\$1,674 99	
Amount of cash received from all other sources-----	26 35	
Total income -----		\$1,701 34
Sum of both amounts-----		\$4,072 83
EXPENDITURES.		
Amount paid for losses during the year-----	\$2,105 00	
Amount paid agents during the year-----	185 75	
Amount paid secretary during the year-----	140 00	
Return premiums -----	10 10	
All other expenditures-----	104 71	
Total expenditures -----		\$2,545 56
Balance-----		\$1,527 27
ASSETS.		
Amount of cash on hand-----		\$1,527 27
RISKS.		
Amount of property at risk December 31 of the previous year-----	\$309,993 00	
Amount of risks canceled, withdrawn or terminated during the year-----	150,893 00	
Amount of risks added during the year-----	260,213 00	
Net amount of risks in force December 31, 1913-----	419,313 00	
Largest amount of insurance carried on any one risk-----	5,500 00	

ORANGE COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Santa Ana, California.

President, T. H. SMITH, Santa Ana. Secretary, EDWARD CHAFFEE, Garden Grove.

Date of organization June 30, 1898.

Amount of ledger assets December 31, 1912----- \$1,446 94

INCOME.

Amount of cash received with applications for insurance during the year-----	\$4,284 45	
Amount of cash received from all other sources-----	39 95	
 Total income -----		\$4,324 40
Sum of both amounts-----		\$5,771 34

EXPENDITURES.

Amount paid for losses during the year-----	\$1,350 57	
Amount paid directors during the year-----	266 80	
Amount paid agents during the year-----	1,658 15	
Amount paid secretary during the year-----	891 85	
Return premiums -----	15 85	
All other expenditures-----	506 26	
 Total expenditures -----		\$4,689 48
Balance-----		\$1,081 86

ASSETS.

Amount of cash on hand-----	\$1,081 86	
Two safes -----	150 00	
One typewriter -----	100 00	
One desk and office chairs-----	43 00	
 Total assets -----		\$1,374 86

RISKS.

Amount of property at risk December 31 of the previous year-----	\$4,207,110 00
Amount of risks canceled, withdrawn or terminated during the year-----	603,907 00
Amount of risks added during the year-----	812,215 00
Net amount of risks in force December 31, 1913-----	\$5,019,325 00
Largest amount of insurance carried on any one risk-----	4,500 00

PATRONS' MUTUAL FIRE ASSOCIATION OF TULARE COUNTY.

Tulare, California.

President, J. W. MCPHERSON, Orosi. Secretary, CHAS. A. HENRY, Tulare.

Date of organization May 27, 1907.

Amount of ledger assets December 31, 1912----- \$84 42

INCOME.

Amount of cash received with applications for insurance during the year -----		\$1,081 99
Sum of both amounts-----		\$1,166 41

EXPENDITURES.

Amount paid for losses during the year-----	\$30 00	
Amount paid directors during the year-----	10 00	
Amount paid agents during the year-----	330 00	
Amount paid secretary during the year-----	300 00	
Return premiums -----	21 15	
All other expenditures-----	276 06	
Total expenditures -----		\$967 21
Balance-----		\$199 20

ASSETS.

Amount of cash on hand-----	\$199 20	
Safe, books, stationery, etc.-----	190 00	
Stamped envelopes -----	10 00	
Total assets -----		\$399 20

RISKS.

Amount of property at risk December 31 of the previous year-----	\$490,394 00
Amount of risks canceled, withdrawn or terminated during the year-----	108,777 00
Amount of risks added during the year-----	171,347 00
Net amount of risks in force December 31, 1913-----	552,964 00
Largest amount of insurance carried on any one risk-----	3,500 00

SAN BERNARDINO COUNTY MUTUAL FIRE INSURANCE COMPANY.

Ontario, California.

President, P. E. WALLINE, Ontario. Secretary, JOHN N. HUEHN, Upland.

Date of organization, August 4, 1899.

Amount of ledger assets December 31, 1912-----	\$940 03
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INCOME.

Amount of cash received with applications for insurance during the year -----	\$5,849 65	
Amount of cash received from assessments levied-----	8,958 90	
Amount of cash received from all other sources-----	5 00	
Total income -----		\$14,813 55
Sum of both amounts -----		\$15,753 58

EXPENDITURES.

Amount paid for losses during the year-----	\$10,220 35	
Amount paid directors during the year-----	208 80	
Amount paid agents during the year-----	1,499 25	
Amount paid secretary during the year-----	600 00	
Return premiums -----	127 05	
All other expenditures -----	1,067 61	
Total expenditures -----		\$13,723 06
Balance -----		\$2,030 52

ASSETS.

Amount of cash on hand-----	\$2,030 52	
Blank books and forms-----	200 00	
Office furniture -----	150 00	
Total assets -----		\$2,380 52

LIABILITIES.

Total liabilities -----	\$125 30
-------------------------	----------

RISKS.

Amount of property at risk December 31 of the previous year-----	\$45,562 16
Amount of risks cancelled, withdrawn or terminated during the year	8,029 64
Amount of risks added during the year -----	3,043 70
Net amount of risks in force December 31, 1913-----	48,605 86
Largest amount of insurance carried on any one risk-----	4,500 00

SACRAMENTO COUNTY PATRONS AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Sacramento, California.

President, GEO. W. HACK, Sacramento. Secretary, JOSEPH HOLMES, Sacramento.

Date of organization March 24, 1902.

Amount of ledger assets December 31, 1912-----	\$2,056 07
--	------------

INCOME.

Amount of cash received with applications for insurance during the year-----	\$2,704 89
Amount of cash received from assessments levied-----	1,567 13
Amount of cash received from all other sources-----	47 36
Total income -----	\$4,319 38
Sum of both amounts-----	\$6,375 45

EXPENDITURES.

Amount paid for losses during the year-----	\$5,025 00
Amount paid directors during the year-----	60 00
Amount paid agents during the year-----	392 00
Amount paid secretary during the year-----	392 00
Return premiums -----	17 25
All other expenditures-----	176 98
Total expenditures -----	\$6,063 23
Balance-----	\$312 22

ASSETS.

Amount of cash on hand-----	\$312 22
-----------------------------	----------

RISKS.

Amount of property at risk December 31 of the previous year-----	\$981,475 00
Amount of risks canceled, withdrawn or terminated during the year	228,806 00
Amount of risks added during the year-----	303,768 00
Net amount of risks in force December 31, 1913-----	1,056,437 00
Largest amount of insurance carried on any one risk-----	4,500 00

SANTA BARBARA COUNTY FARMERS' MUTUAL FIRE ASSOCIATION.

Santa Barbara, California.

President, SOLON SMITH, Carpinteria. Secretary, C. B. HUSTED, Santa Barbara.

Date of organization April 12, 1902.

Amount of ledger assets December 31, 1912----- \$1,476 05

INCOME.

Amount of cash received with applications for insurance during the
year ----- \$3,178 17

Sum of both amounts----- \$4,654 22

EXPENDITURES.

Amount paid for losses during the year----- \$1,715 65
Amount paid directors during the year----- 33 00
Amount paid agents during the year----- 814 19
Amount paid secretary during the year----- 300 00
Return premiums, \$131.86; reinsurance, \$195.49----- 327 35
All other expenditures----- 226 53

Total expenditures ----- \$3,416 72

Balance----- \$1,237 50

ASSETS.

Amount of cash on hand----- \$1,237 50

RISKS.

Amount of property at risk December 31 of the previous year----- \$699,382 00
Amount of risks canceled, withdrawn or terminated during the year 160,250 00
Amount of risks added during the year----- 362,379 00
Net amount of risks in force December 31, 1913----- 901,561 00
Largest amount of insurance carried on any one risk----- 1,200 00

SANTA CLARA COUNTY FIRE INSURANCE COMPANY.

San Jose, California.

President, E. T. PETTIT, Cupertino. Secretary ELLA A. TAYLOR, San Jose.

Date of organization, June 27, 1900.

Amount of ledger assets December 31, 1912----- \$5,118 74

INCOME.

Amount of cash received with applications for insur-
ance during the year----- \$3,371 24
Amount of cash received from annual assessment levied 314 35
Amount of cash received from all other sources----- 107 98

Total income ----- \$3,793 57

Sum of both amounts ----- \$8,912 31

Amount brought forward----- \$8,912 31

EXPENDITURES.

Amount paid for losses during the year----- \$4,527 90
 Amount paid directors during the year----- 153 40
 Amount paid agents during the year----- 145 00
 Amount paid secretary during the year----- 720 00
 Return premiums ----- 79 25
 All other expenditures ----- 328 18

Total expenditures ----- 5,953 73

Balance ----- \$2,958 58

ASSETS.

Amount of cash on hand----- \$2,958 58

RISKS.

Amount of property at risk December 31 of the previous year----- \$1,737,361 00
 Amount of risks canceled, withdrawn or terminated during the year----- 127,340 00
 Amount of risks added during the year----- 242,041 00
 Net amount of risks in force December 31, 1913----- 1,852,062 00
 Largest amount of insurance carried on any one risk----- 4,500 00

SAN DIEGO COUNTY MUTUAL FIRE INSURANCE COMPANY.

San Diego, California.

President, H. CULBERTSON, El Cajon. Secretary, D. C. HIGBEE, San Diego.

Date of organization September 21, 1912. Date of last annual meeting January 12, 1914.

Amount of ledger assets December 31, 1912----- \$233 67

INCOME.

Amount of cash received with applications for insurance during the year, including fees, etc.----- \$385 98
 Amount of cash received from all other sources----- 5 13

Total income ----- \$391 11

Sum of both amounts----- \$624 78

EXPENDITURES.

Amount paid secretary during the year----- \$126 22
 All other expenditures----- 81 85

Total expenditures ----- \$208 07

Balance ----- \$416 71

ASSETS.

Amount of cash on hand----- \$416 71
 Safe ----- 50 00
 Blank applications, policies, etc.----- 50 00

Total assets ----- \$516 71

LIABILITIES.

Amount of losses reported and unpaid----- \$400 00
 A part of one month's pay to secretary----- 63 00

Total liabilities ----- \$463 00

RISKS.

Amount of property at risk December 31 of the previous year-----	\$57,395 00
Amount of risks added during the year-----	36,285 00
Net amount of risks in force December 31, 1913-----	93,680 00
Largest amount of insurance carried on any one risk (this is one policy made up of more than one risk)-----	2,850 00

**SCANDINAVIAN MUTUAL PROTECTIVE FIRE INSURANCE
ASSOCIATION OF FRESNO COUNTY.**

Kingsburg, California.

President, CHRIS JORGENSEN, Fresno. Secretary, NICHOLAS G. NELSON, Fresno.

Date of organization, July 27, 1899.

Amount of ledger assets December 31, 1912-----	\$10,261 62
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INCOME.

Amount of cash received with applications for insurance during the year -----	\$8,207 38
Amount of cash received from assessments levied-----	517 23
Amount of cash received from all other sources-----	241 14
Total income -----	\$8,965 75
Sum of both amounts -----	\$19,227 37

EXPENDITURES.

Amount paid for losses during the year-----	\$9,618 80
Amount paid directors during the year-----	191 00
Amount paid agents during the year-----	2,816 95
Amount paid secretary during the year-----	1,650 00
Amount paid president-----	600 00
Return premiums -----	1 83
All other expenditures -----	1,157 65
Total expenditures -----	\$16,036 29
Balance -----	\$3,191 14

ASSETS.

Amount of cash on hand-----	\$3,191 14
Safes and office fixtures -----	397 00
Stamped envelopes on hand-----	94 86
Total assets -----	\$3,683 00

RISKS.

Amount of property at risk December 31 of the previous year-----	\$4,654,964 00
Amount of risks canceled, withdrawn or terminated during the year-----	860,449 00
Amount of risks added during the year-----	1,415,563 00
Net amount of risks in force December 31, 1913-----	5,210,078 00
Largest amount of insurance carried on any one risk-----	4,500 00

SONOMA COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

Santa Rosa, California.

President, G. N. SANBORN, Sebastopol. Secretary, JOHN M. GIVEN, Forestville.

Date of organization January 26, 1898.

Amount of ledger assets December 31, 1912----- \$16,315 91

INCOME.

Amount of cash received with applications for insurance during the year-----	\$8,026 38	
Amount of cash received from all other sources-----	603 38	
Total income -----		\$8,629 76
Sum of both amounts-----		\$24,945 67

EXPENDITURES.

Amount paid for losses during the year-----	\$10,011 45	
Amount paid directors during the year-----	134 50	
Amount paid agents during the year-----	1,182 00	
Amount paid secretary during the year-----	788 00	
Return premiums -----	59 30	
All other expenditures-----	689 71	
Total expenditures -----		\$12,864 96
Balance-----		\$12,080 71

ASSETS.

Amount of cash on hand-----	\$12,080 71	
Office furniture and fixtures-----	210 00	
Total assets -----		\$12,290 71

RISKS.

Amount of property at risk December 31 of the previous year-----	\$3,074,229 00
Amount of risks canceled, withdrawn or terminated during the year-----	919,102 00
Amount of risks added during the year-----	1,216,484 00
Net amount of risks in force December 31, 1913-----	3,367,161 00
Largest amount of insurance carried on any one risk-----	4,500 00

VENTURA COUNTY MUTUAL FIRE INSURANCE COMPANY.

Ventura, California.

President, NATHAN W. BLANCHARD, Santa Paula.

Secretary, J. F. MCINTYRE, Ventura.

Date of organization, April 4, 1898.

Amount of ledger assets December 31, 1912----- \$16,014 44

INCOME.

Amount of cash received with applications for insurance during the year -----	\$10,389 94	
Amount of cash received from all other sources ----	547 58	
Total income -----		\$10,937 52
Sum of both amounts -----		\$26,951 96

EXPENDITURES.

Amount paid for losses during the year-----	\$3,335 00	
Amount paid agents during the year-----	1,527 48	
Amount paid secretary during the year-----	1,200 00	
Return premiums -----	359 52	
All other expenditures -----	792 72	
Total expenditures -----		\$7,214 72
Balance -----		\$19,737 24

ASSETS.

Amount of cash on hand-----	\$19,737 24	
Office furniture and supplies-----	500 00	
Premiums due and unpaid -----	653 66	
Total assets -----		\$20,890 90

RISKS.

Amount of property at risk December 31 of the previous year-----	\$1,820,773 00
Amount of risks canceled, withdrawn or terminated during the year-----	626,730 00
Amount of risks added during the year-----	1,085,828 00
Net amount of risks in force December 31, 1913-----	2,279,871 00
Largest amount of insurance carried on any one risk-----	4,500 00

WEST SIDE MUTUAL FIRE INSURANCE COMPANY OF PATTERSON.

Patterson, Stanislaus County, California.

President, O. S. LOKKA, Patterson.

Secretary, J. A. CRAIG, Patterson.

Date of organization June 13, 1913. Date of last annual meeting January 12, 1914.

Amount of ledger assets December 31, 1913-----	\$135 30
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INCOME.

Amount of cash received with applications for insurance during the year -----	\$256 53
Sum of both amounts-----	\$391 83

EXPENDITURES.

Amount paid directors during the year-----	\$28 00	
Amount paid agents during the year-----	50 00	
Amount paid secretary during the year-----	20 00	
All other expenditures -----	56 45	
Total expenditures -----		\$154 45
Balance-----		\$237 38

ASSETS.

Amount of cash on hand-----	\$237 38
-----------------------------	----------

RISKS.

Amount of property at risk December 31 of the previous year-----	\$55,873 00
Amount of risks added during the year-----	49,108 00
Net amount of risks in force December 31, 1913-----	104,981 00
Largest amount of insurance carried on any one risk-----	3,000 00

LIFE INSURANCE COMPANIES (ORDINARY)

Abstracts Compiled from the Annual Statements Showing the
Financial Condition on December 31, 1914.

LIFE INSURANCE COMPANIES (ORDINARY).

ÆTNA LIFE INSURANCE COMPANY.

Hartford, Connecticut.

Year ending December 31, 1913.

(Incorporated June, 1820. Commenced Business in California in 1867.)

MORGAN G. BULKELEY, President.

C. E. GILBERT, Secretary

E. H. LESTOCK GREGORY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$2,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$96,545,684 34

INCOME.

First year's premiums on original policies, less reinsurance-----	\$1,434,278 27	
Surrender value to pay first year's premiums-----	42,323 80	
Dividends applied to purchase paid-up additions and annuities-----	11,585 00	
Surrender values applied to purchase paid-up insurance and annuities-----	269,019 75	
Consideration for original annuities involving life contingencies-----	82,121 60	
Consideration for supplementary contracts involving life contingencies-----	21,304 00	
Total new premiums-----	\$1,860,632 42	
Renewal premiums less reinsurance---\$9,500,850 66		
Dividends applied to pay renewal premiums-----	599,590 87	
Surrender values applied to pay renewal premiums-----	13,689 74	
Renewal premiums for deferred annuities-----	3,735 51	
Total renewal premiums-----	10,117,866 78	
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	46,379 00	
Total premium income-----		\$12,024,878 20
Consideration for supplementary contracts not involving life contingencies-----		82,216 00
Dividends left with company to accumulate at interest-----		195,423 59
Interest on mortgage loans-----	\$2,593,391 95	
Interest on collateral loans-----	55,528 09	
Interest on bonds and dividends on stocks-----	1,808,357 90	
Interest on premium notes, policy loans or liens-----	619,615 90	
Interest on deposits-----	65,442 84	
Discount on claims paid in advance-----	2,644 77	
Rents, including \$35,000.00 for company's occupancy of its own buildings-----	46,784 16	
Total interest and rents-----		5,191,765 61
Investment expense account-----		45,854 76
Profit on sale or maturity of ledger assets-----		278,308 46
Increase in book value of ledger assets-----		1,373,285 64
Total income-----		\$19,191,732 26
Total-----		\$115,737,416 60

DISBURSEMENTS.

Death claims and additions	\$4,053,420 87
Matured endowments and additions	2,579,518 00
Total and permanent disability claims and additional accidental death benefits	985 84
Total death claims and endowments	\$6,633,924 71
Annuities involving life contingencies	45,306 14
Surrender values paid in cash, or applied in liquidation of loans or notes	2,317,412 62
Surrender values applied to pay new and renewal premiums	56,013 54
Surrender values applied to purchase paid-up insurance and annuities	269,019 75
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	705,629 81
Dividends applied to pay renewal premiums	599,590 87
Dividends applied to purchase paid-up additions and annuities	11,585 00
Left with the company to accumulate at interest	195,423 59
(Total paid policyholders, \$10,833,906.03.)	
Expense of investigation and settlement of policy claims, including legal expenses	2,637 11
Supplementary contracts not involving life contingencies	44,321 92
Dividends with interest, held on deposit, surrendered during the year	127,822 49
Interest or dividends to stockholders	200,000 00
Commissions to agents	1,107,447 21
Commuted renewal commissions	7,114 08
Agency supervision and traveling expenses of supervisors	74,038 50
Branch office expenses	153,329 42
Medical examiners' fees and inspection of risks	102,357 03
Salaries and all other compensation of officers and home office employees	413,597 16
Rent	92,196 69
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	154,736 38
Legal expense	5,114 70
Furniture, fixtures and safes	14,444 08
Repairs and expenses (other than taxes) on real estate	25,512 78
Taxes on real estate	15,087 12
State taxes on premiums	139,593 79
Insurance department licenses and fees	9,570 59
All other licenses, fees and taxes	286,973 35
Other disbursements	58,578 49
Agents' balances charged off	1,203 70
Loss on sale or maturity of ledger assets	190,732 70
Decrease in book value of ledger assets	950,281 48
Total disbursements	\$15,010,596 80
Balance	\$100,726,819 80

LEDGER ASSETS.

Book value of real estate	\$557,452 91
Mortgage loans on real estate	53,697,792 47
Loans secured by collaterals (Schedule C)	1,301,479 97
Loans on company's policies assigned as collateral	10,021,184 92
Premium notes on policies in force	114,760 85
Book value of bonds and stocks (Schedule D)	31,732,707 98
Cash in office	8,972 57
Deposits in trust companies and banks not on interest	1,167,053 83
Deposits in trust companies and banks on interest	2,076,917 01
Bills receivable	48,497 29
Total ledger assets	\$100,726,819 80

Amount brought forward----- \$100,726,819 80

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,542,029 07	
Interest due and accrued on bonds-----	402,149 44	
Interest due and accrued on collateral loans-----	25,929 42	
Interest due and accrued on premium notes, loans or liens -----	156,265 40	
Interest due and accrued on other assets-----	1,466 43	
Rents due and accrued on company's property-----	250 00	
Total interest and rents-----		2,128,089 76
Market value of bonds and stocks over book value-----		960,291 60
Due from other companies for losses or claims on policies reinsured (National Life Insurance Company)-----		151 00
Net uncollected and deferred premiums, new business, \$78,319.27 ; renewals, \$1,013,990.10 -----		1,092,309 37
Gross assets -----		\$104,907,661 53

Deduct Assets Not Admitted.

Commuted commissions -----	\$56,100 84	
Loans on personal security-----	662 25	
Premium notes or loans on policies and net premiums in excess of value of their policies-----	224 02	
Total -----		56,987 11
Admitted assets, life business-----		\$104,850,674 42
Admitted assets, health and liability business-----		9,106,323 03
Total admitted assets-----		\$113,956,997 45

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department-----	\$57,123,269 00	
Same for reversionary additions-----	31,469,403 00	
Same for annuities-----	613,730 00	
Total -----	\$89,206,402 00	
Deduct net value of risks reinsured-----	30,845 00	
Total -----	\$89,175,557 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	159,381 00	
Net reserve -----		\$89,334,938 00
Present value of supplementary contracts not involving life contin- gencies -----		483,153 00
Surrender values claimable on policies cancelled-----		8,450 17
Death losses in process of adjustment-----	\$120,852 00	
Death losses reported for which no proofs have been received -----	62,688 00	
Reserve for net death losses incurred but unreported--	100,000 00	
Matured endowments due and unpaid-----	59,433 00	
Death losses and other policy claims resisted-----	90,238 47	
Total and permanent disability benefits and additional accidental death benefits-----	1,080 00	
Annuity claims, involving life contingencies, due and unpaid -----	215 97	
Total policy claims-----		434,507 44
Due and unpaid on supplementary contracts not involving life con- tingencies -----		150 00
Dividends left with the company to accumulate at interest-----		907,238 06
Premiums paid in advance, including surrender values so applied---		35,183 93

Unearned interest and rent paid in advance-----	\$269,256 02
Commissions due agents on premium notes, when paid-----	2,932 92
Commissions to agents due or accrued-----	3,461 45
Cost of collection on uncollected and deferred premiums in excess of loading -----	23,398 64
Salaries, rents, office expenses, bills and accounts due or accrued---	25,717 67
Medical examiners' and legal fees due or accrued-----	11,267 50
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	468,424 60
Dividends or other profits due policyholders-----	101,608 43
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914-----	924,636 00
Dividends declared on or apportioned to deferred dividend policies, payable to policyholders during 1914-----	478,319 09
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----	1,003,270 32
Reserve under renewable term and sub-standard contracts-----	795,702 00
Liabilities, life business-----	\$95,311,615 24
Total liabilities, accident, health and liability business-----	5,619,755 18
Capital stock -----	\$4,000,000 00
Unassigned funds (surplus)-----	9,025,627 03
Total surplus as regards policyholders-----	13,025,627 03
Total liabilities, life, accident, health and other business---	\$113,956,997 45

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$128,401 00
Received during the year on new policies-----	9,438 93
Received during the year on old policies-----	2,640 32
Total -----	\$140,480 25
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$10,338 07
Used in purchase of surrendered policies-----	1,230 85
Used in payment of dividends to policyholders-----	3,954 94
Redeemed by maker in cash-----	10,195 54
Total reduction of premium note account-----	25,719 40
Balance note assets at end of the year-----	\$114,760 85

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS ONLY.

	Number	Amount.
Policies in force December 31, 1912-----	178,891	\$334,926,352 91
Policies issued, revived, changed and increased during the year -----	29,490	52,240,887 65
Totals -----	208,381	\$387,167,240 56
Deduct policies which have ceased to be in force during year:		
By death -----	2,158	\$4,090,092 00
By maturity -----	1,787	2,591,112 00
By expiry -----	11,284	3,312,161 00
By surrender -----	4,641	10,097,987 73
By lapse -----	3,895	10,710,868 00
By decrease -----		829,798 53
Totals -----	23,765	31,632,019 26
Total policies in force at end of year 1913-----	184,616	\$355,535,221 30
Reinsured -----	55	\$613,144 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	7,221	\$15,594,607 97
Policies issued during the year-----	1,603	3,306,779 51
Totals -----	8,823	\$18,901,387 48
Deduct policies ceased to be in force-----	1,235	2,672,766 35
Policies in force December 31, 1913-----	7,589	\$16,228,621 13
Losses and claims unpaid December 31, 1912-----	10	\$9,198 00
Losses and claims incurred during the year-----	104	177,575 00
Totals -----	114	\$186,773 00
Losses and claims settled during the year-----	106	182,503 00
Losses and claims unpaid December 31, 1913-----	8	4,270 00
Premiums received -----		\$480,533 52

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 16.93 per cent of the gross premiums) -----		\$2,048,241 11
Insurance expenses incurred during the year -----		2,472,213 64
Loss from loading-----		\$423,972 53
Interest earned during the year-----		\$5,428,930 42
Investment expenses incurred during the year -----		144,360 09
Net income from investments-----		\$5,284,570 33
Interest required to maintain reserve---		3,052,424 25
Gain from interest-----	\$2,232,146 08	
Expected mortality on net amount at risk -----		\$3,670,414 00
Actual mortality on net amount at risk -----		2,342,973 87
Gain from mortality-----	1,327,440 13	
Expected disbursements to annuitants--	\$35,277 00	
Net actual annuity claims incurred----	35,954 50	
Loss from annuities-----		677 50
Total gain during the year from surrendered and lapsed policies -----	229,379 72	
Dividends paid stockholders-----		200,000 00
Decrease in surplus on dividend account-----		1,287,967 59
Net to loss account-----		1,483 70

Investment Exhibit.

Total gains from real estate-----	38,112 60	
Total losses from real estate-----		2,020 10
Total gains from stocks and bonds-----	1,613,481 50	
Total losses from stocks and bonds-----		2,608,080 91
Total losses from assets not admitted, excepting item 43, page 4-----		16,972 76
Losses from all other sources:		
Tax on stock capital-----		80,096 73
Renewable term surplus applied to maintain reserve-----		281,680 00
Total gains and losses in surplus during the year	\$5,440,560 03	\$4,902,951 82
Surplus December 31, 1912-----	\$7,001,450 97	
Surplus December 31, 1913-----	7,539,059 18	
Increase in surplus-----		537,608 21
Totals-----	\$5,440,560 03	\$5,440,560 03

ÆTNA LIFE INSURANCE COMPANY.
(Accident and Liability Department.)
Hartford, Conn.

Year ending December 31, 1913.

(Incorporated in June, 1820. Commenced business in California about 1867.)

M. G. BULKELEY, President.

C. E. GILBERT, Secretary.

E. H. LESTOCK GREGORY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$4,000,000 00	
Amount of ledger assets December 31 of previous year-----	\$8,746,836 17	
Increase of paid-up capital during the year-----	403,600 00	
Surplus paid in by stockholders-----	201,800 00	
Extended at -----		\$9,352,236 17

INCOME.

Accident—Gross premiums written and renewed during the year, \$2,533,650.88; deduct reinsurance, \$75,322.24; return premiums on policies cancelled, \$61,614.47; premiums on policies not taken, \$421,304.12: Total deductions, \$558,240.83-----		\$1,975,410 05
Health—Gross premiums written and renewed during the year, \$757,613.50; deduct reinsurance, \$17,074.20; return premiums on policies cancelled, \$28,687.66; premiums on policies not taken, \$169,208.29: Total deductions, \$214,970.15-----		542,643 35
Liability—Gross premiums written and renewed during the year, \$5,164,080.21; deduct reinsurance, \$8,007.17; return premiums on policies cancelled, \$439,202.25; premiums on policies not taken, \$568,091.40: Total deductions, \$1,015,300.82-----		4,148,779 39
Workmen's compensation—Gross premiums written and renewed dur- ing the year, \$1,161,029.36; deduct reinsurance, \$40,177.50; return premiums on policies cancelled, \$88,128.85; premiums on policies not taken, \$126,492.20: Total deductions, \$254,798.55-----		906,230 81
Workmen's collective—Gross premiums written and renewed during the year, \$28,742.50; deduct return premiums on policies can- celled, \$2,842.58; premiums on policies not taken, \$4,456.31: Total deductions, \$7,298.89-----		21,443 61
Total net premiums-----		\$7,594,507 21
Interest on mortgage loans, \$129,055.12; collateral loans, \$2,575.14-----	\$131,630 26	
Interest on bonds and dividends on stocks, \$161,975.07; from other sources, \$15,623.72-----	177,598 79	
Rents-----	356 25	
Total interest and rents-----		309,585 30
Surplus account increase paid in-----	\$201,800 00	
Agents' balances previously charged off-----		53 88
Profit on sale or maturity of ledger assets-----		1,200 00
Total income-----		\$7,905,346 39
Sum-----		\$17,257,582 56

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$971,192.39; deduct reinsurance, \$29,026.57	\$942,165 82
Health—Gross amount paid for losses, \$251,820.51; deduct reinsurance, \$9,886.14	241,934 37
Liability—Gross amount paid for losses	2,406,207 66
Workmen's compensation—Gross amount paid for losses	222,170 10
Workmen's collective—Gross amount paid for losses	6,768 01
Total net amount paid policyholders for losses	\$3,819,245 96
Investigation and adjustment of claims	640,341 76
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,949,402 11
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees, including traveling expenses	318,414 78
Salaries, traveling and all other expenses of agents not paid by commission	283,162 20
Medical examiners' fees and salaries	15,788 61
Inspections (other than medical and claim)	210,448 13
Rents	97,235 67
Repairs and expenses (other than taxes) on real estate	37 92
Taxes on real estate	132 00
State taxes on premiums	112,717 93
Insurance department licenses and fees	6,990 46
All other licenses, fees and taxes	67,564 44
Legal expenses	4,495 53
Advertising	86,643 65
Printing and stationery	104,740 10
Postage, telegraph, telephone and express	83,805 31
Furniture and fixtures	55,351 16
Stockholders for interest or dividends	100,000 00
Interest to Aetna warrant holders	132,317 27
Sundry expenses	34,475 66
Investment expense	2,256 35
Surrender value of ten-payment policies	1,799 80
Agents' balances charged off	663 75
Total disbursements	\$8,128,030 55
Balance	\$9,129,552 01

LEDGER ASSETS.

Book value of real estate.....			\$9,618 93
Mortgage loans on real estate, first liens.....			3,141,010 00
Loans secured by pledge of bonds, stocks or other collaterals.....			77,080 00
Book value of bonds and stocks.....			4,106,510 10
Cash in office.....			220 92
Deposits in trust companies and banks not on interest.....			110,904 54
Deposits in trust companies and banks on interest.....			347,523 00
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Accident	\$282,977 25	\$1,832 84	
Health	85,504 13	546 57	
Liability	599,724 31	85,228 28	
Workmen's compensation	208,005 14	33,648 10	
Workmen's collective	2,378 84	149 04	
Totals	\$1,178,589 67	\$121,404 83	1,299,994 50
Bills receivable and suspense accounts.....		\$18,250 24	
Advance traveling expenses and advance commissions.....		18,439 78	
Total			36,690 02

Non-Ledger Assets.

Interest due and accrued on :

Mortgages -----	\$99,654 45	
Bonds -----	37,280 33	
Collateral loans -----	853 74	
Other assets, bank balances -----	1,507 95	
Total -----		139,296 47
Gross assets -----		\$9,268,848 48

Deduct Assets Not Admitted.

Bills receivable and suspense accounts -----	\$18,250 24	
Premiums in course of collection, written prior to October 1, 1913 -----	121,404 83	
Book value of ledger assets over market value -----	4,430 60	
Advance traveling expense and advance commissions -----	18,439 78	
Total -----		162,525 45
Admitted assets, accident, health and liability business -----		\$9,106,323 03
Admitted assets, life business -----		104,850,674 42
*Total admitted assets -----		\$113,956,997 45

LIABILITIES.

Losses and claims :

Accident—Adjusted, \$5,383.03; reported or in process of adjustment, \$85,877.61; incurred but not reported, \$27,923.82; resisted, \$152,343.64: Total, \$271,528.10; deduct reinsurance, \$10,858.00 -----		\$260,670 10
Health—Adjusted, \$2,435.57; reported or in process of adjustment, \$7,270.27; incurred but not reported, \$10,248.67; resisted, \$2,185.00: Total, \$22,139.51; deduct reinsurance, \$3,299.15 -----		18,840 36
Workmen's collective—Reported or in process of adjustment -----		2,190 00
Total net amount unpaid claims, except liability and workmen's compensation -----		\$281,700 46
Special reserve for unpaid liability and workmen's compensation losses -----		2,117,899 82
Estimated expenses of investigation and adjustment of unpaid claims -----	\$8,385 31	
Unearned premiums, semi-monthly basis, on risks running one year or less -----	2,696,500 67	
Unearned premiums, pro rata, on risks running more than one year -----	76,679 36	
Total unearned premiums -----		2,781,565 34
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913, viz: Accident, \$99,042.04; health, \$28,216.36; liability, \$137,936.59; workmen's compensation, \$28,080.69; workmen's collective, \$475.77 -----		293,751 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued -----		12,519 17
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----		111,861 93
Return premiums -----		1,767 60
Reinsurance -----		713 70
Advance premiums (100 per cent) -----		326 33
Investment expense, mortgage loans -----		1,984 77
Capital stock tax -----		90,000 00
Total liabilities, accident, health and liability business -----		\$5,694,090 57
Total liabilities, life business -----		95,311,615 24
Total amount of all liabilities except capital -----		\$101,005,705 81
Capital actually paid up in cash -----	\$4,000,000 00	
Surplus over all liabilities—Accident, health and liability and life business -----	8,951,291 64	
Surplus as regards policyholders -----		12,951,291 64
Total liabilities -----		\$113,956,997 45

*All classes of policies are secured by the entire assets of the company.

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$1,717,496 48	\$480,729 23	\$2,940,959 70
Written or renewed during the year---	2,533,650 88	757,613 50	5,164,080 21
Totals -----	\$4,251,147 36	\$1,238,342 73	\$8,105,039 91
Deduct expirations and cancellations---	2,420,000 17	706,486 06	5,364,664 64
In force at the end of the year----	\$1,831,147 19	\$531,856 67	\$2,740,375 27
Deduct amount reinsured-----	10,412 67	2,437 29	-----
Net in force December 31, 1913----	\$1,820,734 52	\$529,419 38	\$2,740,375 27
		Workmen's Compensation.	Workmen's Collective.
In force December 31, 1912-----		\$280,845 27	\$7,584 91
Written or renewed during the year-----		1,131,029 36	28,742 50
Totals -----		\$1,441,874 63	\$36,327 41
Deduct expirations and cancellations-----		841,891 84	31,160 06
Net in force December 31, 1913-----		\$599,982 79	\$5,167 35

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$108,136 78	\$38,002 58
Health -----	14,283 11	7,171 32
Liability -----	239,417 66	97,721 48
Workmen's compensation -----	7,951 34	3,035 02
Workmen's collective -----	197 60	40 50
Totals -----	\$369,986 49	\$145,970 90

AMERICAN NATIONAL INSURANCE COMPANY.

Galveston, Texas.

Year ending December 31, 1913.

(Incorporated March 16, 1905. Commenced business in California September, 1913.)

W. L. MOODY, JR., President.

L. H. COLLIER, Secretary.

B. D. MALONE, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,782,561 69

INCOME.

First year's premiums on original policies, less rein- surance -----	\$183,951 53	
Dividends applied to purchase paid-up additions and annuities -----	5,481 94	
Surrender values applied to purchase paid-up insur- ance and annuities-----	3,102 35	
Total new premiums-----		\$192,535 82
Renewal premiums, less reinsurance-----	\$1,007,783 86	
Coupons applied to pay renewal premiums-----	348 23	
Surrender values applied to pay renewal premiums---	1,157 25	
Total renewal premiums-----		1,009,289 34
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		4,062 98
Total premium income-----		\$1,205,888 14

Coupons left with company to accumulate at interest.....	\$1,641 30
Ledger assets other than premiums from other companies for assuming their risks.....	23,018 35
Interest on mortgage loans.....	\$90,023 80
Interest on bonds and dividends on stocks.....	5,644 03
Interest on premium notes, policy loans or liens.....	10,323 57
Interest on deposits.....	3,984 99
Rents, including \$2,400.00 for company's occupancy of its own buildings.....	6,504 46
Total interest and rents.....	116,480 85
Agent cash bonds received.....	450 00
Received from other companies (other than ledger assets).....	26,913 84
Profit on sale or maturity of ledger assets (Schedule D), stocks.....	1,958 15
Increase in book value of ledger assets.....	242,485 65
From accident statement.....	621,722 29
Total income.....	\$2,240,558 57
Total.....	\$4,023,120 26

DISBURSEMENTS.

Death claims and additions.....	\$382,266 56
Total and permanent disability claims and additional accidental death benefits.....	100 00
Total death claims and endowments.....	\$382,366 56
Annuities involving life contingencies.....	3,900 00
Premium notes and liens voided by lapse, less \$140.60 restorations..	372 07
Surrender values paid in cash, or applied in liquidation of loans or notes.....	27,203 80
Surrender values applied to pay new and renewal premiums.....	1,157 25
Surrender values applied to purchase paid-up insurance and annuities	3,102 35
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	317 59
Coupons applied to pay renewal premiums.....	348 23
Advisory board and special inspectors' compensation.....	9,072 99
Dividends applied to purchase paid-up additions and annuities.....	5,481 94
Coupons left with the company to accumulate at interest.....	1,641 30
(Total paid policyholders, \$434,964.08.)	
Expense of investigation and settlement of policy claims, including legal expenses.....	2,764 78
Coupons with interest, held on deposit, surrendered during the year	168 88
Interest or dividends to stockholders.....	25,000 00
Commissions to agents.....	261,829 10
Compensation of managers and agents not paid by commissions on new business.....	21,254 46
Agency supervision and traveling expenses of supervisors.....	25,609 20
Branch office expenses.....	159,974 45
Medical examiners' fees and inspection of risks.....	48,705 05
Salaries and all other compensation of officers and home office employees.....	72,989 34
Rent.....	22,249 07
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	34,002 47
Legal expense.....	5,164 66
Furniture, fixtures and safes.....	7,392 86
Repairs and expenses (other than taxes) on real estate.....	4,845 33
Taxes on real estate.....	677 35
State taxes on premiums.....	8,005 47
Insurance department licenses and fees.....	5,219 87
All other licenses, fees and taxes: Municipal in various states, \$2,899.85; federal corporation tax, \$161.14.....	3,060 99
Other disbursements.....	44,398 82
Agents' balances charged off.....	6,916 11
Loss on sale or maturity of ledger assets.....	1,045 00
From accident statement.....	401,655 09
Total disbursements.....	\$1,597,892 43
Balance.....	\$2,425,227 83

LEDGER ASSETS.

Book value of real estate.....	\$778,700 00
Mortgage loans on real estate.....	1,034,670 70
Loans on company's policies assigned as collateral.....	198,693 76
Premium notes on policies in force.....	556 20
Book value of bonds and stocks.....	292,614 91
Cash in office.....	25 00
Deposits in trust companies and banks not on interest.....	90,700 76
Deposits in trust companies and banks on interest.....	146 18
Agents' balances	26,840 33
Printing plant	2,279 99
Total ledger assets.....	\$2,425,227 83

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$58,140 77
Interest due and accrued on bonds.....	3,025 00
Rents due and accrued on company's property.....	1,882 50
Total interest and rents.....	63,048 27
Market value of bonds and stocks over book value.....	11,815 96
Net uncollected and deferred premiums, new business, \$2,285.55; re- newals, \$35,068.56	37,354 11
Industrial policy liens within reserve.....	2,127 18
Premiums actually collected and in transmission to home office De- cember 31, 1913 (less agents' commissions).....	19,562 48
From accident statement.....	12,462 13
Gross assets	\$2,571,597 96

Deduct Assets Not Admitted.

Agents' debit balances.....	\$26,840 33
Premium notes or loans on policies and net premiums in excess of value of their policies.....	2,002 89
Real estate (per Schedule A, Part 1).....	2,000 00
Total	31,043 22
Admitted assets	\$2,540,554 74

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the Texas Insurance De- partment	\$812,635 00
Same for reversionary additions.....	840,276 00
Same for annuities.....	30,967 00
Total	\$1,683,878 00
Deduct net value of risks reinsured.....	3,965 00
Total	\$1,679,913 00
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies.....	5,253 00
Net reserve	\$1,685,166 00
Death losses in process of adjustment.....	\$2,000 00
Death losses reported for which no proofs have been received	9,170 00
Total policy claims.....	11,170 00
Coupons left with the company to accumulate at interest.....	1,641 30
Premiums paid in advance, including surrender values so applied....	2,967 86
Unearned interest and rent paid in advance.....	4,157 46
Salaries, rents, office expenses, bills and accounts due or accrued....	2,867 10
Medical examiners' and legal fees due or accrued.....	1,394 00

Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	\$6,000 00
Dividends or other profits due policyholders, special compensation---	8,372 97
Extra reserve on Cuban business-----	\$1,201 00
Agents' cash bonds-----	625 00
From accident statement-----	19,035 77
Total-----	\$1,744,598 46
Paid-up capital-----	250,000 00
Unassigned funds (surplus)-----	545,956 28
Total liabilities-----	\$2,540,554 74

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$1,352 27
Restored by revival of policies-----	140 60
Total-----	\$1,492 87
Voided by lapse-----	\$512 67
Redeemed by maker in cash-----	424 00
Total reduction of premium note account-----	936 67
Balance note assets at end of the year-----	\$556 20

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	8,559	\$12,194,929 00
Policies issued, revived, changed and increased during the year-----	6,433	5,250,177 00
Totals-----	14,992	\$17,427,078 00
Deduct policies which have ceased to be in force during year:		
By death-----	61	\$72,778 00
By expiry-----	7	7,000 00
By surrender-----	173	317,790 00
By lapse-----	2,311	2,142,331 00
Totals-----	2,552	2,539,899 00
Total policies in force at end of year 1913-----	12,440	\$14,887,179 00
Reinsured-----	100	\$400,239 00

EXHIBIT OF POLICIES.

Industrial.

ALL BUSINESS WRITTEN PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	168,046	\$22,335,201 00
Policies issued, revived, changed and increased during the year-----	129,861	18,044,122 00
Totals-----	297,907	\$40,372,693 00
Deduct policies which have ceased to be in force during year:		
By death-----	2,622	\$302,767 00
By surrender-----	598	62,420 00
By lapse-----	64,320	8,508,312 00
Totals-----	67,540	8,873,499 00
Total policies in force at end of year 1913-----	230,367	\$31,499,194 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies issued during the year-----	20	\$42,754 00
Premiums received-----		74 98

BUSINESS IN CALIFORNIA.

Industrial.

	Number.	Amount.
Policies issued during the year-----	1,505	\$251,306 00
Losses and claims incurred during the year-----	1	10 50
Premiums received -----		1,225 47

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 36 per cent of the gross premiums) -----	\$670,892 50	
Insurance expenses incurred during the year -----	765,387 27	
Loss from loading-----		\$94,494 77
Interest earned during the year-----	\$118,053 26	
Investment expenses incurred during the year -----	2,569 14	
Net income from investments-----	\$115,484 12	
Interest required to maintain reserve--	49,019 32	
Gain from interest-----	\$66,464 80	
Expected mortality on net amount at risk -----	\$387,979 00	
Actual mortality on net amount at risk	352,734 56	
Gain from mortality-----	35,244 44	
Expected disbursements to annuitants--	\$3,900 00	
Total gain during the year from surrendered and lapsed policies -----	8,915 97	
Dividends paid stockholders-----		25,000 00
Decrease in surplus on dividend account-----		17,030 93
Increase in special funds and special reserves during the year -----		1,056 00

Investment Exhibit.

Total gains from real estate-----	242,485 65	
Total gains from stocks and bonds-----	1,958 15	
Total losses from stocks and bonds-----		1,045 00
Net gain on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----		4,062 98
Items 23 and 37, Page 2-----	49,932 19	
Balance unaccounted for-----		1,052 16
Total gains and losses in surplus during the year	\$405,001 20	\$143,741 84
Surplus December 31, 1912-----	\$284,696 92	
Surplus December 31, 1913-----	545,956 28	
Increase in surplus-----		261,259 36
Total-----	\$405,001 20	\$405,001 20

AMERICAN NATIONAL INSURANCE COMPANY.**(Accident and Health Department.)****Galveston, Texas.**

Year ending December 31, 1913.

(Incorporated March 16, 1905. Commenced Business in California September, 1913.)

W. L. MOODY, JR., President.

L. H. COLLIER, Secretary.

B. D. MALONE, Attorney in California at Los Angeles.

INCOME.

Accident—Gross premiums written and renewed during the year, \$264,352.16; deduct return premiums on policies cancelled, \$109.92; net premiums -----	\$264,242 24
Health—Gross premiums written and renewed during the year, \$237,592.92; deduct return premiums on policies cancelled, \$109.92; net premiums -----	237,483 00
Total net premiums -----	\$501,725 24
Policy fees required or represented by applications -----	119,573 75
Received from other companies account reinsurance agreement -----	423 30
From life statement -----	3,401,397 97
Total income -----	\$4,023,120 26
Sum -----	\$4,023,120 26

DISBURSEMENTS.

Accident—Net amount paid policyholders for losses -----	\$41,705 39
Health—Net amount paid policyholders for losses -----	101,285 55
Liability—Net amount paid policyholders for losses -----	1,700 00
Total net amount paid policyholders for losses -----	\$144,690 94
Investigation and adjustment of claims -----	2,000 03
Policy fees retained by agents -----	118,925 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	113,762 89
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees -----	8,645 68
Salaries, traveling and all other expenses of agents not paid by com- mission -----	889 98
Rents -----	1,191 75
State taxes on premiums -----	1,275 82
Insurance department licenses and fees -----	392 25
All other licenses, fees and taxes -----	102 19
Legal expenses -----	8 33
Advertising -----	939 32
Printing and stationery -----	3,521 94
Postage, telegraph, telephone and express -----	2,381 80
Furniture and fixtures -----	185 91
Other disbursements -----	2,195 28
Agents' balances charged off -----	545 98
From life statement -----	1,196,237 34
Total disbursements -----	\$1,597,892 43
Balance -----	\$2,425,227 83

ASSETS.

Deferred premiums on pay order business (less commissions, \$6,710.38) -----	\$12,462 13
From life statement -----	2,528,092 61
Gross assets -----	\$2,540,554 74

LIABILITIES.

Losses and Claims:

Accident—Reported or in process of adjustment, \$163.32; incurred but not reported, \$804.56; resisted, \$1,090.00; net unpaid claims, except liability and workmen's compensation-----	\$2,057 88
Health—Reported or in process of adjustment, \$125.35; incurred but not reported, \$1,205.68; net unpaid claims, except liability and workmen's compensation-----	1,331 03
Total net unpaid claims, except liability and workmen's compensation-----	\$3,388 91
Unearned premiums, pro rata, on risks running more than one year-----	12,645 85
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913-----	1,300 51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	270 00
Advance premiums (100 per cent)-----	1,430 50
From life statement-----	1,725,562 69
Total amount of all liabilities except capital-----	\$1,744,598 46
Capital actually paid up in cash-----	\$250,000 00
Surplus over all liabilities-----	545,956 28
Surplus as regards policyholders-----	795,956 28
Total liabilities-----	\$2,540,554 74

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$79 87	\$10 50
Health-----	79 88	-----
Total-----	\$159 75	\$10 50

AMICABLE LIFE INSURANCE COMPANY.

Waco, Texas.

Year ending December 31, 1913.

(Incorporated February 1, 1909. Commenced business in California in 1913.)

ARTEMAS R. ROBERTS, President.

A. R. WILSON, Secretary.

C. A. KIRKSEY, Attorney in California at Palo Alto.

CAPITAL.

Capital stock paid up in cash-----	\$820,000 00
Amount of ledger assets December 31 of previous year-----	\$1,778,350 63
Increase of paid-up capital during year-----	20,000 00
Surplus paid in by stockholders-----	20,722 50
Extended at-----	\$1,819,073 13
Amount of ledger assets December 31 of previous year transferred to authorized capital stock-----	54,467 00
Balance-----	\$1,764,606 13

INCOME.

First year's premiums on original policies, less reinsurance	\$268,811 96	
Surrender values to pay first year's premiums	17 31	
Surrender values applied to purchase paid-up insurance and annuities	916 50	
Total new premiums	\$269,745 77	
Renewal premiums, less reinsurance	\$292,163 73	
Coupons applied to pay renewal premiums	3,119 30	
Total renewal premiums	\$295,283 03	
Total premium income		\$565,028 80
Coupons left with company to accumulate at interest		19,664 31
Interest on mortgage loans	\$36,881 55	
Interest on notes	385 09	
Interest on premium notes, policy loans or liens	637 62	
Interest on deposits	9,129 34	
Interest on other debts due the company	101 99	
Rents, including \$9,796.00 for company's occupancy of its own buildings	79,378 19	
Total interest and rents		126,513 78
Cash received on applications pending		555 37
Paid by agents for premiums on bonds		632 53
Interest and rents paid in advance		287 00
Agents' balances previously charged off		75 00
Total income		\$712,756 79
Total		\$2,477,362 92

DISBURSEMENTS.

Death claims and additions	\$53,458 37
Premium notes and liens voided by lapse	2,982 11
Surrender values paid in cash, or applied in liquidation of loans or notes	1,907 07
Surrender values applied to pay new and renewal premiums	17 31
Surrender values applied to purchase paid-up insurance and annuities	916 50
Coupons applied to pay renewal premiums	3,119 30
Left with the company to accumulate at interest	19,664 31
(Total paid policyholders, \$82,064.97.)	
Supplementary contracts not involving life contingencies	1,000 00
Dividends with interest, held on deposit surrendered during the year	901 95
Commissions to agents	210,096 64
Compensation of managers and agents not paid by commissions on new business	18,785 60
Branch office expenses	1,373 10
Medical examiners' fees and inspection of risks	26,826 00
Salaries and all other compensation of officers and home office employees	58,507 41
Rent	9,796 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	35,896 94
Legal expense	6,998 89
Repairs, and expenses (other than taxes) on real estate	30,880 68
Taxes on real estate	8,223 27
Insurance department licenses and fees	2,791 30
Other disbursements	19,864 31
Agents' balances charged off	28 42
Total disbursements	\$514,035 48
Balance	\$1,963,327 44

LEDGER ASSETS.

Book values of real estate	\$912,753 59
Mortgage loans on real estate	703,147 61
Loans on company's policies assigned as collateral	5,842 75
Premium notes on policies in force	12,901 88
Deposits in trust companies and banks not on interest	5,500 00
Deposits in trust companies and banks on interest	263,393 91
Bills receivable, agents' balances	36,669 85
Furniture and fixtures	23,117 85
Total ledger assets	\$1,963,327 44

Non-Ledger Assets.

Interest due and accrued on mortgages	\$32,272 66
Bank balances	744 71
Rents due and accrued on company's property	4,437 00
Total	37,454 37
Net uncollected and deferred premiums, renewals	30,993 06
Gross assets	\$2,031,805 53

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$23,117 85
Agents' debit balances	36,834 66
Premium notes or loans on policies and net premiums in excess of value of their policies	4,112 35
Total	64,064 86
Admitted assets	\$1,967,740 67

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the actuary, Amicable Life	\$349,281 43
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies	2,084 62
Net reserve	\$351,366 05
Present value of supplementary contracts not involving life contingencies	7,615 09
Death losses reported for which no proofs have been received	13,500 00
Coupons left with the company to accumulate at interest	31,081 93
Premiums paid in advance, including surrender values so applied	4,238 46
Unearned interest and rent paid in advance	23,912 66
Salaries, rents, office expenses, bills, and accounts due or accrued, estimated	2,000 00
Medical examiners' and legal fees due or accrued	990 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	23,812 52
Subscriptions to capital stock and surplus unissued	35,390 00
Suspense	1,164 78
Special reserve on extra premiums for hazardous occupations (\$314), one half	157 00
Liabilities, health and accident department	713 13
Total	\$495,941 53
Paid-up capital	820,000 00
Unassigned funds (surplus)	651,799 14
Total liabilities	\$1,967,740 67

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$5,073 69	
Received during the year on new policies	3,707 90	
Received during the year on old policies	22,478 01	
Restored by revival of policies		\$31,259 60
Used in purchase of surrendered policies	\$2,346 56	
Voided by lapse	2,982 11	
Redeemed by maker in cash	7,186 30	
Total reduction of premium note account		12,514 97
Balance note assets at end of the year		\$18,744 63

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912	7,693	\$12,674,411 00
Policies issued, revived, changed and increased during the year	4,892	8,283,703 00
Totals	12,585	\$20,958,114 00
Deduct policies which have ceased to be in force during year:		
By death	41	\$66,000 00
By expiry	1	3,000 00
By surrender	6	21,000 00
By lapse	2,531	4,167,391 00
By decrease		23,000 00
Totals	2,579	4,280,391 00
Total policies in force at end of year 1913	10,006	\$16,677,723 00

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 44.9 per cent of the gross premiums)	\$263,219 09	
Insurance expenses incurred during the year	387,051 68	
Loss from loading		\$123,832 59
Interest earned during the year	\$141,050 58	
Investment expenses incurred during the year	56,220 62	
Net income from investments	\$84,829 96	
Interest required to maintain reserve	11,132 95	
Gain from interest	\$73,697 01	
Expected mortality on net amount at risk	\$134,996 52	
Actual mortality on net amount at risk	65,489 83	
Gain from mortality	69,506 69	
Total gain during the year from surrendered and lapsed policies	7,361 15	
Decrease in surplus on coupon account		19,664 31
Increase in special funds and special reserves during the year		682 02
Net to profit account	101 99	

Amount brought forward-----		\$144,178 92
Investment Exhibit.		
Loss, health and accident department-----		7,793 28
Loss from assets not admitted-----		17,186 54
Paid in by stockholders on capital stock-----	24,770 50	
Balance unaccounted for-----	355 41	
Total gains and losses in surplus during the year	\$175,792 75	\$169,158 74
Surplus December 31, 1912-----	\$645,165 13	
Surplus December 31, 1913-----	651,799 14	
Increase in surplus-----		6,634 01
Totals -----	\$175,792 75	\$175,792 75

BANKERS' LIFE COMPANY.

Des Moines, Iowa.

Year ending December 31, 1913.

(Incorporated June 30, 1879. Commenced business in California in 1891.)

E. E. CLARK, President.

G. S. NOLLEN, Secretary.

A. F. SMITH, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year-----	\$19,750,078 65
---	-----------------

INCOME.

First year's premiums on original policies, less reinsurance, \$491.84 -----	\$1,767,299 09
Dividends applied to purchase paid-up additions and annuities -----	651 45
Total new premiums-----	\$1,767,950 54
Renewal premiums less reinsurance---\$4,461,155 37	
Dividends applied to pay renewal premiums -----	3,514 86
Total renewal premiums-----	4,464,670 23
Total premium income-----	\$6,232,620 77
Dividends left with company to accumulate at interest-----	669 28
Interest on mortgage loans-----	\$944,993 06
Interest on bonds and dividends on stock-----	11,942 11
Interest on premium notes, policy loans or liens-----	3,823 91
Interest on deposits-----	15,172 25
Interest on other debts due the company-----	20,692 19
Total interest and rents-----	996,623 52
Profit on sale or maturity of ledger assets-----	10,000 00
Total income -----	\$7,239,913 57
Total-----	\$26,989,992 22

DISBURSEMENTS.

Death claims and additions-----	\$3,985,386 89
Surrender values paid in cash, or applied in liquidation of loans or notes -----	5,752 55
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	1,008 26
Dividends applied to pay renewal premiums-----	3,514 86
Dividends applied to purchase paid-up additions and annuities-----	651 45
Left with the company to accumulate at interest-----	669 28
(Total paid policyholders, \$3,996,983.29.)	

Amount brought forward-----	\$3,996,983 29
Expense of investigation and settlement of policy claims, including legal expenses-----	6,725 36
Commissions to agents-----	795,979 13
Agency supervision and traveling expenses of supervisors-----	51,233 42
Medical examiners' fees and inspection of risks-----	23,504 12
Salaries and all other compensation of officers and home office employees-----	183,391 65
Rent-----	29,160 54
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	103,827 23
Legal expense-----	1,893 76
Furniture, fixtures and safes-----	7,995 18
State taxes on premiums-----	49,338 12
Insurance department licenses and fees-----	4,186 72
All other licenses, fees and taxes-----	8,219 21
Cancellations, \$578.29; expenses on loans, \$10,472.96; traveling expenses, \$3,367.59; miscellaneous, \$30,372.02; deposits returned to members, \$3,286.05; guarantee notes charged off on discontinued certificates, \$190,486.97-----	238,563 88
Total disbursements-----	\$5,500,119 61
Balance-----	\$21,489,872 61

LEDGER ASSETS.

Mortgage loans on real estate-----	\$20,477,180 19
Loans on company's policies assigned as collateral-----	168,224 23
Premium notes on policies in force-----	903 16
Book value of bonds and stocks (Schedule D)-----	261,915 45
Deposits in trust companies and banks not on interest-----	2,042 55
Deposits in trust companies and banks on interest-----	435,233 18
Bills receivable-----	7,100 52
Agents' balances-----	20,814 16
Guarantee notes on certificates in force-----	116,459 17
Total ledger assets-----	\$21,489,872 61

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$615,323 59
Interest due and accrued on bonds-----	4,615 83
Interest due and accrued on premium notes, loans or liens-----	4,407 92
Total interest-----	624,347 34
Net uncollected and deferred premiums, new business, \$185,230.35; renewals, \$85,764.05-----	270,994 40
Gross assets-----	\$22,385,214 35

Deduct Assets Not Admitted.

Agents' debit balances-----	\$29,427 45
Bills receivable-----	7,100 52
Premium notes or loans on policies and net premiums in excess of value of their policies-----	9,000 00
Book value of ledger assets over market value, guarantee notes-----	116,459 17
Total-----	161,987 14
Admitted assets-----	\$22,223,227 21

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department	\$4,617,699 83	
Same for reversionary additions	651 45	
Net reserve		\$4,618,351 28
Death losses in process of adjustment	\$45,000 00	
Death losses reported for which no proofs have been received	269,000 00	
Death losses and other policy claims resisted	13,000 00	
Total policy claims		327,000 00
Dividends left with the company to accumulate at interest		669 28
Premiums paid in advance, including surrender values so applied		11,693 90
Unearned interest and rent paid in advance		1,522 50
Cost of collection on uncollected and deferred premiums in excess of loading		59,368 70
Salaries, rents, office expenses, bills and accounts due or accrued		11,191 13
Medical examiners' and legal fees due or accrued		3,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		110,000 00
Dividends or other profits due policyholders		1,410 89
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914		43,000 00
Emergency reserve fund in excess of above	\$8,474,065 54	
Guarantee fund, cash only	6,543,219 83	
Exchange addition fund	814,699 40	15,831,984 77
Mortuary fund	\$618,590 52	
Trust fund and deposits of members	14,030 75	632,621 27
Total		\$21,651,813 72
Unassigned funds (surplus)		571,413 49
Total liabilities		\$22,223,227 21

PREMIUM NOTE ACCOUNT.

Received during the year on old policies	\$1,330 68
Redeemed by maker in cash	427 52
Balance note assets at end of the year	\$903 16

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912	226,999	\$457,020,500 00
Policies issued, revived, changed and increased during the year	24,590	60,908,534 00
Totals	251,589	\$517,929,034 00
Deduct policies which have ceased to be in force during year:		
By death	1,928	\$3,912,500 00
By surrender	27,795	55,591,000 00
By lapse	13,008	27,241,500 00
By decrease		342,000 00
Totals	42,731	87,087,000 00
Total policies in force at end of year 1913	208,858	\$430,842,034 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	11,040	\$22,257,500 00
Policies issued during the year-----	2,431	6,545,000 00
Totals -----	13,471	\$28,802,500 00
Deduct policies ceased to be in force-----	3,937	8,177,500 00
Policies in force December 31, 1913-----	9,534	\$20,625,000 00
Losses and claims unpaid December 31, 1912-----	7	\$14,000 00
Losses and claims incurred during the year-----	136	279,000 00
Totals -----	143	\$293,000 00
Losses and claims settled during the year-----	127	259,000 00
Losses and claims unpaid December 31, 1913-----	16	\$34,000 00
Premiums received -----		\$438,178 64

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 19 per cent of the gross premiums) -----	\$1,247,653 56	
Insurance expenses incurred during the year -----	1,369,432 16	
Loss from loading-----		\$121,778 60
Interest earned during the year-----	\$1,102,051 79	
Investment expenses incurred during the year -----	31,697 04	
Net income from investments-----	\$1,070,354 75	
Interest required to maintain reserve---	46,884 09	
Gain from interest-----	\$1,023,470 66	
Expected mortality on net amount at risk -----	\$6,565,046 81	
Actual mortality on net amount at risk	3,872,014 93	
Gain from mortality-----	2,693,031 88	
Applied in reduction of assessments-----		2,507,615 92
Total gain during the year from surrendered and lapsed policies -----	34,580 90	
Decrease in surplus on dividend account-----		45,254 74
Increase in special funds and special reserves during the year -----		1,362,984 61

Investment Exhibit.

Total gains from real estate-----	10,000 00	
Gain from assets not admitted-----	614,547 53	
Loss from all other sources-----		269,071 01
Total gains and losses in surplus during the year--	\$4,375,630 97	\$4,306,704 88
Surplus December 31, 1912-----	\$502,487 40	
Surplus December 31, 1913-----	571,413 49	
Increase in surplus-----		68,926 09
Totals -----	\$4,375,630 97	\$4,375,630 97

CALIFORNIA STATE LIFE INSURANCE COMPANY.**Sacramento, Cal.**

Year ending December 31, 1913.

(Incorporated December 3, 1910. Commenced Business in California January 1, 1912.)

MARSHALL DIGGS, President.

J. R. WHISNER, Secretary.

CAPITAL.

Capital stock paid up in cash.....	\$500,000 00	
Amount of ledger assets December 31 of previous year.....		\$808,476 31

INCOME.

First year's premiums on original policies, less reinsurance	\$139,682 49	
Renewal premiums less reinsurance.....	\$208,251 32	
Coupon reductions applied to pay renewal premiums	31,857 23	
Special income applied to pay renewal premiums	6,763 81	
Total renewal premiums.....	246,872 36	
Total premium income.....		\$386,554 85
Coupon reductions left with company to accumulate at interest.....		7,224 36
Interest on mortgage loans.....	\$39,424 96	
Interest on premium notes, policy loans or liens.....	768 92	
Interest on deposits.....	1,598 08	
Total interest and rents.....		41,791 96
Total income		\$435,571 17
Total		\$1,244,047 48

DISBURSEMENTS.

Death claims and additions.....	\$29,058 80	
Total and permanent disability claims and additional accidental death benefits.....	88 63	
Total death claims and endowments.....		\$29,147 43
Special income applied to pay new and renewal premiums.....	6,763 81	
Coupon reductions applied to pay renewal premiums.....	31,857 23	
Coupon reductions left with the company to accumulate at interest.....	7,224 36	
(Total paid policyholders, \$74,992.83.)		
Commissions to agents.....		125,076 22
Branch office expenses.....		3,100 00
Medical examiners' fees and inspection of risks.....		10,085 70
Salaries and all other compensation of officers and home office employees		37,635 52
Rent		2,602 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....		7,646 51
Legal expense		1,317 37
Furniture, fixtures and safes.....		302 97
State taxes on premiums.....		5,442 00
Insurance department licenses and fees.....		2,658 60
All other licenses, fees and taxes.....		109 02
Other disbursements		12,176 20
Agents' balances charged off.....		2,238 70
Total disbursements		\$285,383 64
Balance.....		\$958,663 84

LEDGER ASSETS.

Mortgage loans on real estate		\$785,464 08
Premium notes on policies in force		7,166 31
Certificates of deposit		5,672 64
Cash in office		496 63
Deposits in trust companies and banks not on interest		71,237 67
Deposits in trust companies and banks on interest		68,687 58
Bills receivable		384 90
Agents' balances	\$14,891 65	
Furniture and fixtures	4,662 38	
Total		19,554 03
Total ledger assets		\$958,663 84

Non-Ledger Assets.

Interest due and accrued on mortgages	\$17,091 18	
Interest due and accrued on premium notes, loans or liens	177 65	
Interest due and accrued on other assets	1,310 70	
Total		18,579 53
Net uncollected and deferred premiums, new business, \$3,421.48; renewals, \$13,696.84		17,118 32
Renewal premium notes		7,045 82
Gross assets		\$1,001,407 51

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$4,662 38	
Agents' debit balances	14,972 23	
Bills receivable	384 90	
Premium notes or loans on policies and net premiums in excess of value of their policies	4,400 07	
Certificate of deposit in default	348 40	
Total		24,767 98
Admitted assets		\$976,639 53

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department	\$197,600 00	
Deduct net value of risks reinsured	1,041 60	
Total	\$196,558 40	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	2,796 96	
Net reserve		\$199,355 36
Coupon reductions left with the company to accumulate at interest	7,345 73	
Premiums paid in advance, including surrender values so applied	2,076 35	
Salaries, rents, office expenses, bills and accounts due or accrued	700 00	
Medical examiners' and legal fees due or accrued	1,100 00	
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	8,000 00	
Special income contingent upon the payment of renewal premiums	11,500 00	
Amount in suspense on applications not yet approved	500 00	
Total		\$230,577 44
Paid-up capital		500,000 00
Unassigned funds (surplus)		246,062 09
Total liabilities		\$976,639 53

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	1,984	\$7,862,338 00
Policies issued, revived, changed and increased during the year-----	1,719	4,129,722 00
Total -----	3,703	\$11,992,060 00
Deduct policies which have ceased to be in force during year:		
By death -----	8	\$29,000 00
By lapse -----	625	1,962,593 00
Total -----	633	1,991,593 00
Total policies in force at end of year 1913-----	3,070	\$10,000,467 00
Reinsured -----	33	\$228,500 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	1,866	\$7,350,500 00
Policies issued during the year-----	1,009	2,769,285 00
Total -----	2,875	\$10,119,785 00
Deduct policies ceased to be in force-----	283	1,448,113 00
Policies in force December 31, 1913-----	2,592	\$8,671,672 00
Losses and claims incurred during the year-----		\$29,058 80
Losses and claims settled during the year-----		29,058 80
Premiums received -----		\$341,042 58

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 46 per cent of the gross premiums) -----	\$192,413 63	
Insurance expenses incurred during the year -----	229,511 66	
Loss from loading-----		\$37,098 03
Interest earned during the year-----	\$48,919 82	
Investment expenses incurred during the year -----	244 15	
Net income from investments-----	\$48,675 67	
Interest required to maintain reserve---	4,077 50	
Gain from interest-----	\$44,598 17	
Expected mortality on net amount at risk -----	\$77,000 00	
Actual mortality on net amount at risk	28,598 80	
Gain from mortality-----	48,401 20	
Total gain during the year from surrendered and lapsed policies -----	2,835 00	
Decrease in surplus on dividend account-----		45,845 40
Increase in special funds and special reserves during the year -----		5,175 13

Investment Exhibit.

Loss from assets not admitted-----		9,219 17
Gain from premium notes-----	7,045 82	
Balance unaccounted for-----		416 44
Total gains and losses in surplus during the year	\$102,880 19	\$97,754 17
Surplus December 31, 1912-----	\$251,188 11	
Surplus December 31, 1913-----	246,062 09	
Decrease in surplus-----		5,126 02
Total-----	\$102,880 19	\$102,880 19

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.**Boston, Mass.**

Year ending December 31, 1913.

(Incorporated June 5, 1902. Commenced business in California October 10, 1903.)

ARTHUR E. CHILDS, President.

WILLIAM H. BROWN, Secretary.

OAKLEY B. OSBORNE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$8,081,128 67

INCOME.

First year's premiums on original policies, less reinsurance-----	\$353,323 77	
Surrender values to pay first year's premiums-----	402 80	
Dividends applied to purchase paid-up additions and annuities-----	269 76	
Surrender values applied to purchase paid-up insurance and annuities-----	28,401 39	
Consideration for original annuities involving life contingencies-----	648 00	
Total new premiums-----	\$383,045 72	
Renewal premiums less reinsurance---\$1,624,931 79		
Dividends applied to pay renewal premiums-----	38,004 29	
Surrender values applied to pay renewal premiums-----	1,345 90	
Renewal premiums for deferred annuities-----	871 51	
Total renewal premiums-----	1,665,153 49	
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	7,275 31	
Total premium income-----		\$2,055,474 52
Dividends left with company to accumulate at interest-----		4,446 84
Interest on mortgage loans-----	\$103,978 56	
Interest on bonds and dividends on stocks-----	191,771 48	
Interest on premium notes, policy loans or liens-----	61,567 20	
Interest on deposits-----	6,008 09	
Interest on other debts due the company-----	940 33	
Rents, including \$20,154.62 for company's occupancy of its own buildings-----	48,947 65	
Total interest and rents-----		413,213 31
Accident and health department (see statement)-----		244,397 79
Advance deposits-----		40 95
Profit on sale or maturity of ledger assets-----		2,037 43
Increase in book value of ledger assets-----		930 24
Total income-----		\$2,720,541 08
Total-----		\$10,801,669 75

DISBURSEMENTS.

Death claims and additions-----	\$374,249 27	
Matured endowments and additions-----	41,519 00	
Total and permanent disability claims and additional accidental death benefits-----	780 10	
Total death claims and endowments-----		\$416,548 37

Amount brought forward-----	\$416,548 37
Annuities involving life contingencies-----	1,019 56
Premium notes and liens voided by lapse, less \$2,174.31 restorations	17,843 03
Surrender values paid in cash, or applied in liquidation of loans or notes -----	174,989 12
Surrender values applied to pay new and renewal premiums-----	1,748 70
Surrender values applied to purchase paid-up insurance and annuities	28,401 39
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	9,611 96
Dividends applied to pay renewal premiums-----	38,004 29
Dividends applied to purchase paid-up additions and annuities----	269 76
Left with the company to accumulate at interest-----	4,446 84
(Total paid policyholders, \$692,883.02.)	
Expense of investigation and settlement of policy claims, including legal expenses -----	424 35
Supplementary contracts not involving life contingencies-----	1,370 79
Interest or dividends to stockholders-----	70,000 00
Commissions to agents -----	206,378 75
Commuted renewal commissions-----	6,282 34
Agency supervision and traveling expenses of supervisors-----	16,286 71
Branch office expenses -----	136,687 70
Medical examiners' fees and inspection of risks-----	39,329 44
Salaries and all other compensation of officers and home office employees -----	109,902 84
Rent -----	45,702 81
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange -----	39,451 63
Legal expense -----	3,231 08
Furniture, fixtures and safes -----	12,954 83
Repairs, and expenses (other than taxes) on real estate-----	18,753 84
Taxes on real estate -----	11,107 76
State taxes on premiums -----	26,854 78
Insurance department licenses and fees-----	5,127 98
All other licenses, fees and taxes -----	1,436 11
Other disbursements -----	44,136 81
Agents' balances charged off-----	5,906 28
Accident and health department (per statement)-----	272,115 58
Decrease in book value of ledger assets-----	8,651 85
Total disbursements -----	<u>\$1,774,977 28</u>
Balance -----	<u>\$9,026,692 47</u>

LEDGER ASSETS.

Book value of real estate -----	\$838,542 49
Mortgage loans on real estate-----	1,961,862 95
Loans on company's policies assigned as collateral-----	1,245,254 68
Premium notes on policies in force-----	140,293 08
Book value of bonds and stocks-----	4,422,264 69
Cash in office -----	6,583 98
Deposits in trust companies and banks not on interest-----	8,101 12
Deposits in trust companies and banks on interest-----	286,492 36
Agents' balances -----	82,600 07
Contingent funds subject to draft by cashier, \$3,088.08; suspense account, \$700.42 -----	3,788 50
Accident and health premiums in course of collection (per statement)	30,908 55
Total ledger assets -----	<u>\$9,026,692 47</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$28,695 55
Interest due and accrued on bonds-----	37,265 39
Interest due and accrued on premium notes, loans or liens -----	13,624 80
Interest due and accrued on other assets-----	1,510 08
Rents due and accrued on company's property-----	2,428 80
Total -----	<u>83,524 62</u>

Amount brought forward-----			\$9,110,217 09
	New business.	Renewals.	
Net uncollected and deferred premiums--	\$11,093 80	\$195,511 57	206,605 37
Gross assets -----			\$9,316,822 46

Deduct Assets Not Admitted.

Agents' debit balances -----	\$83,715 18	
Cash advanced to or in hands of officers or agents, contingent funds -----	3,088 08	
Bills receivable, suspense account -----	700 42	
Premium notes or loans on policies and net premiums in excess of value of their policies-----	30,536 61	
Book value of ledger assets over market and amortized value -----	23,684 63	
Accident and health premiums in course of collection written prior to October 1-----	2,072 51	
Total -----		143,797 43
Admitted assets -----		\$9,173,025 03

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by the Massachusetts Insur- ance Department -----	\$7,395,752 00	
Same for reversionary additions-----	4,631 00	
Same for annuities-----	22,744 00	
Total -----	\$7,423,127 00	
Deduct net value of risks reinsured-----	10,903 00	
Total -----	\$7,412,224 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies -----	* 3,637 66	
Net reserve -----		\$7,415,861 66
Present value of supplementary contracts not involving life con- tingencies -----		15,390 00
Surrender values claimable on policies cancelled-----		983 00
Death losses in process of adjustment -----	\$3,000 00	
Death losses reported for which no proofs have been received -----	500 00	
Reserve for net death losses incurred but unreported--	8,791 85	
Death losses and other policy claims resisted-----	31,740 00	
Total policy claims -----		44,031 85
Dividends left with the company to accumulate at interest-----		4,446 84
Premiums paid in advance, including surrender values so applied--		9,914 56
Unearned interest and rent paid in advance-----		17,879 37
Commissions to agents due or accrued-----		154 41
Salaries, rents, office expenses, bills, and accounts due or accrued		4,526 53
Medical examiners' and legal fees due or accrued-----		2,867 24
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		24,526 22
Dividends or other profits due policyholders-----		2,498 29
Amounts set apart, apportioned, provisionally ascertained, calcu- lated, declared or held awaiting apportionment upon deferred dividend policies -----		25,000 00
Advance deposits with applications, \$40.95; balance from sale at foreclosure of O'Brien mortgages and interest to December 31, \$4,150.33; accident and health department (per statement) \$146,- 227.01 -----		150,418 29
Total -----		\$7,718,498 26
Paid-up capital -----		1,000,000 00
Unassigned funds (surplus) -----		454,526 77
Total liabilities -----		\$9,173,025 03

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$122,835 49	
Received during the year on new policies	42,613 52	
Received during the year on old policies	243,720 42	
Restored by revival of policies	2,174 31	
Total		\$411,343 74
Used in payment of losses and claims	\$459 94	
Voided by lapse	20,017 34	
Used in payment of dividends to policyholders	616 87	
Redeemed by maker in cash	249,956 51	
Total reduction of premium note account		271,050 66
Balance note assets at end of the year		\$140,293 08

EXHIBIT OF POLICIES.

INCLUDING ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies at end of previous year	21,843	\$59,305,613 60
Policies issued during year	6,893	15,587,802 00
Policies revived during year	759	1,553,838 00
Policies increased during year		166,318 00
Total	29,495	\$76,613,571 60
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death	122	\$320,597 00
By maturity	6	41,519 00
By expiry	59	297,040 00
By surrender	508	1,361,085 50
By lapse	3,392	8,013,111 10
By decrease		738,736 50
Not taken	1,128	2,649,904 00
Total terminated	5,215	13,421,993 10
Outstanding at end of year	24,280	\$63,191,578 50
Policies reinsured	240	\$1,514,655 00

Industrial Policy Exhibit.

PAID-FOR BUSINESS ONLY.

	Number.	Amount.
Policies at end of previous year	2,327	\$358,213 00
Policies revived during year	5	488 00
Policies increased during year	1	3,655 00
Total	2,333	\$362,356 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death	92	\$13,520 00
By surrender	59	9,180 00
By lapse	40	6,092 00
By decrease	--	65 00
Total terminated	191	28,857 00
Outstanding at end of year	2,142	\$333,499 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	854	\$2,393,685 00
Policies issued during the year-----	220	514,405 00
Total -----	1,074	\$2,908,090 00
Deduct policies ceased to be in force-----	120	357,965 00
Policies in force December 31, 1913-----	954	\$2,550,125 00
Losses and claims incurred during the year-----	6	\$9,500 00
Premiums received -----		\$73,312 81

THE COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.
(Accident and Health Department.)

Boston, Mass.

Year ending December 31, 1913.

(Incorporated June 5, 1902. Commenced business in California October 10, 1903.)

ARTHUR E. CHILDS, President.

WILLIAM H. BROWN, Secretary.

OAKLEY B. OSBORNE, Attorney in California at San Francisco.

INCOME.

Accident—Gross premiums written and renewed during the year, \$229,314.45; deduct reinsurance, \$4,468.67; return premiums on policies cancelled, \$6,649.94; premiums on policies not taken, \$65,094.48: Total deductions, \$76,213.09-----	\$153,101 36
Health—Gross premiums written and renewed during the year, \$129,709.90; deduct reinsurance, \$1,690.15; return premiums on policies canceled, \$4,401.57; premiums on policies not taken, \$32,321.75: Total deductions, \$38,413.47-----	91,296 43
Total net premiums-----	\$244,397 79

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$73,282.88; deduct reinsurance, \$1,194.64-----	\$72,088 24
Health—Gross amount paid for losses, \$50,470.77; deduct reinsurance, \$2,114.63-----	48,356 14
Total net amount paid policyholders for losses-----	\$120,444 38
Investigation and adjustment of claims-----	2,778 58
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	81,489 43
Salaries, fees and all other compensation of, officers, directors, trustees, and home office employees-----	26,811 14
Salaries, traveling and all other expenses of agents not paid by commission-----	12,318 75
Medical examiners' fees and salaries-----	1,299 46
Inspections (other than medical and claim)-----	595 36
Rents-----	6,472 95
State taxes on premiums-----	4,033 99
Insurance department licenses and fees-----	1,229 29
All other licenses, fees and taxes-----	180 91
Legal expenses-----	431 95
Advertising-----	969 75
Printing and stationery-----	4,004 55
Postage, telegraph, telephone and express-----	2,381 91

Amount brought forward-----	\$265,542 40
Furniture and fixtures-----	2,103 34
Home office expense-----	2,675 24
Home office traveling-----	1,801 04
Exchange-----	93 56
Total disbursements-----	\$272,115 58

LEDGER ASSETS.

Gross premiums in course of collection on policies and renewals:

	Issued on or after October 1, 1913.	Issued prior to October 1, 1913.	
Accident-----	\$18,166 71	\$1,305 68	
Health-----	10,669 33	766 83	
Total-----	\$28,836 04	\$2,072 51	\$30,908 55

Deduct Assets Not Admitted.

Premiums in course of collection, written prior to October 1, 1913--	2,072 51
Total admitted assets-----	\$28,836 04

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$735.36; reported or in process of adjustment, \$20,026.09: Total, \$20,761.45; deduct reinsurance, \$395.51-----	\$20,365 94
Health—Adjusted, \$897.53; reported or in process of adjustment, \$5,447.86; resisted, \$300.00: Total, \$6,645.39; deduct reinsurance, \$50.00-----	6,595 39

Net unpaid claims, except liability and workmen's compensation-----	\$26,961 33
Estimated expenses of investigation and adjustment of unpaid claims-----	\$600 00
Unearned premiums at 50 per cent on risks running one year or less-----	102,663 21
Total unearned premiums-----	103,263 21
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$5,672.75; health, \$3,554.79-----	9,227 54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	1,427 41
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	4,488 56
Reinsurance-----	663 71
Advance premiums (100 per cent)-----	195 25
Total amount of all liabilities, except capital-----	\$146,227 01

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$123,959 06	\$61,979 53
Written or renewed during the year-----	229,314 45	129,709 90
Totals-----	\$353,273 51	\$191,689 43
Deduct expirations and cancellations-----	216,272 07	117,531 10
In force at the end of the year-----	\$137,001 44	\$74,158 33
Deduct amount reinsured-----	\$4,375 02	\$1,458 34
Net in force December 31, 1913-----	\$132,626 42	\$72,699 99

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$5,581 39	\$1,296 01
Health-----	2,349 05	1,300 33
Total-----	\$7,930 44	\$2,596 34

COLUMBIA LIFE AND TRUST COMPANY.**Portland, Ore.**

Year ending December 31, 1913.

(Incorporated January 13, 1906. Commenced business in California in June, 1910.)

W. M. LADD, President.

M. M. JOHNSON, Secretary.

GAVIN McNABB, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$200,000 00	
Amount of ledger assets December 31 of previous year		\$431,246 15

INCOME.

First year's premiums on original policies, less reinsurance	\$55,976 80	
Surrender values applied to purchase paid-up insurance and annuities	3,089 92	
Total new premiums		\$59,066 72
Renewal premiums less reinsurance	\$121,140 25	
Surrender values applied to pay renewal premiums	69 72	
Total renewal premiums		121,209 97
Total premium income		\$180,276 69
Interest on mortgage loans	\$35,648 43	
Interest on bonds and dividends on stocks	700 00	
Interest on premium notes, policy loans or liens	1,152 87	
Interest on deposits	375 68	
Interest on other debts due the company	823 57	
Total interest and rents		38,700 55
Suspense account		77 31
Total income		\$219,054 55
Total		\$650,300 70

DISBURSEMENTS.

Death claims and additions	\$27,033 12
Annuities not involving life contingencies	58 61
Premium notes and liens voided by lapse, less \$63.39 restorations	1,955 17
Surrender values paid in cash, or applied in liquidation of loans or notes	9,749 69
Surrender values applied to pay new and renewal premiums	69 72
Surrender values applied to purchase paid-up insurance and annuities (Total paid policyholders, \$38,956.23.)	89 92
Expense of investigation and settlement of policy claims, including legal expenses	50
Interest or dividends to stockholders	8,000 00
Commissions to agents	35,599 68
Agency supervision and traveling expenses of supervisors	10,137 30
Branch office expenses	4,031 97
Medical examiners' fees and inspection of risks	6,669 50
Salaries and all other compensation of officers and home office employees	19,820 47
Rent	3,285 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	10,755 11
Legal expense	520 50
Furniture, fixtures and safes	542 10
State taxes on premiums	862 74
Insurance department licenses and fees	847 50
All other licenses, fees and taxes	842 81

Amount brought forward.....	\$140,871 41
Other disbursements	2,631 61
Agents' balances charged off.....	5,786 30
Decrease in book value of ledger assets.....	135 00
Total disbursements	<u>\$149,424 32</u>
Balance.....	\$500,876 38

LEDGER ASSETS.

Book value of real estate.....	\$7,049 33
Mortgage loans on real estate.....	396,285 17
Loans on company's policies assigned as collateral.....	16,891 74
Premium notes on policies in force.....	15,970 72
Book value of bonds and stocks.....	21,986 30
Cash in office.....	2,321 71
Deposits in trust companies and banks not on interest.....	33,941 87
Deposits in trust companies and banks on interest.....	1,436 11
Bills receivable	5,544 73
Taxes and insurance advanced.....	350 16
Total	<u>\$501,777 84</u>
Deduct agents' net credit balances.....	901 46
Total ledger assets.....	\$500,876 38

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$2,889 42	
Interest due and accrued on bonds.....	440 50	
Interest due and accrued on premium notes, loans or liens	927 07	
Interest due and accrued on other assets, licenses and fees, paid in advance.....	235 00	
Rents due and accrued on company's property.....	50 00	4,541 99
Net uncollected and deferred premiums	New business. \$6,830 77	Renewals. \$18,700 81
Furniture and fixtures.....		25,531 58
		6,584 06
Gross assets		<u>\$537,534 01</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes.....	\$6,584 06
Agents' debit balances.....	1,716 96
Bills receivable	5,544 73
Premium notes or loans on policies and net premiums in excess of value of their policies.....	879 32
Total	<u>14,725 07</u>
Admitted assets	\$522,808 94

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department	\$271,814 57
Deduct net value of risks reinsured.....	1,025 93
Net reserve	<u>\$270,788 64</u>
Present value of supplementary contracts not involving life contin- gencies	1,941 84
Premiums paid in advance, including surrender values so applied..	1,034 21
Unearned interest and rent paid in advance.....	173 00
Salaries, rents, office expenses, bills and accounts due or accrued.....	879 67
Medical examiners' and legal fees due or accrued.....	884 83
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....	1,203 75
Suspense account	683 91
Contingent reserve	10,219 09
Total	<u>\$287,808 94</u>

Amount brought forward-----	\$287,808 94
Paid-up capital -----	200,000 00
Unassigned funds (surplus)-----	35,000 00
Total liabilities -----	\$522,808 94

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$10,102 38
Received during the year on new policies-----	529 28
Received during the year on old policies-----	21,019 79
Restored by revival of policies-----	\$31,651 45
Voided by lapse-----	\$2,108 56
Redeemed by maker in cash-----	13,662 17
Total reduction of premium note account-----	15,680 73
Balance note assets at end of the year-----	\$15,970 72

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	2,170	\$4,684,657 64
Policies issued, revived, changed and increased during the year-----	904	1,994,777 84
Total -----	3,074	\$6,679,435 48
Deduct policies which have ceased to be in force during the year:		
By death -----	7	\$22,000 00
By surrender -----	37	77,000 00
By lapse -----	337	669,152 00
By decrease -----		17,000 00
Totals -----	381	785,152 00
Total policies in force at end of year 1913-----	2,706	\$5,919,783 48
Reinsured -----	15	\$179,652 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	68	\$190,416 91
Policies issued during the year-----	60	209,723 61
Totals -----	128	\$400,140 52
Deduct policies ceased to be in force-----	19	59,000 00
Policies in force December 31, 1913-----	109	\$341,140 52
Premiums received -----		\$7,568 80

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 24 per cent of the gross premiums) -----	\$45,832 24	
Insurance expenses incurred during the year -----	99,328 06	
Loss from loading-----		\$53,495 82

Amount brought forward-----		\$53,495 82
Interest earned during the year-----	\$39,872 33	
Investment expenses incurred during the year -----	1,159 32	
Net income from investments-----	\$38,713 01	
Interest required to maintain reserve--	8,504 72	
Gain from interest-----		\$30,208 29
Expected mortality on net amount at risk -----	\$63,446 00	
Actual mortality on net amount at risk	24,322 06	
Gain from mortality-----		39,123 94
Total gain during the year from surrendered and lapsed policies -----	2,717 64	
Dividends paid stockholders-----		8,000 00
Net to profit and loss account-----		5,786 30
Investment Exhibit.		
Gain from assets not admitted-----	2,360 45	
Carried to contingent reserve-----		5,405 82
Balance unaccounted for-----		1,722 38
Total gains and losses in surplus during the year	\$74,410 32	\$74,410 32
Surplus December 31, 1912-----	\$35,000 00	
Surplus December 31, 1913-----	35,000 00	
Totals -----	\$74,410 32	\$74,410 32

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated in June, 1865. Commenced business in California June 21, 1913.)

ROBERT W. HUNTINGTON, JR., President.

GEORGE E. BULKLEY, Secretary.

GEORGE L. DICKINSON, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year: Life, \$11,534,990.80; accident department, \$16,289.90-----		\$11,551,280 70

INCOME.

First year's premiums on original policies, less rein- surance -----	\$373,760 67	
Surrender values to pay first year's premiums-----	1,440 13	
Dividends applied to purchase paid-up additions and annuities -----	25,392 20	
Surrender values applied to purchase paid-up insurance and annuities -----	7,687 78	
Consideration for original annuities involving life con- tingencies -----	13,569 15	
Consideration for supplementary contracts involving life contingencies -----	2,340 12	
Total new premiums-----		\$424,190 05

Amount brought forward-----		\$424,190 05
Renewal premiums, less reinsurance-----	\$1,675,429 83	
Dividends applied to pay renewal premiums-----	132,050 41	
Dividends applied to shorten the endowment or pre- mium-paying period-----	1,157 44	
Surrender values applied to pay renewal premiums---	1,151 63	
Renewal premiums for deferred annuities-----	247 75	
Total renewal premiums-----		1,810,037 06
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		664 22
Total premium income-----		\$2,234,891 33
Consideration for supplementary contracts not involving life contin- gencies-----		33,350 00
Dividends left with company to accumulate at interest-----		14,444 89
Interest on mortgage loans-----	\$349,684 53	
Interest on bonds and dividends on stocks-----	164,288 22	
Interest on premium notes, policy loans or liens-----	86,563 24	
Interest on deposits-----	3,739 07	
Interest on other debts due the company-----	5,154 20	
Discount on claims paid in advance-----	76 63	
Rents, including \$7,500 for company's occupancy of its own buildings-----	24,999 53	
Total interest and rents-----		634,505 42
All other income items, accident department-----		110,421 85
Unlisted assets, Arizona Water Company, \$175.00; American National Bank, \$1,527.12-----		1,702 12
Profit on sale or maturity of ledger assets-----		180 00
Increase in book value of ledger assets-----		2,244 25
Total income-----		\$3,031,739 86
Total-----		\$14,583,020 56

DISBURSEMENTS.

Death claims and additions-----	\$465,165 00	
Matured endowments and additions-----	230,885 48	
Total death claims and endowments-----		\$696,050 48
Annuities involving life contingencies-----		5,875 26
Surrender values paid in cash, or applied in liquidation of loans or notes-----		198,018 21
Surrender values applied to pay new and renewal premiums-----		2,591 76
Surrender values applied to purchase paid-up insurance and annui- ties-----		7,687 78
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		12,161 52
Dividends applied to pay renewal premiums-----		132,050 41
Dividends applied to shorten the endowment or premium-paying period-----		1,157 44
Dividends applied to purchase paid-up additions and annuities-----		25,392 20
Left with the company to accumulate at interest-----		14,444 89
(Total paid policyholders, \$1,095,429.95.)		
Expense of investigation and settlement of policy claims, including legal expenses-----		514 82
Supplementary contracts not involving life contingencies-----		1,941 22
Dividends with interest, held on deposit surrendered during the year		3,519 84
Interest or dividends to stockholders-----		40,000 00
Commissions to agents-----		297,272 55
Traveling expenses of home office supervisors-----		4,076 97
Branch office expenses-----		56,887 75
Medical examiners' fees and inspection of risks-----		27,461 13

Amount brought forward-----	\$1,527,104 23
Salaries and all other compensation of officers and home office employees-----	82,857 33
Rent-----	6,000 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	20,267 61
Legal expense-----	1,382 60
Furniture, fixtures and safes-----	1,821 01
Repairs, and expenses (other than taxes) on real estate-----	15,707 46
Taxes on real estate-----	4,895 55
State taxes on premiums-----	16,999 38
Insurance department licenses and fees-----	2,461 77
All other licenses, fees and taxes-----	28,972 28
Other disbursements-----	136,968 78
Agents' balances charged off-----	1,674 44
Loss on sale or maturity of ledger assets-----	64 42
Decrease in book value of ledger assets-----	7,739 08
Total disbursements-----	<u>\$1,854,915 94</u>
Balance-----	<u>\$12,728,104 62</u>

LEDGER ASSETS.

Book value of real estate-----	\$250,900 00
Mortgage loans on real estate-----	7,024,505 00
Loans on company's policies assigned as collateral-----	1,594,566 99
Premium notes on policies in force-----	82,555 06
Book value of bonds and stocks-----	3,618,873 00
Cash in office-----	3,106 02
Deposits in trust companies and banks not on interest, accident department-----	874 94
Deposits in trust companies and banks on interest-----	122,728 77
Agents' balances, \$49.02; other accident department ledger assets, \$29,945.82-----	29,994 84
Total ledger assets-----	<u>\$12,728,104 62</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$164,116 94
Interest due and accrued on bonds-----	52,499 04
Interest due and accrued on premium notes, loans or liens-----	18,012 74
Rents due and accrued on company's property-----	107 64
Total-----	<u>234,736 36</u>
Net uncollected and deferred premiums, new business, \$55,537.01; renewals, \$304,195.47-----	359,732 48
Gross assets-----	<u>\$13,322,573 46</u>

Deduct Assets Not Admitted.

Agents' balances, accident department-----	\$1,954 93
Agents' debit balances-----	102 79
Premium notes or loans on policies and net premiums in excess of value of their policies-----	6,000 00
Book value of ledger assets over market value-----	40,711 45
Total-----	<u>48,769 17</u>
Admitted assets-----	<u>\$13,273,804 29</u>

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company-----	\$11,139,999 00	
Same for reversionary additions-----	151,917 00	
Same for annuities-----	61,817 00	
Total -----	\$11,353,733 00	
Deduct net value of risks reinsured-----	125,823 00	
Total -----	\$11,227,910 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	1,036 00	
Net reserve -----		\$11,228,946 00
Present value of supplementary contracts not involving life contin- gencies -----		43,929 00
Surrender values claimable on policies cancelled-----		3,365 63
Death losses reported for which no proofs have been received -----	\$19,723 00	
Reserve for net death losses incurred but unreported--	9,173 00	
Matured endowments due and unpaid-----	4,291 52	
Total policy claims-----		33,187 52
Dividends left with the company to accumulate at interest-----		39,799 51
Premiums paid in advance, including surrender values so applied--		14,074 67
Unearned interest and rent paid in advance-----		20,510 88
Salaries, rents, office expenses, bills, and accounts due or accrued---		300 00
Medical examiners' and legal fees due or accrued-----		2,457 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		57,254 51
Unpaid dividends to stockholders, declared payable January 1, 1914--		20,000 00
Dividends or other profits due policyholders-----		24,344 09
Dividends declared on or apportioned to annual dividend policies payable to policyholders during January, 1914-----		20,897 50
Dividends declared on or apportioned to deferred dividend policies payable to policyholders, during 1914; amounts set apart, appor- tioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----		26,503 71
Liability for surrender values claimable in excess of reserve-----		7,694 63
Special reserve for accident department-----		50,000 00
Life department liabilities-----		\$11,593,264 65
Reserve, accident department-----		69,637 56
Total -----		\$11,662,902 21
Paid-up capital -----		400,000 00
Unassigned funds (surplus)-----		1,210,902 08
Total liabilities -----		\$13,273,804 29

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$71,198 04	
Received during the year on old policies-----	29,625 70	
Total -----		\$100,823 74
Deductions during the year as follows:		
Used in purchase of surrendered policies-----	\$1,885 08	
Used in payment of dividends to policyholders-----	85 35	
Redeemed by maker in cash-----	16,298 25	
Total reduction of premium note account-----		18,268 68
Balance note assets at end of the year-----		\$82,555 06

EXHIBIT OF POLICIES.

Ordinary.

PAID FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912-----	33,555	\$64,558,712 84
Policies issued, revived, changed and increased during the year-----	6,156	15,742,543 80
Total-----	39,711	\$80,301,256 64
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death-----	243	\$459,939 00
By maturity-----	201	234,529 00
By expiry-----	204	406,531 00
By surrender-----	423	924,263 00
By lapse-----	1,143	3,474,204 00
By decrease-----	-----	469,113 88
Total-----	2,214	5,968,579 88
Total policies in force at end of year 1913-----	37,497	\$74,332,676 76
Reinsured-----	-----	\$4,585,753 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	10	\$16,000 00
Deduct policies ceased to be in force-----	-----	79 00
Policies in force December 31, 1913-----	10	\$15,921 00
Premiums received-----	-----	\$9,011 17

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

(Accident and Health Department.)

Hartford, Conn.

Year ending December 31, 1913.

(Incorporated June, 1865. Commenced business in California, Accident Department, June, 1913.)

ROBERT W. HUNTINGTON, JR., President.

ARTHUR P. WOODWARD, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year-----	\$11,551,280 70

INCOME.

Accident—Gross premiums written and renewed during the year, \$122,560.29; deduct reinsurance, \$9,165.07; return premiums on policies cancelled, \$1,972.38; premiums on policies not taken, \$26,274.14; Total deductions, \$37,411.59-----	\$85,148 70
Health—Gross premiums written and renewed during the year, \$40,285.47; deduct reinsurance, \$2,652.93; return premiums on policies cancelled, \$847.99; premiums on policies not taken, \$11,511.40; Total deductions, \$15,012.32-----	25,273 15
Total net premiums-----	\$110,421 85

Amount brought forward		\$110,421 85
Interest on mortgage loans	\$349,684 53	
Interest on bonds and dividends on stocks, \$164,288.22; from other sources, \$95,533.14	259,821 36	
Rents	24,999 53	
Total interest and rents		634,505 42
Profit and loss life department, unlisted assets	\$1,702 12	
All other income items, life department premiums, etc.	2,282,686 22	
Total		2,284,388 34
Profit on sale or maturity of ledger assets		180 00
Increase in book value of ledger assets		2,244 25
Total income		\$3,031,739 86
Sum		\$14,583,020 56

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$39,551.71; deduct reinsurance, \$4,580.81; net amount paid policyholders for losses	\$34,970 90
Health—Gross amount paid for losses, \$10,476.12; deduct reinsurance, \$1,464.37; Net amount paid policyholders for losses	9,011 75
Total	\$43,982 65
Investigation and adjustment of claims	\$244 50
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	34,576 62
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	19,849 90
Salaries, traveling and all other expenses of agents not paid by commission	15,913 75
Medical examiners' fees and salaries	77 00
Inspections (other than medical and claim)	1,034 25
Rents	1,500 00
State taxes on premiums	198 70
Insurance department licenses and fees	179 00
Legal expenses	290 00
Advertising	43 20
Printing and stationery	5,030 49
Postage, telegraph, telephone and express	515 99
Furniture and fixtures	1,206 20
Traveling expenses, home office	2,222 74
Subscriptions, \$12.00; miscellaneous expenses, \$164.04; profit and loss, \$13.25	189 29
Total disbursements, account department	\$127,054 28
Disbursements, life department	1,718,383 72
Agents' balances charged off	1,674 44
Loss on sale or maturity of ledger assets	64 42
Decrease in book value of ledger assets	7,739 08
Total disbursements	\$1,854,915 94
Balance	\$12,728,104 62

LEDGER ASSETS.

Book value of real estate	\$250,900 00
Mortgage loans on real estate, first liens	7,024,505 00
Book value of bonds and stocks (Schedule "D")	3,618,873 00
Cash in office	3,106 02
Deposits in trust companies and banks not on interest	874 94
Deposits in trust companies and banks on interest, life, \$114,140.97; Accident, \$8,587.80	122,728 77

Amount brought forward-----		\$11,020,987 73
Gross premiums in course of collection on policies or renewals:		
	Issued on or after October 1, 1913.	
Accident -----	\$20,168 87	
Health -----	6,479 89	
Total -----		26,648 76
Munich Reinsurance Co., \$988.57; European Account Company, \$353.56 -----	\$1,342 13	
Agents balances -----	1,954 93	
Other ledger assets, life department; loans to policy- holders, \$1,594,566.99; premium notes, \$82,555.06; Agents' balances, \$49.02 -----	\$1,677,171 07	
Total -----		1,680,468 13
Ledger assets as per balance-----		\$12,728,104 62
Non-Ledger Assets.		
Interest due and accrued on:		
Mortgages -----	\$164,116 94	
Bonds -----	52,499 04	
On premium notes, policy loans and liens-----	18,012 74	
Rents, due and accrued-----	107 64	
Total -----		234,736 36
Other non-ledger assets, life department, uncollected and deferred--		395,873 97
Gross assets -----		\$13,358,714 95
Deduct Assets Not Admitted.		
Book value of ledger assets over market value-----	\$40,711 45	
Agent's balances, line 29, page 4-----	1,954 93	
Agent's balances, life, \$102.79; premium notes, line 41, page 4, life statement -----	12,683 28	
Total -----		55,349 66
Total admitted assets -----		\$13,303,365 29
LIABILITIES.		
Losses and claims:		
Accident—Reported or in process of adjustment, \$2,436.00; deduct reinsurance, \$400.00-----	\$2,036 00	
Health—Reported or in process of adjustment, \$2,000.00; deduct reinsurance, \$515.00-----	1,485 00	
Total -----		\$3,521 00
Estimated expenses of investigation and adjustment of unpaid claims		1,010 68
Unearned premiums at 50 per cent on risks running one year or less-----	\$50,534 51	
Unearned premiums, pro rata on risks running more than one year -----	65 60	
Total unearned premiums -----		\$50,600 11
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$6,660.78; health, \$2,108.65 -----	8,769 43	
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	2,208 44	
Reinsurance, Accident, \$2,586.62; health, \$941.28-----	3,527 90	
Account department, liabilities -----	\$69,637 56	
Reserves life department -----	11,622,825 65	
Total amount of all liabilities except capital-----		\$11,692,463 21
Capital actually paid up in cash-----	\$400,000 00	
Surplus over all liabilities-----	1,210,902 08	
Surplus as regards policyholders-----		1,610,902 08
Total liabilities -----		\$13,303,365 29

EXHIBIT OF POLICIES.

	Accident.	Health.
In force December 31, 1912-----	\$25,349 72	\$5,723 91
Written or renewed during the year-----	122,560 29	40,285 47
Totals -----	\$147,910 01	\$46,009 38
Deduct expirations and cancellations-----	57,933 70	21,565 82
In force at the end of the year-----	\$89,976 31	\$24,443 56
Deduct amount reinsured -----	10,340 30	2,944 97
Net in force December 31, 1913-----	\$79,636 01	\$21,498 59

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$617 23	
Health -----	156 63	\$15 00
Total -----	\$773 86	\$15 00

THE CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Hartford, Connecticut.

Year ending December 31, 1913.

(Incorporated June 15, 1846. Commenced business in California December 15, 1846.)

JOHN M. TAYLOR, President.

WILLIAM H. DEMING, Secretary.

R. O. MILES, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$68,420,996 63

INCOME.

First year's premiums on original policies, less reinsurance -----	\$748,805 72	
Surrender values to pay first year's premiums-----	380 08	
Dividends applied to purchase paid-up additions and annuities -----	6,831 86	
Surrender values applied to purchase paid-up insurance and annuities-----	44,165 53	
Consideration for original annuities involving life contingencies -----	64,963 29	
Consideration for supplementary contracts involving life contingencies -----	3,479 37	
Total new premiums-----		\$868,625 85
Renewal premiums less reinsurance-----	\$5,202,007 62	
Dividends applied to pay renewal premiums-----	932,026 29	
Surrender values applied to pay renewal premiums---	864 98	
Total renewal premiums-----		6,134,898 89
Total premium income-----		\$7,003,524 74
Consideration for supplementary contracts not involving life contingencies -----		36,384 12.
Dividends left with company to accumulate at interest-----		476,681 40

Amount brought forward-----	\$7,516,590 26
Interest on mortgage loans-----	\$1,658,241 08
Interest on bonds and dividends on stocks-----	1,079,005 71
Interest on premium notes, policy loans or liens-----	352,630 55
Interest on deposits-----	23,808 71
Interest on land contracts-----	41,005 30
Interest on delayed premium payments-----	896 12
Interest on bills receivable, \$23.80; on deferred cash payments in real estate sales, \$858.66-----	882 46
Discount on claims paid in advance-----	96 18
Rents, including \$35,000.00 for company's occupancy of its own buildings-----	185,597 46
Total interest and rents-----	3,342,163 57
Unapplied payments on land contracts (suspense account)-----	17,660 69
Profit on sale or maturity of ledger assets: (a) real estate per Schedule A; (b) bonds per Schedule D-----	51,695 37
Increase in book value of ledger assets: (a) real estate per Sched- ule A; (b) bonds per Schedule D (including \$6,329.67 for accrual of discount) -----	24,324 23
Total income -----	<u>\$10,952,434 12</u>
Total-----	\$79,373,430 75

DISBURSEMENTS.

Death claims and additions-----	\$4,666,896 00
Matured endowments and additions-----	414,187 66
Total death claims and endowments-----	\$5,081,083 66
Annuities involving life contingencies-----	23,267 40
Premium notes and liens voided by lapse, \$232.00 less-----	232 00
Surrender values paid in cash, or applied in liquidation of loans or notes -----	1,362,024 06
Surrender values applied to pay new and renewal premiums (see In- come No. 6), \$380.08; to pay renewal premiums (see Income No. 16), \$864.98 -----	1,245 06
Surrender values applied to purchase paid-up insurance and annuities	44,165 53
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	360,309 94
Dividends applied to pay renewal premiums-----	932,026 29
Dividends applied to purchase paid-up additions and annuities-----	6,831 86
Left with the company to accumulate at interest-----	278,088 99
(Total paid policyholders, \$8,089,274.79.)	
Expense of investigation and settlement of policy claims, including legal expenses -----	1,985 87
Supplementary contracts not involving life contingencies-----	5,801 91
Dividends with interest, held on deposit, surrendered during the year	314,126 22
Commissions to agents-----	627,931 26
Compensation of managers and agents not paid by commissions on new business -----	18,764 34
Agency supervision and traveling expenses of supervisors-----	11,883 09
Branch office expenses-----	62,915 45
Medical examiners' fees and inspection of risks-----	63,290 77
Salaries and all other compensation of officers and home office em- ployees -----	254,995 11
Rent, including \$35,000.00 for company's occupancy of its own build- ings, less \$20.00 received under sublease-----	64,032 72
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----	81,464 33
Legal expense -----	5,526 58
Furniture, fixtures and safes-----	2,742 61
Repairs and expenses (other than taxes) on real estate-----	99,147 96
Taxes on real estate-----	69,415 36
State taxes on premiums-----	76,270 32
Insurance department licenses and fees-----	5,775 15
All other licenses, fees and taxes-----	158,835 65
Other disbursements -----	48,480 32

Amount brought forward-----	\$10,032,659 81
Loss on sale or maturity of ledger assets-----	110,383 57
Decrease in book value of ledger assets-----	14,611 33
Total disbursements -----	<u>\$10,187,654 71</u>
Balance-----	\$69,185,776 04

LEDGER ASSETS.

Book value of real estate-----	\$3,068,650 50
Mortgage loans on real estate-----	32,330,005 08
Loans on company's policies assigned as collateral-----	6,644,164 11
Premium notes on policies in force-----	175,386 49
Book value of bonds and stocks (Schedule D)-----	24,871,700 25
Deposits in trust companies and banks on interest-----	1,297,549 82
Bills receivable -----	685 00
Agents' balances (debit, \$3,137.63; credit, \$1,433.99)-----	2,388 64
Real estate sold under land contract, balance purchase price (Supplement Schedule A)-----	795,931 11
Total ledger assets-----	<u>\$69,185,776 04</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$918,837 42
Interest due and accrued on bonds-----	250,766 30
Interest due and accrued on premium notes, loans or liens -----	134,445 04
Interest due and accrued on other assets-----	13,820 71
Rents due and accrued on company's property-----	6,135 25
Total interest and rents-----	1,324,004 72
Net uncollected and deferred premiums	New business. Renewals.
	\$87,911 72 \$594,069 75
Gross assets -----	<u>681,981 47</u>
	\$71,191,762 23

Deduct Assets Not Admitted.

Agents' debit balances-----	\$3,137 63
Bills receivable -----	685 00
Premium notes or loans on policies and net premiums in excess of value of their policies, approximated-----	2,200 00
Overdue and accrued interest on bonds in default-----	6,012 00
Bonds and stocks-----	<u>2,225,074 45</u>
Total -----	2,237,109 08
Admitted assets -----	<u>\$68,954,653 15</u>

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company insurance de- partment -----	\$63,963,278 00
Same for reversionary additions-----	16,243 00
Same for annuities -----	<u>263,781 77</u>
Net reserve -----	\$64,243,302 77
Present value of supplementary contracts not involving life contin- gencies, computed by the company at 3 per cent-----	92,724 42
Surrender values claimable on policies cancelled-----	79,412 00
Death losses due and unpaid-----	\$28,240 69
Death losses in process of adjustment-----	121,909 33
Death losses reported for which no proofs have been received -----	179,259 00
Reserve for net death losses incurred but unreported -----	75,000 00
Matured endowments due and unpaid-----	2,422 00
Death losses and other policy claims resisted-----	10,000 00
Annuity claims, involving life contingencies, due and unpaid -----	<u>376 60</u>
Total policy claims-----	417,207 62

Amount brought forward-----	\$64,832,646 81
Dividends left with the company to accumulate at interest-----	1,727,859 16
Premiums paid in advance, including surrender values so applied----	25,903 34
Unearned interest and rent paid in advance: Mortgage loans, \$437.32; policy loans, \$131,529.89-----	131,967 21
Commissions to agents due or accrued-----	3,606 94
Salaries, rents, office expenses, bills and accounts due or accrued, es- timated -----	2,500 00
Medical examiners' and legal fees due or accrued-----	15,783 50
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement----	80,000 00
Dividends or other profits due policyholders-----	104,638 08
Surrender values credited with accrued interest-----	4,132 87
Suspense account (unapplied payments on land contracts)-----	17,660 69
Supplementary agreements -----	3,059 23
Total -----	\$66,949,757 83
Unassigned funds (surplus)-----	2,004,895 32
Total liabilities -----	\$68,954,653 15

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$227,367 32
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$19,837 10
Used in purchase of surrendered policies-----	7,376 00
Voided by lapse-----	232 00
Used in payment of dividends to policyholders-----	21,430 51
Redeemed by maker in cash-----	3,105 22
Total reduction of premium note account-----	51,980 83
Balance note assets at end of the year-----	\$175,386 49

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	87,449	\$209,394,597 43
Policies issued, revived, changed and increased during the year	10,521	23,348,110 04
Total -----	97,970	\$232,742,707 47
Deduct policies which have ceased to be in force during the year:		
By death -----	1,943	\$4,659,283 00
By maturity -----	171	407,886 66
By expiry -----	33	174,197 34
By surrender -----	2,237	4,203,722 20
By lapse -----	1,919	3,942,628 00
By decrease -----	4	1,050,330 00
Total -----	6,307	14,438,047 20
Total policies in force at end of year 1913-----	91,663	\$218,304,660 27

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	3,740	\$7,429,964 00
Policies issued during the year-----	589	1,239,247 00
Total -----	4,329	\$8,669,211 00
Deduct policies ceased to be in force-----	465	855,035 00
Policies in force December 31, 1913-----	3,864	\$7,814,176 00
Losses and claims unpaid December 31, 1912-----	5	\$11,808 00
Losses and claims incurred during the year-----	106	242,552 00
Total -----	111	\$254,360 00
Losses and claims settled during the year-----	105	241,290 00
Losses and claims unpaid December 31, 1913-----	6	\$13,070 00
Premiums received -----		\$236,224 54

CONTINENTAL LIFE INSURANCE AND INVESTMENT COMPANY.

Salt Lake City, Utah.

Year ending December 31, 1913.

(Incorporated February 14, 1904. Commenced business in California in 1913.)

F. J. HOGENBARTH, President.

N. G. STRINGHAM, Secretary.

EDWARD BRAZIER, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$208,875 00	
Amount of ledger assets December 31 of previous year-----		\$1,005,352 28

INCOME.

First year's premiums on original policies, less reinsurance-----		\$136,214 98
Renewal premiums, less reinsurance-----	\$235,264 63	
Dividends applied to pay renewal premiums-----	355 57	
Coupons applied to pay renewal premiums-----	1,078 44	
Total renewal premiums-----		236,698 64
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		3,722 31
Total premium income-----		\$376,635 93
Dividends left with company to accumulate at interest-----		27 16
Coupons left with company to accumulate at interest-----		6,215 26
Interest on mortgage loans-----	\$56,200 38	
Interest on bonds and dividends on stocks-----	1,025 00	
Interest on premium notes, policy loans or liens-----	10,733 59	
Interest on deposits-----	1,105 33	
Interest on other debts due the company-----	1,802 21	
Total interest and rents-----		70,866 51
Premiums on agents' fidelity bonds-----		271 91
Bank balances charged off-----		15 99
Agents' balances previously charged off-----		166 33
Total income -----		\$454,816 44
Total-----		\$1,460,168 72

DISBURSEMENTS.

Death claims, \$65,387.15; accident and health, \$13,527.38 -----	\$78,914 53	
Total and permanent disability claims and additional accidental death benefits-----	151 86	
Total death claims and endowments-----		\$79,066 39
Annuities involving life contingencies-----		210 00
Premium notes and liens voided by lapse, less \$203.65 restorations--		900 61
Surrender values paid in cash, or applied in liquidation of loans or notes -----		20,221 95
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		4 40
Coupons paid policyholders in cash, or applied in liquidation of loans or notes -----		47 97
Dividends applied to pay renewal premiums-----		355 57
Coupons applied to pay renewal premiums-----		1,078 44
Left with the company to accumulate at interest-----		27 16
Coupons left with the company to accumulate at interest-----		6,215 26
(Total paid policyholders, \$108,127.75.)		
Expense of investigation and settlement of policy claims, including legal expenses -----		73 35

Amount brought forward.....	\$108,201 10
Interest or dividends to stockholders.....	14,621 25
Commissions to agents.....	77,890 18
Commuted renewal commissions.....	500 00
Compensation of managers and agents not paid by commissions on new business	21,834 37
Agency supervision and traveling expenses of supervisors.....	17,856 73
Branch office expenses.....	2,380 52
Medical examiners' fees and inspection of risks.....	11,106 93
Salaries and all other compensation of officers and home office employees	27,843 37
Rent	2,823 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	11,270 42
Legal expense	90 95
Furniture, fixtures and safes.....	2,152 33
State taxes on premiums.....	4,902 08
Insurance department licenses and fees.....	2,143 20
All other licenses, fees and taxes.....	221 25
Other disbursements	16,518 56
Agents' balances charged off.....	6,916 05
Total disbursements	<u>\$329,272 19</u>
Balance.....	\$1,130,896 53

LEDGER ASSETS.

Mortgage loans on real estate.....	\$810,759 63
Loans on company's policies assigned as collateral.....	165,293 83
Premium notes on policies in force.....	7,728 87
Book value of bonds and stocks.....	31,000 00
Cash in office.....	840 14
Deposits in trust companies and banks not on interest.....	14,642 49
Deposits in trust companies and banks on interest.....	57,580 05
Bills receivable	200 00
Agents' balances	19,713 08
Municipal warrants	23,138 44
Total ledger assets.....	<u>\$1,130,896 53</u>

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$33,196 39
Interest due and accrued on bonds.....	595 94
Interest due and accrued, certificate of deposits.....	680 61
Interest due and accrued on premium notes, loans or liens	281 11
Interest due and accrued on other assets.....	2,327 34
Rents due and accrued on company's property.....	98 75
Total	<u>\$37,180 14</u>
Market value of bonds and stocks over book value.....	200 00
Net uncollected and deferred premiums--	New business. Renewals.
	\$12,476 32 \$21,318 34
Gross assets	<u>33,794 66</u>
	\$1,202,071 33

Deduct Assets Not Admitted.

Agents' debit balances.....	\$24,626 69
Bills receivable	200 00
Premium notes or loans on policies and net premiums in excess of value of their policies.....	6,299 48
Book value of ledger assets over market value.....	2,000 00
Total	<u>33,126 17</u>
Admitted assets	<u>\$1,168,945 16</u>

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department: American 3½ per cent, \$658,603; American 3 per cent, \$93,147 -----	\$751,750 00	
Same for annuities-----	3,886 00	
Total -----	\$755,636 00	
Deduct net value of risks reinsured-----	1,572 00	
Total -----	\$754,064 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	12,741 50	
Net reserve -----		\$766,805 50
Death losses reported, for which no proofs have been received -----	\$12,000 00	
Death losses and other policy claims resisted-----	8,000 00	
Total policy claims-----		20,000 00
Dividends left with the company to accumulate at interest-----		27 16
Coupons left with the company to accumulate at interest-----		6,215 26
Premiums paid in advance, including surrender values so applied---		676 27
Unearned interest and rent paid in advance-----		5,474 24
Commissions due agents on premium notes, when paid-----		96 80
Commissions to agents due or accrued-----		1,518 36
Salaries, rents, office expenses, bills, and accounts due or accrued---		1,961 54
Medical examiners' and legal fees due or accrued-----		1,466 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		7,000 00
Dividends declared on or apportioned to annual dividend policies pay- able to policyholders during 1914-----		5,659 97
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----		63,035 36
Surplus set apart upon bonds-----		1,964 64
Local advisors' compensation due and accrued-----		6,400 00
Health and accident claims unpaid December 31, 1913-----		35 71
First year reinsurance premiums unpaid December 31, 1913-----		610 05
Total -----		\$888,946 86
Paid-up capital -----		208,875 00
Unassigned funds (surplus)-----		71,123 30
Total liabilities -----		\$1,168,945 16

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$4,420 26	
Received during the year on old policies-----	20,305 23	
Total -----		\$24,725 49
Deductions during the year as follows:		
Voided by lapse-----	\$1,104 26	
Redeemed by maker in cash-----	15,892 36	
Total reduction of premium note account-----		16,996 62
Balance note assets at end of the year-----		\$7,728 87

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	4,150	\$8,247,831 50
Policies issued, revived, changed and increased during the year -----	2,889	6,001,115 00
Total -----	7,039	\$14,248,946 50

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated July 26, 1859. Commenced business in California November 18, 1859.)

W. A. DAY, President.

W. ALEXANDER, Secretary.

A. M. SHIELDS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$100,000 00
Amount of ledger assets December 31 of previous year-----	\$505,620,953 41

INCOME.

First year's premiums on original policies, less reinsurance-----	\$5,031,600 06
Surrender values to pay first year's premiums-----	7,509 49
Dividends applied to purchase paid-up additions and annuities-----	1,152,540 66
Consideration for disability claims-----	1,789 71
Consideration for original annuities involving life contingencies-----	660,864 74
Consideration for supplementary contracts involving life contingencies-----	394,849 67
Total new premiums-----	\$7,249,154 33
Renewal premiums less reinsurance-----	\$45,259,081 68
Dividends applied to pay renewal premiums-----	2,532,105 01
Surrender values applied to pay renewal premiums--	40,818 82
Renewal premiums for deferred annuities-----	34,788 31
Total renewal premiums-----	47,866,793 82
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	25,662 11
Total premium income-----	\$55,141,610 26
Consideration for supplementary contracts not involving life contingencies-----	414,985 51
Dividends left with company to accumulate at interest-----	386,311 98
Interest on mortgage loans-----	\$4,686,231 86
Interest on collateral loans-----	13,697 22
Interest on bonds and dividends on stocks-----	12,716,046 53
Interest on premium notes, policy loans or liens----	3,975,903 58
Interest on deposits-----	248,200 81
Interest on other debts due the company, schedule attached-----	146,002 87
Discount on claims paid in advance-----	1,974 01
Rents, including \$115,835.06 for company's occupancy of its own buildings-----	984,152 42
Total interest and rents-----	22,772,209 30
Fire insurance indemnity fund-----	5,000 00
United States income tax-----	321 27
Profits, schedule attached-----	8,646 36
Agents' balances previously charged off-----	17,650 69
Profit on sale or maturity of ledger assets-----	116,230 75
Increase in book value of ledger assets-----	209,518 00
Total income-----	\$79,072,484 12
Total-----	\$584,693,437 53

DISBURSEMENTS.

Death claims and additions.....	\$19,985,889	14
Matured endowments and additions.....	8,648,405	87
Total and permanent disability claims and additional accidental death benefits.....	1,789	71
Total death claims and endowments.....	\$28,636,084	72
Annuities involving life contingencies.....	1,224,151	28
Surrender values paid in cash, or applied in liquidation of loans or notes.....	11,521,265	91
Surrender values applied to pay new and renewal premiums.....	48,328	31
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	9,305,136	97
Dividends applied to pay renewal premiums.....	2,532,105	01
Dividends applied to purchase paid-up additions and annuities.....	1,152,540	66
Left with the company to accumulate at interest.....	386,311	98
(Total paid policyholders, \$54,805,924.84.)		
Expense of investigation and settlement of policy claims, including legal expenses.....	22,556	59
Premiums waived on account of disability.....	231	30
Supplementary contracts not involving life contingencies.....	295,006	56
Dividends with interest, held on deposit, surrendered during the year.....	88,432	78
Interest or dividends to stockholders.....	7,000	00
Commissions to agents.....	4,932,680	75
Commuted renewal commissions.....	161,049	57
Compensation of managers and agents not paid by commissions on new business.....	97,975	28
Agency supervision and traveling expenses of supervisors.....	382,488	15
Branch office expenses.....	727,459	15
Medical examiners' fees and inspection of risks.....	384,949	78
Salaries and all other compensation of officers and home office employees.....	1,391,174	40
Rent.....	477,567	41
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	487,028	55
Legal expense.....	65,978	76
Furniture, fixtures and safes.....	108,674	57
Repairs and expenses (other than taxes) on real estate.....	304,271	64
Taxes on real estate.....	173,307	43
State taxes on premiums.....	611,634	18
Insurance department licenses and fees.....	29,356	15
All other licenses, fees and taxes, schedule attached.....	105,267	00
Federal corporation tax.....	81,190	00
Other disbursements, schedule attached.....	239,695	18
Foreign exchange and currency adjustment.....	73,737	64
Interest on policy claims.....	15,446	82
Rent deposits.....	1,594	05
Deposits on account of insurance.....	112,203	61
Losses: Policy claims, \$1,146.41; rents, \$605.31; fire, \$3,763.66.....	5,515	38
Agents' balances charged off.....	39,952	83
Loss on sale or maturity of ledger assets.....	149,225	24
Decrease in book value of ledger assets.....	379,944	00
Total disbursements.....	\$66,758,519	59
Balance.....	\$517,934,917	94

LEDGER ASSETS.

Book value of real estate.....	\$16,541,061	11
Mortgage loans on real estate.....	109,136,045	77
Loans secured by collaterals (Schedule C).....	600,000	00
Loans on company's policies assigned as collateral.....	86,558,457	49
Book value of bonds and stocks (Schedule D).....	297,061,554	00
Cash in offices.....	49,066	81
Deposits in trust companies and banks not on interest.....	276,813	68

Amount brought forward-----	\$510,222.998	10
Deposits in trust companies and banks on interest-----	6,495,171	60
Bills receivable-----	3,410	82
Agents' and other balances-----	165,907	81
Supplies-----	24,219	54
Cash in transit-----	1,023,209	31
Total ledger assets-----	\$517,934,917	94

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,126,801	54
Interest due and accrued on bonds-----	3,708,172	10
Interest due and accrued on collateral loans-----	9,000	00
Interest due and accrued on policy loans-----	442,097	14
Interest due and accrued on other assets-----	36,059	78
Rents due and accrued on company's property-----	124,778	08
Due from other companies for losses or claims on policies reinsured--	15,259	40
Net uncollected and deferred premiums, new business, \$270,191.76; renewals, \$4,771,949.70-----	5,042,141	46
Due from other companies for reinsurance premiums unearned-----	3,264	10
Gross assets-----	\$528,442,491	54

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$24,219	54
Agents' and other debit balances-----	1,111,967	42
Bills receivable-----	3,410	82
Book value of ledger assets over market value, stocks-----	1,957,274	70
Total-----	3,096,872	48
Admitted assets-----	\$525,345,619	06

LIABILITIES.

Net reserve-----	\$429,689,154	00
Present value of supplementary contracts not involving life contingencies-----	2,591,963	00
Present value of premiums waived on account of disability-----	1,711	00
Surrender values claimable on policies cancelled-----	74,915	31
Death losses due and unpaid-----	\$26,501	77
Death losses in process of adjustment-----	138,384	67
Death losses reported for which no proofs have been received-----	1,576,005	95
Reserve for net death losses incurred but unreported-----	450,000	00
Matured endowments due and unpaid-----	770,233	97
*Death losses and other policy claims resisted-----	265,421	20
Annuity claims, involving life contingencies, due and unpaid-----	32,829	96
Total policy claims-----	3,259,377	52
Due and unpaid on supplementary contracts not involving life contingencies-----	4,493	10
Dividends left with the company to accumulate at interest-----	667,274	34
Premiums paid in advance, including surrender values so applied---	374,022	90
Unearned interest and rent paid in advance-----	1,796,919	43
Commissions to agents due or accrued-----	130,551	89
Salaries, rents, office expenses, bills and accounts due or accrued---	122,052	05
Medical examiners' and legal fees due or accrued-----	43,514	90
Estimated amount hereafter payable for federal, state and other taxes, including those based upon the business of the year of this statement-----	888,225	05
Dividends or other profits due policyholders-----	1,044,641	90
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	4,780,000	00

*The society does not admit that the claims included in this item constitute a liability of the society.

Amount brought forward-----	\$13,128,816 39
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	8,858,794 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	60,925,148 00
Fire insurance indemnity fund-----	38,323 12
Fire relief fund-----	8,391 97
Deposits on account of insurance-----	141,023 25
United States income tax collected-----	321 27
Total-----	<u>\$515,440,818 00</u>
Paid-up capital-----	100,000 00
Unassigned funds (surplus)-----	9,804,801 06
Total liabilities-----	<u>\$525,345,619 06</u>

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	563,683	\$1,429,211,848 00
Policies issued, revived, changed and increased during the year-----	69,127	149,137,917 00
Total-----	632,810	<u>\$1,578,349,765 00</u>
Deduct policies which have ceased to be in force during the year:		
By death-----	6,763	\$20,119,533 00
By maturity-----	3,051	8,907,444 00
By expiry-----	6,755	10,547,337 00
By surrender-----	11,987	34,099,569 00
By lapse-----	13,366	29,849,383 00
By decrease-----		3,732,924 00
Total-----	41,922	107,256,190 00
Total policies in force at end of year 1913-----	<u>590,888</u>	<u>\$1,471,093,575 00</u>
Reinsured-----	700	\$16,331,772 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	14,322	\$41,605,133 00
Policies issued during the year-----	1,916	6,181,500 00
Total-----	16,238	<u>\$47,786,633 00</u>
Deduct policies ceased to be in force-----	885	2,885,664 00
Policies in force December 31, 1913-----	<u>15,353</u>	<u>\$44,900,969 00</u>
Losses and claims unpaid December 31, 1912-----	16	\$37,675 61
Losses and claims incurred during the year-----	178	549,107 26
Total-----	194	<u>\$586,782 81</u>
Losses and claims settled during the year-----	183	572,395 81
Losses and claims unpaid December 31, 1913-----	<u>11</u>	<u>\$14,387 00</u>
Premiums received-----		<u>\$1,939,132 43</u>

THE FIDELITY MUTUAL LIFE INSURANCE COMPANY.**Philadelphia, Pa.**

Year ending December 31, 1913.

(Incorporated December 2, 1878. Commenced business in California in 1884.)

CHAS. G. HODGE, Secretary.

W. G. BACKUS, Attorney in California at San Francisco.

Ledger assets, December 31, 1912----- \$26,656,839 71

INCOME.

First year's premiums on original policies, less reinsurance -----	\$437,352 25	
Surrender values to pay first year's premiums-----	175 21	
Dividends applied to purchase paid-up additions and annuities -----	32,617 33	
Surrender values applied to purchase paid-up insurance and annuities -----	689 83	
Consideration for original annuities involving life contingencies -----	5,000 00	
Consideration for supplementary contracts involving life contingencies -----	214 25	
Total new premiums -----		\$476,048 87
Renewal premiums less reinsurance-----	\$4,139,488 83	
Dividends applied to pay renewal premiums-----	193,725 14	
Dividends applied to shorten the endowment or premiums-paying period -----	6,606 41	
Surrender values applied to pay renewal premiums--	11,398 42	
Renewal premiums for deferred annuities-----	4,477 15	
Total renewal premiums -----		4,355,696 01
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		39,797 40
Total premium income -----		\$4,871,542 28
Consideration for supplementary contracts not involving life contingencies -----		16,913 25
Dividends left with company to accumulate at interest-----		12,834 01
Interest on mortgage loans -----	\$565,393 61	
Interest on collateral loans-----	10,153 07	
Interest on bonds and dividends on stocks-----	350,522 54	
Interest on premium notes, policy loans or liens----	408,090 06	
Interest on other debts due the company-----	21,646 50	
Rents, including \$40,000.00 for company's occupancy of its own buildings-----	92,837 79	
Total interest and rents-----		1,457,316 07
Policy fees -----		87 00
Commissions on mortgages -----		1,925 00
Profit on sale or maturity of ledger assets-----		748 98
Increase in book value of ledger assets-----		7,010 98
Total income -----		\$6,368,377 57
Total -----		\$33,025,217 28

Amount brought forward----- \$33,025,217 28

DISBURSEMENTS.

Death claims and additions-----	\$1,676,206 77
Matured endowments and additions-----	52,908 03
Total and permanent disability claims and additional accidental death benefits -----	2,748 37
Total death claims and endowments-----	\$1,731,863 17
Annuities involving life contingencies-----	16,144 45
Surrender values paid in cash, or applied in liquidation of loans or notes -----	793,929 26
Surrender values applied to pay new and renewal premiums-----	11,573 63
Surrender values applied to purchase paid-up insurance and annuities-----	689 83
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----	31,744 03
Dividends applied to pay renewal premiums-----	193,725 14
Dividends applied to shorten the endowment or premium-paying period -----	6,606 41
Dividends applied to purchase paid-up additions and annuities-----	32,617 33
Left with the company to accumulate at interest-----	12,834 01
(Total paid policyholders, \$2,831,727.26)	
Expense of investigation and settlement of policy claims, including legal expenses -----	5,340 20
Supplementary contracts not involving life contingencies-----	35,530 32
Dividends with interest, held on deposit surrendered during the year-----	3,600 83
Commissions to agents -----	372,426 13
Compensation of managers and agents not paid by commissions on new business -----	3,700 00
Agency supervision and traveling expenses of supervisors-----	30,992 98
Branch office expenses -----	92,905 21
Medical examiners' fees and inspection of risks-----	49,753 16
Salaries and all other compensation of officers and home office em- ployees -----	173,489 76
Rent -----	70,425 56
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange -----	63,584 54
Legal expense -----	11,422 94
Furniture, fixtures and safes-----	5,235 50
Repairs, and expenses (other than taxes) on real estate-----	52,980 36
Taxes on real estate-----	14,357 53
State taxes on premiums-----	77,328 45
Insurance department licenses and fees-----	6,554 60
All other licenses, fees and taxes-----	58,282 84
Miscellaneous expenses -----	11,095 43
Commission for collecting interest, account mortgages-----	1,595 89
Interest -----	511 18
Loss on sale or maturity of ledger assets-----	2,454 55
Decrease in book value of ledger assets-----	242,659 55
Total disbursements -----	\$4,217,954 77
Balance -----	\$28,807,262 51

LEDGER ASSETS.

Book value of real estate -----	\$1,330,169 08
Mortgage loans on real estate-----	11,135,605 75
Loans secured by collaterals (Schedule C)-----	186,264 31
Loans on company's policies assigned as collateral-----	7,882,280 25
Premium notes on policies in force-----	463,042 15
Book value of bonds and stocks (Schedule D)-----	6,986,223 07
Cash in office -----	676 20
Deposits in trust companies and banks on interest-----	386,510 98
Bills receivable -----	28,378 41
Agents' balances (net)-----	408,112 31
Total ledger assets -----	\$28,807,262 51

Amount brought forward.....			\$28,807,262 51
Non-Ledger Assets.			
Interest due and accrued on mortgages.....	\$227,254 87		
Interest due and accrued on bonds.....	112,158 90		
Interest due and accrued on collateral loans.....	1,315 33		
Interest due and accrued on premium notes, loans or liens	75,992 96		
Rents due and accrued on company's property.....	915 00		
Total			417,637 06
Market value of real estate over book value.....			101,486 70
	New business.	Renewals.	
Net uncollected and deferred premiums	\$7,946 35	\$438,942 67	446,889 02
Gross assets			\$29,773,275 29
Deduct Assets Not Admitted.			
Commuted commissions	\$417,139 30		
Bills receivable	28,378 41		
Premium notes or loans on policies and net premiums in excess of value of their policies.....	98,608 69		
Book value of ledger assets over market value, bonds and stocks	332,756 07		
Total			876,882 47
Admitted assets			\$28,896,392 82
LIABILITIES.			
Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the Pennsylvania Insur- ance Department	\$24,659,636 00		
Same for reversionary additions	79,326 00		
Same for annuities	157,436 00		
Total	\$24,896,398 00		
Deduct net value of risks reinsured.....	5,530 00		
Total	\$24,890,868 00		
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	48,088 00		
Net reserve			\$24,938,956 00
Present value of supplementary contracts not involving life con- tingencies			390,690 59
Surrender values claimable on policies cancelled.....			8,116 54
Death losses in process of adjustment.....	\$22,000 00		
Death losses reported for which no proofs have been received	64,464 20		
Reserve for net death losses incurred but unreported.....	37,803 13		
Death losses and other policy claims resisted.....	25,000 00		
Total policy claims			149,267 33
Due and unpaid on supplementary contracts not involving life con- tingencies			2,342 50
Dividends left with the company to accumulate at interest.....			36,225 79
Premiums paid in advance, including surrender values so applied....			18,686 21
Unearned interest and rent paid in advance.....			154,094 64
Commissions due agents on premium notes, when paid.....			13,392 72
Salaries, rents, office expenses, bills, and accounts due or accrued..			5,215 97
Medical examiners' and legal fees due or accrued.....			10,700 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....			72,201 64
Dividends or other profits due policyholders.....			13,744 00
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914.....			275,534 11

Amount brought forward-----	\$26,089,168 13
Dividends declared on or apportioned to deferred dividend policies payable to policyholders, during 1914-----	92,924 46
Amount set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	1,771,669 21
Excess interest payable in 1914 on installment claims-----	3,038 00
Total-----	\$27,956,799 80
Unassigned funds (surplus)-----	939,593 02
Total liabilities-----	\$28,896,392 82

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$442,061 42
Received during the year on new policies-----	159,009 75
Received during the year on old policies-----	574,600 68
Total reduction of premium note account-----	\$1,175,671 85
	712,629 70
Balance note assets at end of the year-----	\$463,042 15

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	62,479	\$130,771,679 00
Policies issued, revived, changed and increased during the year-----	7,067	15,243,701 00
Total-----	69,546	\$146,015,380 00
Deduct policies which have ceased to be in force during the year:		
By death-----	692	\$1,581,581 00
By maturity-----	40	53,063 00
By expiry-----	447	1,010,839 00
By surrender-----	1,413	3,199,438 00
By lapse-----	2,954	6,287,775 00
By decrease-----	15	332,299 00
Total-----	5,561	12,464,995 00
Total policies in force at end of year 1913-----	63,985	\$133,550,385 00
Reinsured-----	32	\$454,398 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	2,103	\$5,459,697 00
Policies issued during the year-----	168	597,682 00
Total-----	2,271	\$6,057,379 00
Deduct policies ceased to be in force-----	106	372,362 00
Policies in force December 31, 1913-----	2,165	\$5,685,017 00
Losses and claims unpaid December 31, 1912-----	2	\$6,500 00
Losses and claims incurred during the year-----	23	64,854 30
Total-----	25	\$71,354 30
Premiums received-----		\$199,395 27
Less premiums returned-----		59,515 30
Net-----		\$139,879 97

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 22.50 per cent of the gross premiums) -----	\$1,101,443 39	
Insurance expenses incurred during the year -----	989,740 29	
Gain from loading -----	\$111,703 10	
Interest earned during the year -----	\$1,473,297 65	
Investment expenses incurred during the year -----	121,268 06	
Net income from investments -----	\$1,352,029 59	
Interest required to maintain reserve ---	863,019 40	
Gain from interest -----	489,010 19	
Expected mortality on net amount at risk -----	\$1,557,088 00	
Actual mortality on net amount at risk	1,244,313 90	
Gain from mortality -----	312,774 10	
Expected disbursements to annuitants_	\$12,340 95	
Net actual annuity claims incurred---	14,155 76	
Loss from annuities -----		\$1,814 81
Total gain during the year from surrendered and lapsed policies -----	65,227 45	
Decrease in surplus on dividend account-----		649,688 97
Increase in special funds, and special reserves during the year (includes \$38,554.00 increase in reserve basis) -----		41,592 00
Net to profit account-----	87 00	

Investment Exhibit.

Total gains from real estate-----	45,192 01	
Total losses from real estate-----		14,641 26
Total gains from stocks and bonds-----	748 98	
Total losses from stocks and bonds-----		228,707 12
Commissions on account mortgages-----	1,925 00	
Loss from assets not admitted-----		13,596 92
Net gain on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----	2,903 00	
Special credits to policyholders-----		74,836 85
Balance unaccounted for-----		2,708 95
Total gains and losses in surplus during the year----	\$1,029,570 83	\$1,027,586 88
Surplus December 31, 1912-----	\$937,609 07	
Surplus December 31, 1913-----	939,593 02	
Increase in surplus -----		1,983 95
Total -----	\$1,029,570 83	\$1,029,570 83

THE GERMANIA LIFE INSURANCE COMPANY.**New York City, New York.**

Year ending December 31, 1913.

(Incorporated April 10, 1860.)

CORNELIUS DOREMUS, President.

CARL HEYE, Secretary.

GEORGE LEISANDER, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$200,000 00
Amount of ledger assets December 31 of previous year	\$47,294,090 98

INCOME.

First year's premiums on original policies, less reinsurance	\$726,912 10	
Dividends applied to purchase paid-up additions and annuities	67,215 46	
Surrender values applied to purchase paid-up insurance and annuities	126,684 65	
Consideration for original annuities involving life contingencies	8,220 50	
Consideration for supplementary contracts involving life contingencies	1,755 34	
Consideration for total and permanent disability claims allowed	734 76	
Total new premiums		\$931,522 81
Renewal premiums, less reinsurance	\$4,820,727 19	
Dividends applied to pay renewal premiums	418,869 36	
Renewal premiums for deferred annuities	150 44	
Total renewal premiums		\$5,239,746 99
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies		6,122 08
Total premium income		\$6,177,391 88
Consideration for supplementary contracts not involving life contingencies		32,203 60
Dividends left with company to accumulate at interest		3,952 96
Interest on mortgage loans	\$1,283,662 69	
Interest on bonds and dividends on stocks	421,438 69	
Interest on premium notes, policy loans or liens	307,439 63	
Interest on deposits	7,910 22	
Interest on other debts due the company, advances to agents	545 13	
Discount on claims paid in advance	135 13	
Rents, including \$48,341.90 for company's occupancy of its own buildings	327,985 74	
Total interest and rents		2,349,117 23
Policy fees		2,397 03
Checks not presented for payment, \$86.62; received in payment of bank balances not included in assets of previous year		98 84
Difference between the equivalent in marks at .85 of kr. 458.82 amortization of Austrian government loan and amount reported by European branch		5 46
Profit on sale or maturity of ledger assets		8,954 60
Increase in book value of ledger assets		4,240 65
Total income		\$8,578,362 25
Total		\$55,872,453 23

DISBURSEMENTS.

Death claims and additions	\$1,491,275 90
Matured endowments and additions	1,668,148 89
Total and permanent disability claims and additional accidental death benefits	734 76
Total death claims and endowments	\$3,160,159 55
Annuities involving life contingencies	41,850 98
Surrender values paid in cash, or applied in liquidation of loans or notes	958,785 96
Surrender values applied to purchase paid-up insurance and annuities	126,684 65
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	412,334 54
Dividends applied to pay renewal premiums	418,869 36
Dividends applied to purchase paid-up additions and annuities	67,215 46
Left with the company to accumulate at interest	3,952 96
(Total paid policyholders, \$5,189,853.46.)	
Expense of investigation and settlement of policy claims, including legal expenses	1,138 24
Supplementary contracts not involving life contingencies	8,214 19
Premiums waived by company on account of total and permanent disability of insured	103 03
Dividends with interest, held on deposit surrendered during the year	1,325 02
Interest and dividends to stockholders	24,000 00
Commissions to agents	536,566 74
Commuted renewal commissions	1,442 69
Agency supervision and traveling expenses of supervisors	92,261 84
Branch office expenses	263,007 00
Medical examiners' fees and inspection of risks	60,599 88
Salaries and all other compensation of officers and home office employees	211,402 48
Rent	48,341 90
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	85,502 54
Legal expense	3,776 61
Furniture, fixtures and safes	10,192 10
Repairs and expenses (other than taxes) on real estate	132,006 31
Taxes on real estate	52,170 31
State taxes on premiums	52,810 18
Insurance department licenses and fees	5,695 51
All other licenses, fees and taxes	7,337 45
Other disbursements	33,667 23
Agents' balances charged off	17,959 28
Loss on sale or maturity of ledger assets	330 90
Decrease in book value of ledger assets	51,348 31
Total disbursements	\$6,891,053 20
Balance	\$48,981,400 03

LEDGER ASSETS.

Book value of real estate	\$4,800,241 47
Mortgage loans on real estate	27,451,379 20
Loans on company's policies assigned as collateral	5,974,931 86
Book value of bonds and stocks	10,451,072 92
Cash in office	688 76
Deposits in trust companies and banks not on interest	82,324 57
Deposits in trust companies and banks on interest	220,761 25
Total ledger assets	\$48,981,400 03

Non-Ledger Assets.

Amount brought forward			\$48,981,400 03
Interest due and accrued on mortgages	\$458,816 66		
Interest due and accrued on bonds	150,863 43		
Interest due and accrued on premium notes, loans or liens	34,066 30		
Rents due and accrued on company's property	4,301 46		
Total			648,047 85
Net uncollected and deferred premiums	New business. \$64,851 75	Renewals. \$974,421 00	1,039,272 75
Gross assets			\$50,668,720 63

Deduct Assets Not Admitted.

Book value of ledger assets over market value, bonds		919,858 59
Admitted assets		\$49,748,862 04

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the New York Insurance Department	\$41,543,607 00	
Same for reversionary additions	468,631 00	
Same for annuities	435,006 00	
Total	\$42,447,244 00	
Deduct net value of risks reinsured	78,616 00	
Total	\$42,368,628 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	2,442 00	
Net reserve		\$42,371,070 00
Present value of supplementary contracts not involving life contin- gencies		93,765 93
Present value of future premiums waived on account of total and permanent disability of insured		734 76
Surrender values claimable on policies cancelled		7,719 07
Death losses due and unpaid	\$34,310 89	
Death losses in process of adjustment	7,308 04	
Death losses reported for which no proofs have been re- ceived	133,771 14	
Reserve for net death losses incurred but unreported	25,000 00	
Matured endowments due and unpaid	37,279 50	
Death losses and other policy claims resisted	3,380 00	
Annuity claims, involving life contingencies, due and unpaid	3,427 97	
Total policy claims		244,477 54
Due and unpaid on supplementary contracts not involving life con- tingencies		250 00
Dividends left with the company to accumulate at interest		17,772 06
Premiums paid in advance, including surrender values so applied		26,626 00
Unearned interest and rent paid in advance		83,449 35
Commissions to agents due or accrued		925 41
Salaries, rents, office expenses, bills, and accounts due or accrued		4,778 31
Medical examiners' and legal fees due or accrued		3,257 28
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		55,539 00
Dividends or other profits due policyholders		169,912 21
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914		565,000 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914		398,514 62

Amount brought forward-----	\$44,043,791 54
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	3,494,317 56
Extra reserve for absolute, war and world policies-----	129,084 26
Life annuity in lieu of renewal commission-----	21,315 00
Total-----	\$47,688,508 36
Paid-up capital-----	200,000 00
Unassigned funds (surplus)-----	1,860,353 68
Total liabilities-----	\$49,748,862 04

BUSINESS IN CALIFORNIA.**Ordinary.**

	Number.	Amount.
Policies in force December 31, 1912-----	2,375	\$5,353,286 00
Policies issued during the year-----	253	729,500 00
Totals-----	2,628	\$6,082,786 00
Deduct policies ceased to be in force-----	149	444,482 00
Policies in force December 31, 1913-----	2,479	\$5,638,304 00
Losses and claims unpaid December 31, 1912-----	9	\$21,320 50
Incurred in Indiana, 1910, paid in California, 1913-----	1	171 56
Losses and claims incurred during the year-----	56	168,879 16
Totals-----	66	\$190,371 31
Losses and claims settled during the year-----	58	171,471 31
Losses and claims unpaid December 31, 1913-----	8	\$18,900 00
Premiums received-----		\$201,040 14

BUSINESS IN CALIFORNIA.**Industrial.**

	Number.	Amount.
Policies in force December 31, 1912-----	1	\$200 00
Policies increased by revivals during the year-----	1	200 00
Policies in force December 31, 1913-----	2	\$400 00
Premiums received-----		\$8 32

GREAT REPUBLIC LIFE INSURANCE COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated March 3, 1911. Commenced business in California February 7, 1913.)

ADNA R. CHAFFEE, President.

H. H. BEIN, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$500,000 00
Amount of ledger assets December 31 of previous year-----	\$787,088 15

INCOME.

First year's premiums on original policies, less rein- surance-----	\$65,180 04
Renewal premiums, less reinsurance-----	17,392 62
Total premium income-----	\$82,572 66

Amount brought forward.....		\$82,572 66
Interest on mortgage loans.....	\$29,060 77	
Interest on collateral loans.....	504 15	
Interest on bonds and dividends on stocks.....	1,222 85	
Interest on premium notes, policy loans or liens.....	25 75	
Interest on deposits.....	78 66	
Interest on other debts due the company.....	2,763 03	
Total interest and rents.....		33,655 21
Investment expenses credit.....		115 00
Cash on premiums in suspense.....		63 47
Employees' income tax.....		7 00
Other items in suspense.....		252 19
Total income.....		\$116,665 53
Total.....		\$903,753 68

DISBURSEMENTS.

Commissions to agents.....	\$42,772 09
Agency supervision and traveling expenses of supervisors.....	2,025 65
Branch office expenses.....	470 26
Medical examiners' fees and inspection of risks.....	3,410 93
Salaries and all other compensation of officers and home office employees.....	30,870 42
Rent.....	2,930 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	9,897 27
Legal expense.....	65 25
Furniture, fixtures and safes.....	2,707 28
Insurance department licenses and fees.....	1,265 06
Miscellaneous office expenses.....	570 39
Furniture and fixtures charged off.....	2,742 74
Agents' balances charged off.....	5,808 57
Total disbursements.....	\$105,535 91
Balance.....	\$798,217 87

LEDGER ASSETS.

Mortgage loans on real estate.....	\$621,470 56
Loans secured by collaterals (Schedule C).....	6,200 00
Loans on company's policies assigned as collateral.....	370 00
Premium notes on policies in force.....	7,536 47
Book value of bonds and stocks (Schedule D).....	37,128 00
Cash in office.....	2,453 45
Deposits in trust companies and banks not on interest.....	79,133 41
Deposits in trust companies and banks on interest.....	15,135 83
Agents' balances: Net, \$21,390.05; mortgages in escrow, \$7,400.00.....	28,790 05
Total ledger assets.....	\$798,217 77

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$13,111 59
Interest due and accrued on bonds.....	619 50
Total interest.....	13,731 09
Net uncollected and deferred premiums.....	2,820 12
Gross assets.....	\$814,768 98

Deduct Assets Not Admitted.

Agents' debit balances.....	21,665 96
Premium notes or loans on policies and net premiums in excess of value of their policies.....	1,619 06
Total.....	23,285 02
Admitted assets.....	\$791,483 96

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the insurance department	\$11,692 95	
Deduct net value of risks reinsured	124 38	
Total	\$11,568 57	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	642 58	
Net reserve		\$12,211 15
Premiums paid in advance, including surrender values so applied		17,392 62
Commissions due agents on premium notes, when paid		5,451 29
Salaries, rents, office expenses, bills and accounts due or accrued		252 19
Other liabilities		2,164 70
Total		\$37,471 95
Paid-up capital		500,000 00
Unassigned funds (surplus)		254,012 01
Total liabilities		\$791,483 96

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies issued, revived, changed and increased during the year	655	\$2,196,665 00
Deduct policies which have ceased to be in force during the year:		
By surrender (cancellation)	2	\$10,000 00
By lapse	1	2,500 00
Not taken	60	218,887 00
Total	63	231,387 00
Total policies in force at end of year 1913	592	\$1,965,278 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies issued during the year	655	\$2,196,665 00
Deduct policies ceased to be in force	63	231,387 00
Policies in force December 31, 1913	592	\$1,965,278 00
Premiums received		\$82,572 66

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year	\$53,276 40		
Insurance expenses incurred during the year	117,755 86		
Loss from loading			\$64,479 46
Interest earned during the year	\$37,891 06		
Investment expenses incurred during the year, credit	115 00		
Net income from investments	\$38,006 06		
Interest required to maintain reserve	204 65		
Gain from interest		\$37,801 41	
Expected mortality on net amount at risk	\$19,718 05		
Gain from mortality		19,718 05	

Amount brought forward-----		\$64,479 46
Investment Exhibit.		
Loss from assets not admitted-----		23,285 02
Loss from all other sources-----		3,865 54
Balance unaccounted for-----	90 49	
Total gains and losses in surplus during the year	\$57,609 95	\$91,630 02
Surplus December 31, 1912-----	\$288,032 08	
Surplus December 31, 1913-----	254,012 01	
Decrease in surplus-----	34,020 07	
Total-----	\$91,630 02	\$91,630 02

HOME LIFE INSURANCE COMPANY.**New York City, N. Y.**

Year ending December 31, 1913.

(Incorporated April 30, 1860. Commenced business in California in 1886.)

GEORGE E. IDE, President.

ELLIS W. GLADWIN, Vice-President and Secretary.

JAMES A. LAWRENCE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$125,000 00
Amount of ledger assets December 31 of previous year-----	\$27,327,513 15

INCOME.

First year's premiums on original policies, less reinsurance, \$17,227.70 -----	\$397,504 23	
Dividends applied to purchase paid-up additions and annuities -----	302,313 75	
Matured endowment applied to purchase paid-up additions and annuities-----	3,450 43	
Consideration for original annuities involving life contingencies -----	26,784 52	
Consideration for supplementary contracts involving life contingencies -----	9,311 62	
Total new premiums-----		\$739,364 55
Renewal premiums, less reinsurance-----	\$3,137,157 57	
Dividends applied to pay renewal premiums-----	195,077 86	
Dividends applied to shorten the endowment or premium-paying period -----	25 56	
Surrender values applied to pay renewal premiums---	320 74	
Renewal premiums for deferred annuities-----	14,903 79	
Total renewal premiums-----		3,347,485 52
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		1,242 34
Total premium income-----		\$4,088,092 41
Consideration for supplementary contracts not involving life contingencies -----		7,354 00
Dividends left with company to accumulate at interest-----		12,506 78
Interest on mortgage loans-----	\$344,723 73	
Interest on bonds and dividends on stocks-----	656,152 43	
Interest on premium notes, policy loans or liens-----	256,702 03	
Interest on deposits-----	4,365 45	
Interest on other debts due the company-----	9,887 41	
Rents, including \$30,000 for company's occupancy of its own buildings-----	90,878 73	
Total interest and rents-----		1,362,709 78
Profit on sale or maturity of ledger assets-----		9,519 25

Amount brought forward-----	\$5,480,182 22
Increase in book value of ledger assets-----	6,945 48
Total income-----	<u>\$5,487,127 70</u>
Total-----	<u>\$32,814,640 85</u>

DISBURSEMENTS.

Death claims and additions-----	\$1,033,068 98
Matured endowments and additions-----	687,704 78
Total death claims and endowments-----	\$1,720,773 76
Annuities involving life contingencies-----	46,615 69
Surrender values paid in cash, or applied in liquidation of loans or notes-----	631,905 95
Surrender values applied to pay new and renewal premiums-----	320 74
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	30,763 06
Dividends applied to pay renewal premiums-----	195,077 86
Dividends applied to shorten the endowment or premium-paying period-----	25 56
Dividends applied to purchase paid-up additions and annuities-----	302,313 75
Left with the company to accumulate at interest-----	12,506 78
(Total paid policyholders, \$2,940,303.15.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	790 55
Supplementary contracts not involving life contingencies-----	34,959 73
Dividends with interest, held on deposit surrendered during the year-----	3,271 19
Interest or dividends to stockholders-----	15,000 00
Commissions to agents-----	401,883 06
Agency supervision and traveling expenses of supervisors-----	44,259 59
Branch office expenses-----	87,694 02
Medical examiners' fees and inspection of risks-----	30,749 57
Salaries and all other compensation of officers and home office employees-----	201,312 27
Rent-----	30,000 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	37,607 09
Legal expense-----	4,524 44
Furniture, fixtures and safes-----	5,611 32
Repairs and expenses (other than taxes) on real estate-----	33,545 56
Taxes on real estate-----	16,742 50
State taxes on premiums-----	52,809 37
Insurance department licenses and fees-----	9,093 60
All other licenses, fees and taxes-----	3,696 55
Investment expenses, rent of vault, etc.-----	1,005 72
Travel expenses of officers and home office employees-----	2,516 40
Legislative and other expenses paid through Association of Life Insurance Presidents-----	1,245 16
Miscellaneous expenses-----	3,590 38
Decrease in book value of ledger assets-----	61,409 75
Total disbursements-----	<u>\$4,023,620 97</u>
Balance-----	<u>\$28,791,019 88</u>

LEDGER ASSETS.

Book value of real estate-----	\$1,450,000 00
Mortgage loans on real estate-----	6,869,820 00
Loans on company's policies assigned as collateral-----	4,008,626 89
Premium notes on policies in force-----	628,548 72
Book value of bonds and stocks-----	15,394,680 27
Deposits in trust companies and banks not on interest-----	46,313 50
Deposits in trust companies and banks on interest-----	380,519 90
Agents' balances-----	9,544 52
Suspense account, balance in First Second National Bank, Pittsburgh, Pa.-----	2,966 08
Total ledger assets-----	<u>\$28,791,019 88</u>

Amount brought forward-----	\$28,791,019 88
Non-Ledger Assets.	
Interest due and accrued on mortgages-----	\$28,379 70
Interest due and accrued on bonds-----	195,491 16
Interest due and accrued on premium notes, loans or liens -----	17,244 03
Interest accrued, banks and trust companies-----	673 79
Rents due and accrued on company's property-----	4,011 24
Total -----	245,799 92
Due from other companies for losses or claims on policies reinsured--	1,000 00
Net uncollected and deferred premiums, new business, \$38,980.28; renewals, \$396,084.17 -----	435,064 45
Gross assets -----	\$29,472,884 25
Deduct Assets Not Admitted.	
Agents' debit balances-----	\$9,604 12
Book value of ledger assets over market value-----	281,281 02
Total -----	290,885 14
Admitted assets -----	\$29,181,999 11
LIABILITIES.	
Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the New York Insurance Department -----	\$23,176,037 00
Same for reversionary additions-----	2,706,961 00
Same for annuities-----	544,903 00
Total -----	\$26,427,901 00
Deduct net value of risks reinsured-----	195,374 00
Total -----	\$26,232,527 00
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	696 00
Net reserve -----	\$26,233,223 00
Present value of supplementary contracts not involving life contin- gencies -----	224,473 00
Surrender values claimable on policies cancelled-----	5,085 08
Death losses in process of adjustment-----	\$2,489 95
Death losses reported for which no proofs have been received -----	143,013 21
Reserve for net death losses incurred but unreported--	15,000 00
Matured endowments due and unpaid-----	25,016 87
Death losses and other policy claims resisted-----	7,000 00
Total policy claims-----	192,520 03
Dividends left with the company to accumulate at interest-----	38,347 27
Premiums paid in advance, including surrender values so applied---	29,722 04
Unearned interest and rent paid in advance-----	139,288 19
Commissions to agents due or accrued-----	9,712 23
Salaries, rents, office expenses, bills, and accounts due or accrued---	1,500 00
Medical examiners' and legal fees due or accrued-----	3,456 46
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	57,000 00
Dividends or other profits due policyholders-----	17,624 81
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	125,000 00
Present value of dividends applied to shorten premium-paying period -----	105 53
Total -----	\$27,077,057 64
Paid-up capital -----	125,000 00
Unassigned funds (surplus)-----	1,979,941 47
Total liabilities -----	\$29,181,999 11

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$601,264 20	
Received during the year on new policies-----	1,141 94	
Received during the year on old policies-----	113,244 07	
Restored by revival of policies and received for interest-----	21,427 79	
		<u>\$737,078 00</u>
Deductions during the year as follows:		
Used in payment of losses and claims-----	\$24,953 12	
Used in purchase of surrendered policies-----	41,380 63	
Used in payment of dividends to policyholders-----	15,471 56	
Redeemed by maker in cash-----	26,723 97	
		<u>108,529 28</u>
Total reduction of premium note account-----		
Balance note assets at end of the year-----		<u>\$628,548 72</u>

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	55,170	\$111,317,127 00
Policies issued, revived, changed and increased during the year-----	7,331	16,247,521 00
Total-----	62,501	<u>\$127,564,648 00</u>
Deduct policies which have ceased to be in force during year:		
By death-----	555	\$1,038,022 00
By maturity-----	230	687,705 00
By expiry-----	109	266,178 00
By surrender-----	1,486	2,903,187 00
By lapse-----	1,625	3,261,325 00
By decrease-----		415,993 00
Not taken-----	848	1,836,957 00
Total-----	4,853	<u>10,409,367 00</u>
Total policies in force at end of year 1913-----	57,648	<u>\$117,155,281 00</u>
Reinsured-----	177	<u>\$2,198,394 00</u>

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	1,920	\$4,207,558 00
Policies issued during the year-----	189	494,061 80
Total-----	2,109	<u>\$4,701,619 80</u>
Deduct policies ceased to be in force-----	149	401,856 80
Policies in force December 31, 1913-----	1,960	<u>\$4,299,763 00</u>
Losses and claims unpaid December 31, 1912-----	1	\$1,000 00
Losses and claims incurred during the year-----	31	81,593 80
Total-----	32	<u>\$82,593 80</u>
Losses and claims settled during the year-----	30	77,293 80
Losses and claims unpaid December 31, 1913-----	2	<u>5,300 00</u>
Premiums received, without adding dividend refunds to policyholders, \$10,389.59 not collected-----		<u>\$164,746 62</u>

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 20.28 per cent of the gross premiums) -----	\$838,265 56		
Insurance expenses incurred during the year -----	879,058 24		
Loss from loading -----			\$40,792 68
Interest earned during the year -----	\$1,358,629 43		
Investment expenses incurred during the year -----	102,933 78		
Net income from investments -----	\$1,255,695 65		
Interest required to maintain reserve --	948,841 00		
Gain from interest -----		\$306,854 65	
Expected mortality on net amount at risk -----	\$1,096,662 16		
Actual mortality on net amount at risk --	682,295 69		
Gain from mortality -----		414,366 47	
Expected disbursements to annuitants --	\$28,797 00		
Net actual annuity claims incurred ----	19,109 69		
Gain from annuities -----		9,687 31	
Total gain during the year from surrendered and lapsed policies -----		\$105,010 82	
Dividends paid stockholders -----			15,000 00
Decrease in surplus on dividend account -----			560,747 91
Investment Exhibit.			
Total losses from real estate -----			50,000 00
Total gains from stocks and bonds -----		9,519 25	
Total losses from stocks and bonds -----			112,036 45
Gain from assets not admitted -----		1,838 46	
Net gain on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies -----		706 00	
Loss on account of method of valuation of dividend endowment accumulation -----			7,368 00
Total gains and losses in surplus during the year --		\$847,982 96	\$785,945 04
Surplus December 31, 1912 -----	\$1,917,903 55		
Surplus December 31, 1913 -----	1,979,941 47		
Total -----			62,037 92
		\$847,982 96	\$847,982 96

INTERNATIONAL LIFE INSURANCE COMPANY.**St. Louis, Missouri.**

Year ending December 31, 1913.

(Incorporated August 19, 1909.)

MASSEY WILSON, President.

W. F. GRANTGES, Secretary.

E. H. McCONKEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$525,000 00	
Amount of ledger assets December 31, of previous year -----	\$2,405,661 82	
Increase of paid-up capital during year-----	195,000 00	
Extended at -----		\$2,600,661 82

INCOME.

First year's premiums on original policies, less re- insurance -----	\$259,980 88	
Dividends applied to purchase paid-up additions and annuities -----	67 05	
Total new premiums -----		\$260,047 93
Renewal premiums less reinsurance-----	\$897,541 96	
Dividends applied to pay renewal premiums-----	96,893 38	
Surrender values applied to pay renewal premiums---	1 50	
Total renewal premiums -----		994,436 84
Extra premiums for temporary disability benefits and for additional accidental death benefits included in life policies-----		477 17
Total premium income -----		\$1,254,961 94
Dividends left with company to accumulate at interest-----		64,124 21
Ledger assets other than premiums from other companies for as- suming their risks-----		475,908 85
Interest on mortgage loans-----	\$111,262 15	
Interest on collateral loans-----	6,428 27	
Interest on bonds and dividends on stocks-----	12,914 43	
Interest on premium notes, policy loans or liens-----	21,718 24	
Interest on deposits -----	4,573 04	
Interest on other debts due the company-----	371 85	
Total interest and rents -----		157,267 98
Refund on contracts for purchase of other companies--	\$19,898 02	
Miscellaneous suspense -----	1,643 53	
Total -----		21,541 55
Agents' balances previously charged off-----		11,463 00
Profit on sale or maturity of ledger assets, bills receivable-----		341 66
Total income -----		\$1,985,609 19
Total -----		\$4,586,271 01

DISBURSEMENTS.

Death claims and additions-----	\$160,861 04	
Total and permanent disability claims and additional accidental death benefits -----	85 08	
Total death claims and endowments-----		\$160,946 12
Annuities involving life contingencies-----		220 00
Liens voided by lapse, less restorations-----		7,272 69
Surrender values paid in cash, or applied in liquidation of loans or notes -----		105,760 59
Surrender values applied to pay new and renewal premiums-----		1 50

Amount brought forward-----	\$274,200 90
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----	7,391 99
Dividends applied to pay renewal premiums-----	96,893 38
Paid on health and accident claims-----	165 71
Special income -----	14,715 75
Dividends applied to purchase paid-up additions and annuities-----	67 05
Left with the company to accumulate at interest -----	64,124 21
(Total paid policyholders, \$457,558.99)	
Expenses of investigation and settlement of policy claims, including legal expenses -----	6,152 69
Supplementary contracts not involving life contingencies-----	310 00
Dividends with interest, held on deposit surrendered during the year -----	6,442 99
Interest or dividends to stockholders-----	133,187 66
Commissions to agents -----	228,332 25
Compensation of managers and agents not paid by commissions on new business -----	12,585 70
Agency supervision and traveling expenses of supervisors-----	13,379 87
Medical examiners' fees and inspection of risks-----	23,044 69
Salaries and all other compensation of officers and home office employees -----	71,094 54
Rent -----	6,583 88
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange -----	30,155 32
Legal expense -----	15,862 72
Furniture, fixtures and safes -----	3,145 56
Mortgage loan expense-----	3,409 47
State taxes on premiums-----	11,472 82
Insurance department licenses and fees-----	11,178 35
All other licenses, fees and taxes-----	1,043 53
Other disbursements -----	49,622 01
Loss on sale or maturity of ledger assets-----	206 75
Total disbursements -----	<u>\$1,084,769 79</u>
Balance -----	<u>\$3,501,501 22</u>

LEDGER ASSETS.

Book value of real estate -----	\$3,718 18
Mortgage loans on real estate-----	2,348,699 10
Loans secured by collaterals (Schedule C) -----	61,703 22
Loans on company's policies assigned as collateral-----	378,076 83
Premium notes on policies in force-----	39,386 12
Book value of bonds and stocks (Schedule D)-----	395,478 00
Cash in office -----	1,117 66
Deposits in trust companies and banks not on interest-----	16,122 67
Certificates of deposit -----	40,074 21
Deposits in trust companies and banks on interest-----	104,504 65
Bills receivable -----	11,237 07
Agents' balances, Debit, \$99,762.70; credit, \$1,879.19-----	97,883 51
For purchase of mortgage loans-----	93,500 00
Total ledger assets -----	<u>\$3,501,501 22</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$55,401 60
Interest due and accrued on bonds-----	6,964 04
Interest due and accrued on collateral loans-----	1,353 65
Interest due and accrued on premium notes, loans or liens -----	615 53
Interest due and accrued on other assets-----	1,205 43
Total -----	<u>65,540 25</u>
Net uncollected and deferred premiums, new business, \$10,194.15; renewals, \$62,619.91 -----	<u>72,814 06</u>
Gross assets -----	<u>\$3,639,855 53</u>

Amount brought forward-----	\$3,369,855 53
Deduct Assets Not Admitted.	
Agents' debit balances -----	\$99,762 70
Bills receivable -----	10,372 28
Premium notes or loans on policies and net premiums in excess of value of their policies-----	8,548 80
Cash in litigation -----	210 00
Book value of ledger assets over market value-----	17,813 00
Total -----	136,706 78
Admitted assets -----	\$3,503,148 75

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent, and American, 3 per cent; computed by the actuary-----	\$2,256,983 00
Same for annuities, \$136.00 premiums waived under total and permanent disability, \$616.00-----	752 00
Total -----	\$2,257,735 00
Deduct net value of risks reinsured-----	11,130 00
Total -----	\$2,246,605 00
Extra reserve for total and permanent disability bene- fits and for additional accidental benefits included in life policies -----	48,257 00
Net reserve -----	\$2,294,862 00
Present value of supplementary contracts not involving life con- tingencies -----	7,616 00
Death losses in process of adjustment-----	\$1,900 00
Death losses reported for which no proofs have been received -----	8,000 00
Death losses and other policy claims resisted-----	4,000 00
Total policy claims -----	13,900 00
Dividends left with the company to accumulate at interest-----	179,484 58
Premiums paid in advance, including surrender values so applied---	4,192 04
Unearned interest paid in advance-----	11,183 11
Commissions due agents on premium notes, when paid-----	1,000 00
Cost of collection on uncollected and deferred premiums in excess of loading -----	1,711 65
Salaries, rents, office expenses, bills, and accounts due or accrued---	2,000 00
Medical examiners' and legal fees due or accrued-----	9,466 50
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	52,676 23
Unpaid dividends to stockholders-----	19,713 52
Stockholders' dividend account -----	75,000 00
Advance and partial rents and miscellaneous suspense-----	4,328 79
Special income -----	15,000 00
Total -----	\$2,692,134 42
Paid-up capital -----	525,000 00
Unassigned funds (surplus) -----	286,014 33
Total liabilities -----	\$3,503,148 75

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$23,133 77
Received during the year on old policies-----	104,868 76
Restored by revival of policies -----	13,720 26
-----	\$141,722 79
Voided by lapse -----	\$37,559 98
Used in payment of dividends to policyholders-----	2,726 53
Redeemed by maker in cash-----	62,050 16
Total reduction of premium note account-----	102,336 67
Balance note assets at end of the year-----	\$39,386 12

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	16,953	\$32,590,294 00
Policies issued, revived, changed and increased during year--	8,141	15,075,141 00
Total -----	25,094	\$47,665,435 00
Deduct policies which have ceased to be in force during year:		
By death -----	80	\$140,750 00
By expiry -----	95	165,773 00
By surrender -----	431	1,201,719 00
By lapse -----	4,491	8,029,848 00
By decrease -----		88,141 00
Not taken -----	1,452	2,891,330 00
Totals -----	6,549	12,517,561 00
Total policies in force at end of year 1913-----	18,545	\$35,147,874 00
Reinsured -----	400	\$1,635,996 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	51	\$142,500 00
Policies issued during the year-----	571	1,723,237 00
Total -----	622	\$1,865,737 00
Deduct policies ceased to be in force-----	95	401,940 00
Policies in force December 31, 1913-----	527	\$1,463,797 00
Losses and claims incurred during the year-----	2	\$10,000 00
Losses and claims settled during the year-----	1	5,000 00
Losses and claims unpaid December 31, 1913-----	1	5,000 00
Premiums received -----		\$21,322 70

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 32.4 per cent of the gross premiums) -----	\$367,981 39	
Insurance expenses incurred during the year -----	460,669 22	
Loss from loading -----		\$92,687 83
Interest earned during the year-----	\$161,723 71	
Investment expenses incurred during the year -----	10,442 47	
Net income from investments-----	\$151,281 24	
Interest required to maintain reserve--	72,120 00	
Gain from interest -----	\$79,161 24	
Expected mortality on net amount at risk -----	\$297,284 04	
Actual mortality on net amount at risk -----	119,744 04	
Gain from mortality -----	177,540 00	
Expected disbursements to annuitants--	\$530 00	
Net actual annuity claims incurred----	530 00	
Total gain during the year from surrendered and lapsed policies -----	45,147 31	
Dividends paid stockholders -----		133,187 66

Amount brought forward.....		\$225,875 49
Decrease in surplus on dividend account.....		189,635 37
Increase in special funds, and special reserves during the year		62,959 05
Investment Exhibit.		
Total losses from stocks and bonds.....		991 25
Gain on other investments, viz: Bills receivable.....	341 66	
Loss from assets not admitted.....		47,770 87
Net loss on account of total and permanent disability benefits or additional accidental death benefits included in life policies.....		250 79
Assets received from other companies, less reserve..	336,014 68	
Book value previously charged off and miscellaneous suspense	13,106 53	
Total gains and losses in surplus during the year....	\$651,311 42	\$527,482 82
Surplus December 31, 1912.....	\$162,185 73	
Surplus December 31, 1913.....	286,014 33	
Increase in surplus.....		123,828 60
Total	\$651,311 42	\$651,311 42

THE MANHATTAN LIFE INSURANCE COMPANY.

New York City, New York.

Year ending December 31, 1913.

(Organized in 1850.)

THOMAS E. LOVEJOY, President.

MELVIN DE MOTT, Secretary.

WM. A. MANN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash.....	\$100,000 00
Amount of ledger assets December 31 of previous year.....	\$21,477,813 26

INCOME.

First year's premiums on original policies, less reinsurance, \$6,099.10.....	\$190,133 76
Surrender values to pay first year's premiums.....	2,266 16
Dividends applied to purchase paid-up additions and annuities	5,096 47
Consideration for original annuities involving life contingencies	2,169 20
Total new premiums.....	\$199,665 59
Renewal premiums less reinsurance, \$25,639.18.....	\$1,852,712 78
Dividends applied to pay renewal premiums.....	49,757 84
Surrender values applied to pay renewal premiums....	2,152 02
Total renewal premiums.....	\$1,904,622 64
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies.....	931 66
Total premium income.....	\$2,105,219 89
Dividends left with company to accumulate at interest.....	1,504 29
Interest on mortgage loans.....	\$445,869 18
Interest on bonds and dividends on stocks.....	166,878 33
Interest on premium notes, policy loans or liens.....	204,059 07
Interest on deposits.....	11,726 85
Interest on other debts due the company.....	857 26
Rents, including \$51,500.00 for company's occupancy of its own buildings	259,551 74
Total interest and rents.....	1,088,942 43

Amount brought forward.....	\$3,195,666 61
From other sources.....	585 85
Profit on sale or maturity of ledger assets.....	26,447 00
Increase in book value of ledger assets.....	2,652 75
Total income.....	<u>\$3,225,352 21</u>
Total.....	<u>\$24,703,165 47</u>

DISBURSEMENTS.

Death claims and additions.....	\$1,073,040 14
Matured endowments and additions.....	205,713 00
Total death claims and endowments.....	<u>\$1,278,753 14</u>
Annuities involving life contingencies.....	9,390 62
Premium notes and liens voided by lapse, less \$3,028.40 restorations.....	19,369 61
Surrender values paid in cash, or applied in liquidation of loans or notes.....	<u>\$14,817 86</u>
Surrender values applied to pay new and renewal premiums.....	4,418 18
Dividends paid policyholders in cash, or applied in liquidation of loans or notes.....	204,462 91
Dividends applied to pay renewal premiums.....	49,757 84
Dividends applied to purchase paid-up additions and annuities.....	5,096 47
Left with the company to accumulate at interest.....	1,504 29
(Total paid policyholders, \$2,387,570.92.)	
Expenses of investigation and settlement of policy claims, including legal expenses.....	35 65
Supplementary contracts not involving life contingencies.....	4,193 74
Dividends with interest, held on deposit, surrendered during the year.....	800 87
Interest or dividends to stockholders.....	16,000 00
Commissions to agents.....	202,406 83
Agency supervision and traveling expenses of supervisors and agents.....	15,005 82
Branch office expenses.....	23,848 20
Medical examiners' fees and inspection of risks.....	18,592 00
Salaries and all other compensation of officers and home office employees.....	<u>114,759 42</u>
Rent.....	66,137 51
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange.....	27,649 08
Legal expense.....	8,951 74
Furniture, fixtures and safes.....	1,060 11
Repairs and expenses (other than taxes) on real estate.....	87,274 34
Taxes on real estate.....	83,467 47
State taxes on premiums.....	34,259 60
Insurance department licenses and fees.....	3,306 77
All other licenses, fees and taxes.....	1,667 43
Other disbursements.....	11,752 80
Decrease in book value of ledger assets.....	3,121 00
Total disbursements.....	<u>\$3,111,861 30</u>
Balance.....	<u>\$21,591,304 17</u>

LEDGER ASSETS.

Book value of real estate.....	\$5,320,532 70
Mortgage loans on real estate.....	7,941,727 12
Loans on company's policies assigned as collateral.....	4,208,632 22
Premium notes on policies in force.....	215,225 76
Book value of bonds and stocks (Schedule D).....	3,622,725 50
Cash in office.....	33,718 79
Deposits in trust companies and banks not on interest.....	3,673 75
Deposits in trust companies and banks on interest.....	223,656 99
Agents' balances: Debit, \$22,302.16; credit, \$890.82.....	21,411 34
Total ledger assets.....	<u>\$21,591,304 17</u>

Amount brought forward-----		\$21,591,304 17
Non-Ledger Assets.		
Interest due and accrued on mortgages-----	\$140,568 87	
Interest due and accrued on bonds-----	49,855 82	
Interest due and accrued on premium notes, loans or liens-----	188,160 10	
Interest due and accrued on other assets-----	2,252 65	
Rents due and accrued on company's property-----	12,716 77	393,554 21
Market value of real estate over book value-----		78,414 29
Net uncollected and deferred premiums, new business, \$13,514.28; renewals, \$158,534.80-----		172,049 08
Gross assets-----		\$22,235,321 75
Deduct Assets Not Admitted.		
Agents' debit balances-----	\$22,302 16	
Premium notes or loans on policies and net premiums in excess of value of their policies-----	121 51	
Book value of ledger assets over market value, stocks-----	74,901 25	
Total-----		97,324 92
Admitted assets-----		\$22,137,996 83

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the New York Insurance Department-----	\$19,631,851 00	
Same for reversionary additions-----	45,287 00	
Same for annuities-----	91,319 00	
Total-----	\$19,768,457 00	
Deduct net value of risks reinsured-----	120,301 00	
Total-----	\$19,648,156 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits included in life policies-----	422 00	
Net reserve-----		\$19,648,578 00
Present value of supplementary contracts not involving life contin- gencies-----		93,181 00
Surrender values claimable on policies cancelled-----		2,864 00
Death losses due and unpaid-----	\$3,631 91	
Death losses in process of adjustment-----	26,115 00	
Death losses reported for which no proofs have been received-----	26,880 00	
Reserve for net death losses incurred but unreported-----	20,000 00	
Matured endowments due and unpaid-----	9,200 59	
Death losses and other policy claims resisted-----	22,000 00	
Annuity claims, involving life contingencies, due and unpaid-----	411 45	
Total policy claims-----		108,238 95
Due and unpaid on supplementary contracts not involving life con- tingencies-----		750 00
Dividends left with the company to accumulate at interest-----		7,228 67
Premiums paid in advance, including surrender values so applied---		16,710 14
Unearned interest and rent paid in advance-----		101,948 85
Commissions due agents on premium notes, when paid-----		13,732 27
Commissions to agents due or accrued-----		2,635 00
Salaries, rents, office expenses, bills and accounts due or accrued----		11,958 62
Medical examiners' and legal fees due or accrued-----		1,562 50
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		32,500 00
Dividends or other profits due policyholders-----		20,916 96
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----		14,581 47

Amount brought forward-----	\$20,077,386 43
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	55,928 29
*Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----	1,391,630 65
Total -----	\$21,524,945 37
Paid-up capital -----	100,000 00
Unassigned funds (surplus)-----	513,051 46
Total liabilities -----	\$22,137,996 83

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$214,043 88	
Received during the year on new policies-----	51,355 54	
Received during the year on old policies-----	344,329 05	
Restored by revival of policies-----	3,028 40	\$612,756 87
Deductions during the year as follows:		
Used in payment of losses and claims-----	\$8,723 96	
Used in purchase of surrendered policies-----	2,874 16	
Voided by lapse-----	22,398 01	
Used in payment of dividends to policyholders-----	167 85	
Redeemed by maker in cash-----	363,367 13	
Total reduction of premium note account-----		397,531 11
Balance note assets at end of the year-----		\$215,225 76

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	35,255	\$68,588,126 00
Policies issued, revived, changed and increased during the year -----	2,572	6,649,010 00
Total -----	37,827	\$75,237,136 00
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death -----	505	\$1,104,798 00
By maturity -----	92	196,617 00
By expiry -----	72	305,136 00
By surrender -----	1,082	2,196,836 00
By lapse -----	903	2,514,470 00
By decrease -----		566,882 00
Total -----	2,654	6,884,739 00
Total policies in force at end of year 1913-----	35,173	\$68,352,397 00
Reinsured -----	142	\$1,432,498 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	1,073	\$2,210,385 00
Policies issued during the year-----	69	148,665 00
Total -----	1,142	\$2,359,050 00
Deduct policies ceased to be in force-----	87	264,070 00
Policies in force December 31, 1913-----	1,055	\$2,094,980 00
Losses and claims incurred during the year-----	29	\$90,694 87
Losses and claims settled during the year-----	27	87,294 87
Losses and claims unpaid December 31, 1913-----	2	\$3,400 00
Premiums received -----		\$67,100 86

*Provisionally ascertained and calculated, but not a liability in this company.

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 21.10 per cent of the gross premiums) -----	\$443,638 74	
Insurance expenses incurred during the year -----	488,204 52	
Loss from loading -----		\$44,565 78
Interest earned during the year -----	\$1,072,396 23	
Investment expenses incurred during the year -----	215,684 83	
Net income from investments -----	\$856,711 40	
Interest required to maintain reserve --	735,288 00	
Gain from interest -----	\$121,423 40	
Expected mortality on net amount at risk -----	\$784,980 00	
Actual mortality on net amount at risk -----	557,190 56	
Gain from mortality -----	227,789 44	
Expected disbursements to annuitants -----	\$7,000 00	
Net actual annuity claims incurred ----	8,556 17	
Loss from annuities -----		1,556 17
Total gain during the year from surrendered and lapsed policies -----	74,682 67	
Dividends paid stockholders -----		16,000 00
Decrease in surplus on dividend account -----		191,039 47
Net to gain account -----	3 00	

Investment Exhibit.

Total gains from stocks and bonds -----	26,447 00	
Total losses from stocks and bonds -----		10,000 00
Loss from assets not admitted -----		203 25
Gain from all other sources (see income item) :		
Received from quit claim deed -----	500 00	
Gain on advertising expenses -----	82 85	
Balance unaccounted for -----		527 20
Total gains and losses in surplus during the year -----	\$450,928 36	\$263,891 87
Surplus December 31, 1912 -----	\$326,014 97	
Surplus December 31, 1913 -----	513,051 46	
Increase in surplus -----		187,036 49
Total -----	\$450,928 36	\$450,928 36

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.
Springfield, Massachusetts.

Year ending December 31, 1913.

(Incorporated May 15, 1851. Commenced business in California in 1891.)

WILLIAM W. McCLENCII, President.

WHEELER H. HALL, Secretary.

W. J. BELL, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year ----- \$68,277,044 43

INCOME.

First year's premiums on original policies, less reinsurance -----	\$1,237,525 81
Dividends applied to purchase paid-up additions and annuities -----	106,159 68
Consideration for supplementary contracts involving life contingencies -----	13,655 00
<hr/>	
Total new premiums -----	\$1,357,340 49
Renewal premiums, less reinsurance -----	\$8,152,568 96
Dividends applied to pay renewal premiums -----	1,371,323 17
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Total renewal premiums -----	9,523,892 13
<hr/>	
Total premium income -----	\$10,881,232 62
Consideration for supplementary contracts not involving life contingencies -----	123,706 39
Dividends left with company to accumulate at interest -----	319,825 63
Interest on mortgage loans -----	\$1,322,050 48
Interest on bonds and dividends on stocks -----	1,295,898 39
Interest on premium notes, policy loans or liens -----	629,617 74
Interest on deposits -----	23,518 52
Interest on other debts due the company -----	11,637 00
Discount on claims paid in advance -----	238 04
Rents, including \$41,115.00 for company's occupancy of its own buildings -----	71,164 45
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Total interest and rents -----	3,354,124 62
*Protest fees, \$22.40; final dividend Union National Bank, Chicago, Ill., \$95.00 -----	117 40
*Eighth dividend Capital National Bank, Guthrie, Okla. -----	59
*Foreclosure expenses previously charged off -----	2,392 92
*Profit on sale or maturity of ledger assets -----	4,500 00
Increase in book value of ledger assets -----	12,995 02
<hr/>	
Total income -----	\$14,698,895 19
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Total -----	\$82,975,939 62

DISBURSEMENTS.

Death claims and additions -----	\$3,282,889 18
Matured endowments and additions -----	399,789 00
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Total death claims and endowments -----	\$3,682,678 18
Premium notes and liens voided by lapse, less \$17,396.16 restorations	44,338 12
Surrender values paid in cash, or applied in liquidation of loans or notes -----	1,219,296 74
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----	280,883 19
Dividends applied to pay renewal premiums -----	1,371,323 17
Dividends applied to purchase paid-up additions and annuities -----	106,159 68

Amount brought forward-----	\$6,704,679 08
Left with the company to accumulate at interest-----	319,825 63
(Total paid policyholders, \$7,024,504.71.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	3,978 50
Supplementary contracts not involving life contingencies-----	67,727 21
Dividends with interest, held on deposit surrendered during the year-----	179,043 44
Commissions to agents-----	1,084,614 65
Commuted renewal commissions-----	484 18
Compensation of managers and agents not paid by commissions on new business-----	21,465 50
Agency supervision and traveling expenses of supervisors-----	2,698 89
Branch office expenses-----	130,525 03
Medical examiners' fees and inspection of risks-----	101,611 95
Salaries and all other compensation of officers and home office employees-----	295,934 00
Rent-----	99,351 10
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	109,130 95
Legal expense-----	1,521 82
Furniture, fixtures and safes-----	12,429 27
Repairs and expenses (other than taxes) on real estate-----	25,175 93
Taxes on real estate-----	17,679 01
State taxes on premiums-----	124,896 69
Insurance department licenses and fees-----	14,648 35
All other licenses, fees and taxes-----	67,028 90
Other disbursements-----	32,519 79
*Agents' balances charged off-----	79 50
*Loss on sale or maturity of ledger assets-----	3,813 13
Decrease in book value of ledger assets-----	175,609 06
Total disbursements-----	\$9,596,471 56
Balance-----	\$73,379,468 06

LEDGER ASSETS.

Book value of real estate-----	\$961,500 00
Mortgage loans on real estate-----	28,161,854 00
Loans on company's policies assigned as collateral-----	10,984,166 67
Premium notes on policies in force-----	1,040,630 71
Book value of bonds and stocks-----	29,835,862 76
Cash in office-----	1,826 78
Deposits in trust companies and banks not on interest-----	292,253 81
Deposits in trust companies and banks on interest-----	2,101,373 33
Total ledger assets-----	\$73,379,468 06

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$451,623 92
Interest accrued on bonds-----	431,705 48
Interest due and accrued on premium notes, loans or liens-----	251,865 27
Interest accrued on other assets, bank deposits-----	3,096 44
Rents accrued on company's property-----	175 00
Total-----	\$1,138,466 11
Net uncollected and deferred premiums, new business, \$123,626.32; renewals, \$1,238,104.95-----	1,361,731 27
Gross assets-----	\$75,879,665 44

Deduct Assets Not Admitted.

Book value of ledger assets over market value, bonds and stocks-----	2,155,852 76
Admitted assets-----	\$73,723,812 68

*Profit and loss.

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company-----	\$65,755,547 00	
Same for reversionary additions-----	1,067,926 00	
Same for annuities-----	58,198 00	
Total -----	\$66,881,671 00	
Deduct net value of risks reinsured-----	815,378 00	
Net reserve -----		\$66,066,293 00
Present value of supplementary contracts not involving life contin- gencies -----		699,540 30
Death losses in process of adjustment-----	\$53,739 00	
Death losses reported for which no proofs have been received -----	122,997 95	
Reserve for net death losses incurred but unreported--	52,223 00	
Matured endowments due and unpaid-----	4,881 00	
Death losses and other policy claims resisted-----	52,490 14	
Total policy claims-----		286,331 09
Dividends left with the company to accumulate at interest-----		1,395,031 19
Premiums paid in advance, including surrender values so applied---		60,057 89
Unearned interest and rent paid in advance-----		1,146 36
Commissions to agents due or accrued-----		151 05
Salaries, rents, office expenses, bills, and accounts due or accrued---		22,608 59
Medical examiners' and legal fees due or accrued-----		22,685 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----		191,689 47
Dividends or other profits due policyholders-----		106,945 30
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----		1,005,707 14
Total -----		\$69,858,186 38
Unassigned funds (surplus)-----		3,865,626 30
Total liabilities -----		\$73,723,812 68

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$978,025 94	
Received during the year on old policies-----	330,408 35	
Restored by revival of policies-----	17,396 16	
		\$1,325,830 45
Deductions during the year as follows:		
Used in payment of losses and claims-----	\$33,867 38	
Used in purchase of surrendered policies-----	38,710 71	
Voided by lapse-----	61,734 28	
Used in payment of dividends to policyholders-----	101,706 68	
Redeemed by maker in cash-----	49,180 69	
Total reduction of premium note account-----		\$285,199 74
Balance note assets at end of the year-----		\$1,040,630 71

EXHIBIT OF POLICIES.

Ordinary.

PAID FOR BUSINESS.

	Number.	Amount.
Policies in force December 31, 1912-----	134,186	\$306,595,306 00
Policies issued, revived, changed and increased during the year -----	16,654	41,081,565 00
Total -----	150,840	\$347,676,871 00

Amount brought forward	150,840	\$347,676,871 00
Deduct policies which have ceased to be in force during year:		
By death	1,229	\$3,295,034 00
By maturity	156	412,816 00
By expiry	257	665,178 00
By surrender	2,481	6,955,397 00
By lapse	2,693	5,921,780 00
By decrease		1,848,530 00
Total	6,816	19,098,735 00
Total policies in force at end of year 1913	144,024	\$328,578,136 00
Reinsured	205	\$2,211,016 00

BUSINESS IN CALIFORNIA.**Ordinary.**

	Number.	Amount.
Policies in force December 31, 1912	1,539	\$3,649,247 00
Policies issued during the year	310	928,394 00
Total	1,849	\$4,577,641 00
Deduct policies ceased to be in force	109	323,569 00
Policies in force December 31, 1913	1,740	\$4,254,072 00
Losses and claims unpaid December 31, 1912	2	\$7,000 00
Losses and claims incurred during the year	29	70,170 00
Total	31	77,170 00
Losses and claims settled during the year	27	64,930 00
Losses and claims unpaid December 31, 1913	4	\$12,240 00
Premiums received		\$197,075 80

METROPOLITAN LIFE INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated in May, 1866. Commenced business in California in 1901.)

JOHN R. HEGEMAN, President.

JAMES S. ROBERTS, Secretary.

GEORGE B. SCOTT, Agent for Service in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$2,000,000 00
Amount of ledger assets December 31 of previous year	\$387,194,388 69

INCOME.

First year's premiums on original policies, less reinsurance	\$6,209,963 19
Surrender values to pay first year's premiums	47,442 01
Dividends applied to purchase paid-up additions and annuities	136,230 24
Consideration for original annuities involving life contingencies	302,849 07
Consideration for total and permanent disability claims allowed	1,391 67
Total new premiums (ordinary)	\$6,697,876 18

Amount brought forward-----	\$6,697,876 18
Renewal premiums less reinsurance-----	\$30,658,081 99
Dividends applied to pay renewal premiums-----	1,374,971 34
Surrender values applied to pay renewal premiums--	17,103 96
Renewal premiums for deferred annuities-----	1,567 26
Total renewal premiums (ordinary)-----	32,051,724 55
Total industrial premiums received-----	58,440,818 06
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	24,283 62
Total premium income-----	\$97,214,702 41
Consideration for supplementary contracts not involving life contingencies-----	33,071 00
Consideration for certificates of deposit-----	34,964 41
Ledger assets other than premiums from other companies for assuming their risks-----	424,520 89
Interest on mortgage loans-----	\$8,735,956 11
Interest on bonds and dividends on stocks-----	7,994,982 20
Interest on premium notes, policy loans or liens-----	975,571 08
Interest on deposits-----	147,008 25
Interest on other debts due the company-----	16,530 10
Discount on claims paid in advance-----	178 62
Rents, including \$782,461.82 for company's occupancy of its own buildings-----	1,534,590 24
Total interest and rents-----	19,404,816 60
From other sources, viz: Tax refund, \$174.57; income tax deducted at source, \$692.48; dividends suspended, banks, \$55.19; conscience money, \$54.00; suspense, unclaimed checks, etc., \$34,277.03; deficiency judgment, \$1,760.00; fire insurance fund, \$28,373.28; deposit account of bond and mortgage interest and rent, \$2,050.41; liquidation of unlisted assets, \$6,750.00-----	74,186 96
Profit on sale or maturity of ledger assets-----	157,027 85
Increase in book value of ledger assets-----	159,753 77
Total income-----	\$117,503,043 89
Total-----	\$504,697,432 58

DISBURSEMENTS.

Death claims and additions-----	\$27,508,648 71
Matured endowments and additions-----	1,908,507 10
Total and permanent disability claims and additional accidental death benefits-----	1,391 67
Total death claims and endowments-----	\$29,418,547 48
Annuities involving life contingencies-----	148,846 05
Premium notes and liens voided by lapse-----	30,718 32
Surrender values paid in cash, or applied in liquidation of loans or notes-----	3,198,872 93
Surrender values applied to pay new and renewal premiums-----	91,638 42
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	91,262 32
Cash bonuses paid on non-participating industrial policies-----	60,382 73
Dividends applied to pay renewal premiums-----	1,374,971 34
Bonuses applied to pay renewal premiums on non-participating industrial policies-----	4,242,582 15
Bonuses applied to shorten the endowment or premium paying period on non-participating industrial policies-----	348 60
Dividends applied to purchase paid-up additions and annuities-----	136,230 24
Sick benefits on assumed policies-----	65 00
(Total paid policyholders, \$38,794,465.58.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	38,841 63
Premiums waived by company on account of total and permanent disability-----	182 95
Supplementary contracts not involving life contingencies-----	18,724 34
Certificates of deposit liquidated-----	13,953 04

Amount brought forward.....	\$38,866,167 54
Interest or dividends to stockholders.....	140,000 00
Commissions to agents.....	3,878,560 06
Commuted renewal commissions.....	150 00
Compensation of managers and agents not paid by commissions on new business	26,478 41
Compensation in industrial department to superintendents, assistants and agents	13,191,850 68
Agency supervision and traveling expenses of supervisors.....	114,828 13
Branch office expenses.....	1,043,781 33
Medical examiners' fees and inspection of risks.....	1,170,722 76
Salaries and all other compensation of officers and home office em- ployees	3,838,339 16
Rent	1,167,094 19
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange.....	517,132 71
Legal expense	35,967 67
Furniture, fixtures and safes.....	60,127 99
Repairs and expenses (other than taxes) on real estate.....	521,350 86
Taxes on real estate.....	298,164 71
State taxes on premiums.....	1,273,943 52
Insurance department licenses and fees.....	7,000 15
All other licenses, fees and taxes.....	51,200 06
Health and welfare work.....	1,083,729 81
Miscellaneous expenses	938,149 62
Agents' balances charged off.....	2,234 12
Loss on sale or maturity of ledger assets.....	707,453 36
Decrease in book value of ledger assets.....	744,776 59
Total disbursements	\$69,679,203 43
Balance.....	\$435,018,229 15

LEDGER ASSETS.

Book value of real estate.....	\$24,738,739 79
Mortgage loans on real estate.....	187,471,973 36
Loans on company's policies assigned as collateral.....	23,482,688 80
Premium notes on policies in force.....	1,054,699 49
Book value of bonds and stocks.....	193,904,097 39
Cash in office.....	51,386 40
Deposits in trust companies and banks not on interest.....	67,997 46
Deposits in trust companies and banks on interest.....	3,942,466 10
Agents' balances (debit, \$28,996.36; credit, \$3,194.34) : net.....	25,802 02
Cash in transit, \$143,765.78; cash in branch office banks, \$76,330.02; renting section inventory, \$20,156.19; suspense account, unad- justed items, \$37,736.35; fire insurance premium advanced, se- cured, \$390.00	278,378 34
Total ledger assets.....	\$435,018,229 15

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$2,618,472 55
Interest due and accrued on bonds.....	2,853,623 75
Interest due and accrued on premium notes, loans or liens	617,995 66
Rents due and accrued on company's property.....	13,243 47
Market value of bonds and stocks over book value.....	18,308 17
Net uncollected and deferred premiums, new business, \$1,013,328.23; renewals, \$6,763,312.74	7,776,640 97
Industrial premiums due and unpaid, less loading.....	1,285,453 45
Gross assets	\$450,201,967 17

Amount brought forward-----	\$450,201,967 17
Deduct Assets Not Admitted.	
Agents' debit balances-----	\$28,996 36
Premium notes or loans on policies and net premiums in excess of value of their policies (estimated)-----	273,093 14
Bonds not subject to amortization-----	2,012,755 97
Renting section inventory, \$20,156.19; suspense, unad- justed items, \$37,736.35-----	57,892 54
Total -----	2,372,738 01
Admitted assets -----	\$447,829,229 16
LIABILITIES.	
Net present value of outstanding policies: Actuaries, 4 per cent; American, $3\frac{1}{2}$ per cent; and other tables; computed by the company-----	\$394,651,093 00
Same for reversionary additions-----	947,884 00
Same for annuities-----	1,263,820 00
Total -----	\$396,862,797 00
Deduct net value of risks reinsured-----	137,314 00
Total -----	\$396,725,483 00
Extra reserve for total and permanent disability ben- efits and for additional accidental death benefits included in life policies-----	18,550 00
Net reserve -----	\$396,744,033 00
Present value of supplementary contracts not involving life contin- gencies -----	149,511 00
Present value of future premiums waived on account of total and permanent disability -----	1,306 00
Surrender values claimable on policies cancelled-----	348,802 89
Death losses in process of adjustment-----	\$123,927 98
Death losses reported for which no proofs have been received -----	389,229 04
Reserve for net death losses incurred but unreported--	522,394 45
Matured endowments due and unpaid-----	26,252 00
Death losses and other policy claims resisted-----	182,257 20
Total policy claims-----	1,244,060 67
Certificates of deposit not involving life contingencies-----	45,122 70
Premiums paid in advance, including surrender values so applied---	1,576,647 56
Unearned interest and rent paid in advance-----	79,714 54
Commissions to agents due or accrued-----	39,006 63
Salaries, rents, office expenses, bills and accounts due or accrued---	111,428 73
Medical examiners' and legal fees due or accrued-----	201,774 62
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,550,000 00
Dividends or other profits due policyholders-----	584,935 96
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	1,548,894 10
Bonuses apportioned to non-participating industrial policies and pay- able in 1914-----	6,334,191 98
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	145,167 53
To cover possible disability benefits-----	300,000 00
To cover all other possible items-----	150,000 00
Fire insurance fund, \$121,955.31; due United States Government for income tax deducted at source, \$692.48; special deposit, Exchange Building Company mortgage loan, \$13,910.96; agents' cash de- posits in lieu of bonds, \$355,240.33; suspense, unclaimed checks, etc., \$53,890.71; deposit account of mortgage interest and rents, \$37,964.93 -----	583,654 72
Total -----	\$412,244,327 51
Paid-up capital -----	2,000,000 00
Unassigned funds (surplus)-----	33,584,901 65
Total liabilities -----	\$447,829,229 16

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$1,044,620 84	
Received during the year on old policies	90,676 21	
Total		\$1,135,297 05
Deductions during the year as follows:		
Used in payment of losses and claims	\$27,462 32	
Used in purchase of surrendered policies	20,903 37	
Voided by lapse	30,718 32	
Used in payment of dividends to policyholders	218 05	
Redeemed by maker in cash	1,295 50	
Total reduction of premium note account		80,597 56
Balance note assets at end of the year		\$1,054,699 49

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912	1,009,623	\$910,263,864 00
Policies issued, revived, changed and increased during the year	247,817	230,563,693 00
Total	1,257,440	\$1,140,827,557 00
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death	8,852	\$7,307,967 00
By maturity	2,387	1,565,958 00
By expiry	1,820	1,551,636 00
By surrender	35,335	29,226,864 00
By lapse	71,965	62,244,446 00
By decrease		841,293 00
Total	120,359	102,738,164 00
Total policies in force at end of year 1913	1,137,081	\$1,038,089,393 00
Reinsured	54	\$749,165 00

EXHIBIT OF POLICIES.

Industrial.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912	11,827,419	\$1,694,702,238 00
Policies issued, revived, changed and increased during the year	2,154,897	280,660,196 00
Total	13,982,316	\$1,975,362,434 00
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death	158,721	\$20,645,424 00
By maturity	4,127	352,079 00
By expiry	14,505	2,822,390 00
By surrender	40,165	6,338,109 00
By lapse	944,131	149,877,780 00
By decrease		16,911,583 00
Total	1,161,649	196,947,365 00
Total policies in force at end of year 1913	12,820,667	\$1,778,415,069 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	23,316	\$21,821,482 00
Policies issued during the year	7,460	6,877,211 00
Total	30,776	\$28,698,693 00
Deduct policies ceased to be in force	2,422	2,228,088 00
Policies in force December 31, 1913	28,354	\$26,470,605 00
Losses and claims unpaid December 31, 1912	13	\$9,086 00
Losses and claims incurred during the year	226	184,508 00
Total	239	\$193,594 00
Losses and claims settled during the year	221	181,194 00
Losses and claims unpaid December 31, 1913	18	\$12,400 00
Premiums received		\$970,335 91
Dividends allowed, included in gross premiums received		27,135 14
Premiums actually collected or secured in cash or notes		943,200 77

BUSINESS IN CALIFORNIA.

Industrial.

	Number.	Amount.
Policies in force December 31, 1912	230,982	\$38,375,359 00
Policies issued during the year	54,010	7,146,564 00
Total	284,992	\$45,521,923 00
Deduct policies ceased to be in force	24,611	4,376,766 00
Policies in force December 31, 1913	260,381	\$41,145,157 00
Losses and claims unpaid December 31, 1912	40	\$5,644 46
Losses and claims incurred during the year	2,657	386,985 37
Total	2,697	\$392,629 83
Losses and claims settled during the year	2,651	384,696 03
Losses and claims unpaid December 31, 1913	46	\$7,933 80
Premiums received		\$1,301,912 73
Industrial bonuses allowed, included in gross premiums received		53,882 85
Premiums actually collected or secured in cash or notes		1,248,029 88

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 29.04 per cent of the gross premiums)	\$28,473,717 14	
Insurance expenses incurred during the year	26,588,217 54	
Gain from loading		\$1,885,499 60
Interest earned during the year	\$20,376,043 69	
Investment expenses incurred during the year	1,187,219 00	
Net income from investments	\$19,188,824 69	
Interest required to maintain reserve	13,778,640 34	
Gain from interest		5,410,184 35
Expected mortality on net amount at risk	\$23,358,012 00	
Actual mortality on net amount at risk	22,224,544 94	
Gain from mortality		1,133,467 06

Amount brought forward		\$8,429,151 01
Expected disbursements to annuitants	\$82,333 00	
Net actual annuity claims incurred	77,217 05	
Gain from annuities	5,115 95	
Total gain during the year from surrendered and lapsed policies	2,645,177 42	
Dividends paid stockholders		\$140,000 00
Decrease in surplus on dividend and bonus account		5,985,743 53
Decrease in special funds and special reserves during the year	150,000 00	
Net to loss account		1,882,540 11
Investment Exhibit.		
Total gains from real estate	16,219 12	
Total losses from real estate		587,527 60
Total gains from stocks and bonds	140,808 73	
Total losses from stocks and bonds		1,004,431 60
Loss from assets not admitted		21,833 23
Net gain on account of total and permanent disability benefits or additional accidental death benefits included in life policies	9,430 05	
Loss from sick benefits on assumed policies		65 00
Disbursements for health and welfare work		1,083,729 81
Total gains and losses in surplus during the year	\$11,395,902 28	\$10,705,870 88
Surplus December 31, 1912	\$32,894,870 25	
Surplus December 31, 1913	33,584,901 65	
Increase in surplus		690,031 40
Total	\$11,395,902 28	\$11,395,902 28

MISSOURI STATE LIFE INSURANCE COMPANY.

St. Louis, Missouri.

Year ending December 31, 1913.

(Incorporated November 23, 1892. Commenced business in California August 23, 1910.)

EDMUND P. MELSON, President.

T. F. LAWRENCE, Secretary.

J. A. RILEY, Attorney in California at Patton.

CAPITAL.

Capital stock paid up in cash	\$1,000,000 00	
Amount of ledger assets December 31 of previous year	\$3,489,535 90	
Increase of paid-up capital during year	700,000 00	
Surplus paid in by stockholders	292,141 37	
Extended at		\$4,481,677 27

INCOME.

First year's premiums on original policies, less reinsurance	\$771,887 02	
Dividends applied to pay first year premiums	1,848 24	
Dividends applied to purchase paid-up additions and annuities	2,675 60	
Surrender values applied to purchase paid-up insurance and annuities	4,297 61	
Consideration for supplementary contracts involving life contingencies	5,015 53	
Total new premiums		\$785,724 00

Amount brought forward-----		\$785,724 00
Renewal premiums less reinsurance-----	\$1,985,030 40	
Dividends applied to pay renewal premiums-----	26,151 75	
Dividends applied to shorten the endowment or pre- mium-paying period -----	185 03	
Surrender values applied to pay renewal premiums--	3,714 84	
Total renewal premiums -----		2,015,082 02
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		924 54
Total premium income -----		\$2,801,730 56
Consideration for supplementary contracts not involving life con- tingencies -----		9,308 50
Dividends left with company to accumulate at interest-----		6,009 53
Ledger assets other than premiums from other companies for assum- ing their risks -----		3,449,412 60
Interest on mortgage loans-----	\$369,704 59	
Interest on collateral loans-----	16,070 18	
Interest on bonds and dividends on stocks-----	5,279 42	
Interest on premium notes, policy loans or liens-----	82,705 93	
Interest on deposits -----	6,301 15	
Interest on other debts due the company-----	5,423 16	
Total interest and rents -----		485,484 43
Premium income from accident riders to life policies-----		790 75
Premium income from health riders to life policies-----		776 91
Bonus on mortgage loans paid off prior to maturity-----		827 21
Surrender values received on reinsurance cancelled-----		58 00
Agents' balances previously charged off-----		21 89
Total income -----		\$6,754,420 38
Total -----		\$11,236,097 65

DISBURSEMENTS.

Death claims and additions-----	\$549,735 21	
Matured endowments and additions-----	232,369 58	
Total death claims and endowments-----		\$782,104 79
For claims paid under health and accident riders to life policies--		478 27
Annuities involving life contingencies -----		1,823 58
Premium notes and liens voided by lapse, less \$6,809.12 restorations		6,697 89
Surrender values paid in cash, or applied in liquidation of loans or notes -----		283,227 33
Surrender values applied to pay new and renewal premiums-----		3,714 84
Surrender values applied to purchase paid-up insurance and annuities		4,297 61
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----		86,959 90
Dividends applied to pay first-year premiums-----		1,848 24
Dividends applied to pay renewal premiums-----		26,151 75
Dividends applied to shorten the endowment or premium-paying period -----		185 03
Dividends applied to purchase paid-up additions and annuities----		2,675 60
Left with the company to accumulate at interest-----		6,009 53
(Total paid policyholders, \$1,206,174.36)		
Expense of investigation and settlement of policy claims, including legal expenses -----		3,078 19
Supplementary contracts not involving life contingencies-----		2,757 86
Annuity purchased under total disability claim-----		4,579 22
Dividends with interest, held on deposit surrendered during the year		524 96
Interest or dividends to stockholders-----		6,000 00
Commissions to agents -----		603,891 91
Compensation of managers and agents not paid by commissions on new business -----		37,086 46
Agency supervision and traveling expenses of supervisors-----		23,707 74
Branch office expenses -----		36,941 45

Amount brought forward	\$1,924,742 15
Medical examiners' fees and inspection of risks	77,224 35
Salaries and all other compensation of officers and home office employees	116,759 92
Rent	8,725 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	50,909 76
Legal expense	3,332 76
Furniture, fixtures and safes	2,425 45
State taxes on premiums	36,040 32
Insurance department licenses and fees	8,602 95
All other licenses, fees and taxes	28,665 87
Other disbursements	288,709 94
Agents' balances charged off	275 34
Loss on sale or maturity of ledger assets	3,708 65
Decrease in book value of ledger assets	80,245 00
Total disbursements	\$2,630,367 46
Balance	\$8,605,730 19

LEDGER ASSETS.

Mortgage loans on real estate	\$6,180,558 62
Loans secured by collaterals (Schedule C)	445,000 00
Loans on company's policies assigned as collateral	1,487,127 15
Premium notes on policies in force	27,229 83
Book value of bonds and stocks (Schedule D)	55,625 00
Cash in office	19,762 38
Deposits in trust companies and banks not on interest	62,071 93
Deposits in trust companies and banks on interest	216,407 61
Bills receivable	31,332 97
Agents' balances (debit, \$84,689.56; credit, \$4,074.86), net	80,614 70
Total ledger assets	\$8,605,730 19

Non-Ledger Assets.

Interest due and accrued on mortgages	\$249,575 90
Interest due and accrued on bonds	995 05
Interest due and accrued on collateral loans	10,065 00
Interest due and accrued on premium notes, loans or liens	6,337 60
Interest due and accrued on other assets	663 93
Rents due and accrued on company's property	267,637 48
Net uncollected and deferred premiums, new business, \$4,651.50; renewals, \$289,708.15	294,359 65
Gross assets	\$9,167,727 32

Deduct Assets Not Admitted.

Agents' debit balances	\$84,689 56
Bills receivable	31,332 97
Premium notes or loans on policies and net premiums in excess of value of their policies	15,801 92
Bonds—Par, \$57,000.00; book, \$55,625.00; market, \$53,510.00	2,115 00
Bank items 1913, taken out in 1914	176 88
Loans on policies terminated in 1913, loans taken out in 1914	874 33
Total	134,990 66
Admitted assets	\$9,032,736 66

LIABILITIES

Net reserve value of outstanding policies, Accidents, 1 per cent; American, 1½ per cent; and American, 1 per cent, computed by the company Insurance Department	\$4,302,025 00	
Reserve for contingency additional	5,765 00	
Same for accidents	21,502 91	
Total	\$4,329,292 91	
Deduct net value of risks assumed	13,111 00	
Total	\$4,342,354 91	
Extra reserves for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	11,507 87	
Net reserves		\$4,353,862 78
Present value of supplementary contracts not involving life con- tingencies		21,500 00
Surrender values estimable on policies cancelled		1,577 65
Death losses in process of adjustment	\$14,570 85	
Death losses reported for which no proofs have been received	17,284 00	
Reserve for net death losses incurred but unreported	3,000 00	
Matured endowment due unpaid	2,100 00	
Death losses and other policy claims retained	3,500 00	
Total and permanent disability benefits and additional accidental death benefits	1,000 00	
Total policy claims		40,554 85
Dividends left with the company to accumulate at interest		11,509 82
Premiums paid in advance, including surrender values so applied		17,049 41
Unearned interest and rent paid in advance		30,271 21
Commissions due Agents on premium notes, when paid		1,450 10
Commissions to Agents due or accrued		8,247 70
Salaries, rents, office expenses, bills, and accounts due or accrued		6,701 10
Medical examiners' and legal fees due or accrued		4,716 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		44,243 40
Dividends or other profits due policyholders		21,129 76
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914		31,378 73
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914		71,854 65
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies		282,907 44
Trust fund, account trust fund dividend policies	\$3,020 92	
For occupations—extra premiums	1,235 84	
Total		4,256 76
Total		\$7,559,222 94
Paid up capital		1,000,000 00
Unassigned funds (surplus)		473,513 72
Total liabilities		\$9,032,736 66

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$24,221 12	
Received during the year on new policies	4,529 46	
Received during the year on old policies	86,114 14	
Restored by revival of policies	6,809 13	
		\$121,673 85

Deductions during the year as follows:

Used in purchase of surrendered policies-----	\$3,862 21
Voided by lapse -----	13,716 85
Redeemed by maker in cash-----	76,864 96

Total reduction of premium note account----- 94,444 02

Balance note assets at end of the year----- \$27,229 83

EXHIBIT OF POLICIES.

Ordinary.

INCLUDING PAID-FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912-----	20,259	\$34,904,347 12
Policies issued, revived, assumed by reinsurance, and increased during the year-----	36,234	60,942,922 94

Total ----- 56,493 \$95,847,270 06

Deduct policies which have ceased to be in force during year:

	Number.	Amount.
By death -----	328	\$550,496 75
By maturity -----	305	229,812 00
By expiry -----	201	376,735 61
By surrender -----	1,197	2,222,061 42
By lapse -----	5,510	10,379,271 46
By decrease -----	1	562,713 03

Total ----- 7,541 14,321,090 27

Total policies in force at end of year 1913----- 48,952 \$81,526,179 79

Reinsured ----- 104 \$776,293 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	290	\$805,021 00
Policies assumed by reinsurance -----	67	272,148 00
Policies issued during the year-----	295	842,410 00

Total ----- 652 \$1,919,579 00

Deduct policies ceased to be in force----- 153 481,923 00

Policies in force December 31, 1913----- 499 \$1,437,656 00

Losses and claims incurred during the year----- 6 \$19,000 00

Premiums received ----- \$52,388 98

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 29.20 per cent of the gross premiums) -----		
Insurance expenses incurred during the year -----		
Loss from loading -----		\$209,302 24
Interest earned during the year-----		
Investment expenses incurred during the year -----		
Net income from investments-----		
Interest required to maintain reserve--		
Gain from interest -----	\$252,344 29	
Expected mortality on net amount at risk -----		
Actual mortality on net amount at risk -----		
Gain from mortality -----	337,449 39	
Expected disbursements to annuitants--		
Net actual annuity claims incurred----		
Loss from annuities -----		579 41

Amounts brought forward-----	\$589,793 68	\$209,881 65
Total gain during the year from surrendered and lapsed policies -----	41,897 65	
Dividends paid stockholders -----		6,000 00
Decrease in surplus on dividend account-----		159,592 93
Increase in special funds, and special reserves during the year -----		280 55

Investment Exhibit.

Total losses from stocks and bonds-----		4,973 65
Gain and loss on other investments, viz: Bonus on mortgage loans -----	827 21	
Decrease in book value, mortgage loans-----		30,245 00
Decrease in book value, collateral loans-----		50,000 00
Loss from assets not admitted-----		19,056 14
Net loss on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----		3,332 36
Gain and loss from all other sources: Agents' bal- ances charged off-----	21 89	275 34
Paid into surplus funds by stockholders-----	292,141 37	
Reinsurance contract and expenses of merger-----		269,144 86
Gain balance unaccounted for-----	1,884 04	
Total gains and losses in surplus during the year---	\$926,565 84	\$752,782 48
Surplus December 31, 1912 -----	\$299,730 36	
Surplus December 31, 1913 -----	473,513 72	
Increase in surplus -----		173,783 36
Total -----	\$926,565 84	\$926,565 84

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

Newark, New Jersey.

Year ending December 31, 1913.

(Incorporated January 31, 1845. Commenced business in California in 1867.)

FREDERICK FRELINGHUYSEN, President.

J. WILLIAM JOHNSON, Secretary.

GEORGE R. STILES, Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year-----	\$151,670,175 75
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INCOME.

First year's premiums on original policies, less rein- surance -----	\$2,625,552 03	
Surrender values to pay first year's premiums-----	15,005 22	
Dividends applied to purchase paid-up additions and annuities -----	526,782 98	
Surrender values applied to purchase paid-up insur- ance and annuities-----	534 00	
Consideration for original annuities involving life contingencies -----	31,824 00	
Total new premiums-----		\$3,199,698 23
Renewal premiums, less reinsurance-----	\$16,975,462 07	
Dividends applied to pay renewal premiums-----	3,119,344 38	
Dividends applied to shorten the endowment or pre- mium-paying period -----	595,479 84	
Surrender values applied to pay renewal premiums--	26,557 01	
Renewal premiums for deferred annuities-----	19,929 84	
Total renewal premiums-----		20,736,773 14
Total premium income-----		\$23,936,471 37

Amount brought forward	\$23,936,471 37
Consideration for supplementary contracts not involving life contingencies	658,960 94
Interest on mortgage loans	\$3,883,736 39
Interest on collateral loans	90,142 47
Interest on bonds and dividends on stocks	1,874,732 01
Interest on premium notes, policy loans or liens	1,662,053 61
Interest on deposits	33,462 27
Interest on other debts due the company	770 72
Discount on claims paid in advance	61 83
Rents	99,386 92
Total interest and rents	7,644,346 22
Withheld income taxes	41 67
Net amount recovered on account of defaulted Colorado state warrants	26,150 95
Recovered from trustees in bankruptcy	883 00
Profit on sale or maturity of ledger assets	2,445 71
Increase in book value of ledger assets	18,625 00
Total income	\$32,287,924 86
Total	\$183,958,100 61

DISBURSEMENTS.

Death claims and additions	\$6,823,408 82
Matured endowments and additions	1,764,574 00
Total death claims and endowments	\$8,587,982 82
Annuities involving life contingencies	159,146 46
Premium notes and liens voided by lapse	6,343 87
Surrender values paid in cash, or applied in liquidation of loans or notes	3,461,569 24
Surrender values applied to pay new and renewal premiums	41,562 23
Surrender values applied to purchase paid-up insurance and annuities	534 00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	600,003 45
Dividends applied to pay renewal premiums	3,119,344 38
Dividends applied to shorten the endowment or premium-paying period	595,479 84
Dividends applied to purchase paid-up additions and annuities	526,782 98
(Total paid policyholders, \$17,098,749.27.)	
Expense of investigation and settlement of policy claims, including legal expenses	1,319 81
Supplementary contracts not involving life contingencies	330,803 12
Commissions to agents	2,410,225 17
Commuted renewal commissions	23,698 25
Compensation of managers and agents not paid by commissions on new business	287 81
Agency supervision and traveling expenses of supervisors	50,912 94
Agency expenses	19,887 12
Medical examiners' fees and inspection of risks	201,991 15
Salaries and all other compensation of officers and home office employees	455,260 55
Rent	82,264 06
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	105,515 07
Legal expense	38,863 52
Furniture, fixtures and safes	2,238 23
Repairs and expenses (other than taxes) on real estate	32,238 60
Taxes on real estate	70,190 96
State taxes on premiums	275,026 46
Insurance department licenses and fees	19,991 14
All other licenses, fees and taxes	204,647 00
Other disbursements	86,415 96

Amount brought forward-----	\$21,510,526 19
Loss on sale or maturity of ledger assets-----	2,500 00
Decrease in book value of ledger assets-----	165,442 39
Total disbursements -----	<u>\$21,678,468 58</u>
Balance-----	<u>\$162,279,632 03</u>

LEDGER ASSETS.

Book value of real estate-----	\$3,184,836 30
Mortgage loans on real estate-----	80,379,853 15
Loans secured by collaterals-----	3,250,000 00
Loans on company's policies assigned as collateral or secured by terms of policies-----	24,574,735 10
Premium notes on policies in force-----	6,085,783 33
Book value of bonds and stocks-----	43,357,340 71
Cash in office-----	3,904 10
Deposits in trust companies and banks not on interest-----	109,813 77
Deposits in trust companies and banks on interest-----	1,321,434 04
Agents' balances, debit, \$17,403.11; credit, \$5,471.58; net-----	11,931 53
Total ledger assets-----	<u>\$162,279,632 03</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,864,534 09
Interest due and accrued on bonds-----	660,779 42
Interest due and accrued on premium notes, loans or liens -----	<u>871,051 30</u>
Total -----	3,396,364 81
Net uncollected and deferred premiums, new business, \$220,917.28; renewals, \$1,932,458.09 -----	<u>2,153,375 37</u>
Gross assets -----	<u>\$167,829,372 21</u>

Deduct Assets Not Admitted.

Agents' debit balances-----	\$17,403 11
Bonds -----	<u>1,669,724 99</u>
Total -----	<u>\$1,687,128 10</u>
Admitted assets -----	<u>\$166,142,244 11</u>

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent, and American, 3 per cent; computed by the New Jersey Insurance Department-----	\$143,699,372 00
Same for reversionary additions-----	5,335,401 00
Same for annuities-----	<u>1,988,304 00</u>
Net reserve -----	\$151,023,077 00
Present value of supplementary contracts not involving life contingencies -----	2,554,118 01
Death losses in process of adjustment-----	\$146,744 35
Death losses reported for which no proofs have been received -----	148,441 00
Reserves for net death losses incurred but unreported, estimated -----	251,559 00
Matured endowments due and unpaid-----	69,482 00
Death losses and other policy claims resisted-----	<u>30,048 60</u>
Total policy claims-----	646,274 95
Premiums paid in advance, including surrender values so applied---	78,997 01
Unearned interest and rent paid in advance-----	2,135 77
Commissions to agents due or accrued-----	13,581 85
Cost of collection on uncollected and deferred premiums in excess of loading -----	62,547 20
Salaries, rents, office expenses, bills, and accounts due or accrued, estimated -----	<u>50,000 00</u>

Amount brought forward.....	\$154,430,731 79
Medical examiners' and legal fees due or accrued.....	15,827 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....	526,000 00
Dividends or other profits due policyholders.....	556,242 88
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914; regular dividends, \$4,308,947.77; special dividends, \$861,789.55.....	5,170,737 32
Contingency reserve funds: Suspended mortality fund, \$3,762,332.00; dividend equalization fund, \$125,670.09; security fluctuation and real estate depreciation fund, \$1,554,661.36.....	5,442,663 45
Withheld income taxes.....	41 67
Total liabilities.....	\$166,142,244 11

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912.....	\$5,950,430 14
Received during the year on new policies.....	3,492 74
Received during the year on old policies.....	1,091,261 16
	\$7,045,184 04
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$200,836 26
Used in purchase of surrendered policies.....	361,665 24
Voided by lapse.....	6,343 87
Used in payment of dividends to policyholders.....	49,483 75
Redeemed by maker in cash.....	341,071 59
Total reduction of premium note account.....	959,400 71
Balance note assets at end of the year.....	\$6,085,783 33

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912.....	261,851	\$629,501,147 00
Policies issued, revived, changed and increased during the year.....	32,632	78,198,376 00
Total.....	294,483	\$707,699,523 00
Deduct policies which have ceased to be in force during year:		
By death.....	2,582	\$6,838,435 00
By maturity.....	728	1,789,558 00
By expiry.....	4,506	8,857,283 00
By surrender.....	3,630	9,890,509 00
By lapse.....	2,875	6,077,467 00
By decrease.....	20	1,157,588 00
Total.....	14,341	34,610,840 00
Total policies in force at end of year 1913.....	280,142	\$673,088,683 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912.....	6,038	\$17,607,991 00
Policies issued during the year.....	912	2,449,456 00
Total.....	6,950	\$20,057,447 00
Deduct policies ceased to be in force.....	322	938,175 00
Policies in force December 31, 1913.....	6,628	\$19,119,272 00
Losses and claims unpaid December 31, 1912.....	1	\$5,005 00
Losses and claims incurred during the year.....	89	184,651 00
Total.....	90	\$189,656 00
Losses and claims settled during the year in cash.....	86	185,363 00
Losses and claims unpaid December 31, 1913.....	4	\$4,293 00
Premiums received.....		\$690,933 62

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 18.84 per cent of the gross premiums) -----	\$4,554,696 12		
Insurance expenses incurred during the year -----	3,699,025 51		
Gain from loading-----		\$855,670 61	
Interest earned during the year-----	\$7,848,694 07		
Investment expenses incurred during the year -----	364,021 01		
Net income from investments-----	\$7,484,673 06		
Interest required to maintain reserve--	4,908,817 63		
Gain from interest-----		2,575,855 43	
Expected mortality on net amount at risk -----	\$6,794,141 00		
Actual mortality on net amount at risk	3,943,096 14		
Gain from mortality-----		2,851,044 86	
Expected disbursements to annuitants--	\$82,048 00		
Net actual annuity claims incurred----	79,711 46		
Gain from annuities-----		2,336 54	
Total gain during the year from surrendered and lapsed policies -----		179,654 72	
Decrease in surplus on dividend account-----			\$5,170,737 32
Decrease in special funds, and special reserves during the year -----		349,454 47	
Investment Exhibit.			
Total gains from real estate-----	848 67		
Total losses from real estate-----			86,086 14
Total gains from stocks and bonds-----	20,222 04		
Total losses from stocks and bonds-----			1,620,930 57
Gain on other investments-----	27,033 95		
Gain from assets not admitted-----	15,632 74		
Total gains and losses in surplus during the year--	\$6,877,754 03		\$6,877,754 03

NEW WORLD LIFE INSURANCE COMPANY.

Spokane, Wash.

Year ending December 31, 1913.

(Incorporated February 21, 1910. Commenced business in California in 1912.)

JOHN J. CADIGAN, President.

EDWARD J. O'SHEA, Secretary.

W. W. HINDMAN, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$895,365 00	
Amount of ledger assets December 31 of previous year	\$831,492 06	
Increase of paid-up capital during year-----	327,195 00	
Extended at -----		\$1,158,687 06

INCOME.

First year's premiums on original policies, less reinsurance	\$53,984 56
Renewal premiums, less reinsurance	\$23,260 79
Coupons applied to pay renewal premiums	333 15
Total renewal premiums	23,593 94
Total premium income	\$77,578 50
Coupons left with company to accumulate at interest	1,175 57
Interest on mortgage loans	\$50,947 99
Interest on bonds and dividends on stocks	1,555 42
Interest on deposits	2,185 85
Interest on other debts due the company	78 88
From bonus interest	10,169 50
Total interest	64,937 64
Subscribed surplus, \$156,050.00; partial payments on capital stock, \$14,485.93; surplus received for organization expense, \$223,601.25; transfer fees, \$51.00; suspense, \$20,013.19; funds held pending judicial determination of their status, \$2,432.07	398,629 94
Total income	\$542,321 65
Total	\$1,701,008 71

DISBURSEMENTS.

Death claims and additions	\$2,500 00
Premium notes and liens voided by lapse, less \$147.35 restorations	1,064 06
Coupons applied to pay renewal premiums	333 15
Coupons left with the company to accumulate at interest	1,175 57
(Total paid policyholders, \$5,072.78.)	
Expense of investigation and settlement of policy claims, including legal expenses	9 00
Commissions to agents	46,706 86
1912 renewal commissions paid in 1913	127 86
Medical examiners' fees and inspection of risks	5,079 50
Salaries and all other compensation of officers and home office employees	23,576 24
Rent	3,030 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	6,628 24
Legal expense	1,279 42
Furniture, fixtures and safes, library	2,467 14
State taxes on premiums	473 02
Insurance department licenses and fees	1,897 45
Other disbursements	231,883 16
Total disbursements	\$328,230 67
Balance	\$1,372,778 04

LEDGER ASSETS.

Mortgage loans on real estate	\$1,124,422 00
Premium notes on policies in force	1,163 73
Book value of bonds and stocks (Schedule D)	73,062 45
Cash in office	10 00
Deposits in trust companies and banks not on interest	5,338 05
Deposits in trust companies and banks on interest	144,034 72
Agents' balances: Debit, \$1,747.09; certificates of deposit, \$21,000; cash bond, \$2,000	24,747 09
Total ledger assets	\$1,372,778 04

Amount brought forward.....		\$1,372,778 04
Non-Ledger Assets.		
Interest due and accrued on mortgages.....	\$28,084 26	
Interest due and accrued on bonds.....	125 00	
Dividends declared and accrued on stocks.....	176 75	
Interest due and accrued on other assets.....	2,285 74	
Total interest		30,671 75
Net uncollected and deferred premiums.....		4,136 05
Commissions due from reinsuring companies.....		76
Gross assets		\$1,407,586 60
Deduct Assets Not Admitted.		
Agents' debit balances.....	\$1,747 09	
Premium notes or loans on policies and net premiums in excess of value of their policies.....	719 00	
Bonds, per Schedule D.....	212 00	
Total		2,678 09
Admitted assets		\$1,404,908 51
LIABILITIES.		
Net present value of outstanding policies: American, 3½ per cent; computed by the Washington Insurance Department	\$30,192 55	
Deduct net value of risks reinsured.....	523 53	
Total	\$29,669 02	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies.....	701 82	
Net reserve		\$30,370 84
Coupons left with the company to accumulate at interest.....		1,520 84
Unearned interest and rent paid in advance.....		175 00
Commissions due agents on premium notes, when paid.....		116 37
Salaries, rents, office expenses, bills and accounts due or accrued.....		950 69
Medical examiners' and inspection fees due or accrued.....		454 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....		1,585 00
Cash bond, \$2,000; suspense, \$2,298.65; funds held pending judicial determination of their status, \$2,432.57.....		6,731 22
Partial payments on capital stock.....		32,402 93
Total		\$74,306 89
Paid-up capital		895,365 00
Unassigned funds (surplus).....		435,236 62
Total liabilities		\$1,404,908 51

PREMIUM NOTE ACCOUNT.

Received during the year on old policies.....		\$3,989 45
Deductions during the year as follows:		
Voided by lapse.....	\$1,211 41	
Redeemed by maker in cash.....	1,614 31	
Total reduction of premium note account.....		2,825 72
Balance note assets at end of the year.....		\$1,163 73

EXHIBIT OF POLICIES.**Ordinary.****ALL BUSINESS WRITTEN.**

	Number.	Amount.
Policies in force December 31, 1912.....	572	\$1,227,500 00
Policies issued, revived, changed and increased during the year	769	1,754,450 00
Total	1,341	\$2,981,950 00

Amounts brought forward-----	1,341	\$2,981,950 00
Deduct policies which have ceased to be in force during the year:		
By death -----	1	\$2,500 00
By surrender -----	6	12,500 00
By lapse -----	208	445,500 00
By decrease -----		9,000 00
Not taken -----	26	77,500 00
Totals -----	241	547,000 00
Total policies in force at end of year 1913-----	1,100	\$2,434,950 00
Reinsured -----	22	\$99,200 00

BUSINESS IN CALIFORNIA.
Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	10	\$24,500 00
Policies issued during the year-----	87	181,700 00
Total -----	97	\$206,200 00
Deduct policies ceased to be in force-----	6	15,000 00
Policies in force December 31, 1913-----	91	\$191,200 00
Losses and claims incurred during the year-----	1	\$2,500 00
Premiums received -----		7,214 05

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 52.1 per cent of the gross premiums) -----	\$42,798 25	
Insurance expenses incurred during the year -----	78,163 13	
Loss from loading-----		\$35,364 88
Interest earned during the year-----	\$80,001 77	
Investment expenses incurred during the year -----	13,048 97	
Net income from investments-----	\$66,952 80	
Interest required to maintain reserve--	1,220 30	
Gain from interest-----	\$65,732 50	
Expected mortality on net amount at risk -----	\$15,889 17	
Actual mortality on net amount at risk	2,500 00	
Gain from mortality-----	13,389 17	
Total gain during the year from surrendered and lapsed policies -----	450 22	
Increase in special funds and special reserves during the year -----		557 93

Investment Exhibit.

Total losses from stocks and bonds-----		212 00
Gain from assets not admitted-----	2,036 71	
Surplus paid in, \$156,050.00; transfer fees, \$57.00; commissions due, 76 cents; appealed judgment, \$1,250.00; reserve set up for excess surrender value, \$125.50; organization expenses, \$10,893.11; or- ganization expenses unpaid, \$458.01-----	156,107 76	12,726 62
Balance unaccounted for-----		165 69
Total gains and losses in surplus during the year-----	\$237,716 36	\$49,027 12
Surplus December 31, 1912-----	\$246,547 38	
Surplus December 31, 1913-----	435,236 62	
Increase in surplus-----		188,689 24
Total -----	\$237,716 36	\$237,716 36

THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April 12, 1842. Commenced business in California about 1858.)

CHARLES A. PEABODY, President.

WILLIAM J. EASTON and WILLIAM FREDERICK DIX, Secretaries.

W. L. HATHAWAY, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year..... \$584,254,631 06

INCOME.

First year's premiums on original policies, less reinsurance	\$5,844,902 18	
Surrender values to pay first year's premiums.....	44,165 62	
‡Dividends applied to purchase paid-up additions and annuities	2,379,790 32	
Consideration for original annuities involving life contingencies	486,698 12	
Consideration for supplementary contracts involving life contingencies	931,250 36	
Total new premiums		\$9,686,806 60
Renewal premiums less reinsurance.....	\$44,195,164 55	
Dividends applied to pay renewal premiums.....	3,611,429 60	
Surrender values applied to pay renewal premiums..	438,785 89	
Renewal premiums for deferred annuities.....	11,609 56	
Total renewal premiums		48,256,989 60
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies.....		10,253 86
Total premium income		\$57,954,050 06
*Consideration for supplementary contracts not involving life contingencies		435,496 11
Dividends left with company to accumulate at interest.....		96,779 91
Interest on mortgage loans.....	\$6,530,969 60	
Interest on collateral loans.....	15,000 00	
Interest on bonds and dividends on stocks.....	14,890,697 60	
Interest on premium notes, policy loans or liens....	4,278,552 75	
Interest on deposits	135,889 42	
Interest on other debts due the company.....	128,911 33	
Rents, including \$331,902.20 for company's occupancy of its own buildings	1,495,905 15	
Total interest and rents		27,475,925 85
Stamp tax collections		8,162 80
Cash over \$17.82; policy fees, \$2,673.10; premium extension fees, \$36,915.88		39,606 80
Collections or deposits received for account of others, not paid out...		123,634 73
Deposits on account of pending insurance.....		24,880 50
Agents' balances previously charged off.....		9,285 57
Profit on sale or maturity of ledger assets.....		266,887 91
Increase in book value of ledger assets.....		314,780 19
Total income		\$86,749,490 43
Total		\$671,004,121 49

Amount brought forward----- \$671,004,121 49

DISBURSEMENTS.

‡Death claims and additions-----	\$23,332,769 28
‡Matured endowments and additions-----	7,411,872 37
Total death claims and endowments-----	\$30,744,641 65
Annuities involving life contingencies-----	2,705,627 33
Surrender values paid in cash, or applied in liquidation of loans or notes-----	12,246,062 87
Surrender values applied to pay new and renewal premiums-----	482,951 51
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	11,113,730 66
Dividends applied to pay renewal premiums-----	3,611,429 60
Dividends applied to purchase paid-up additions and annuities-----	2,379,790 32
Left with the company to accumulate at interest-----	96,779 91
(Total paid policyholders, \$63,381,013.85)	
Expense of investigation and settlement of policy claims, including legal expenses-----	51,541 66
Supplementary contracts not involving life contingencies-----	351,058 53
Dividends with interest, held on deposit surrendered during the year-----	25,920 13
Commissions to agents-----	4,145,083 70
Compensation of managers and agents not paid by commissions on new business-----	217,861 91
Agency supervision and traveling expenses of supervisors-----	760,126 82
Branch office expenses-----	832,505 79
Medical examiners' fees and inspection of risks-----	446,228 29
Salaries and all other compensation of officers and home office employees-----	1,403,314 34
Rent, including \$331,902.20 for company's occupancy of its own building, less \$2,407.07 received under sublease-----	542,057 90
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	458,192 19
Legal expense, \$18,940.19; legislative, \$17,789.51-----	36,729 70
Furniture, fixtures and safes, including repairs and maintenance--	59,282 30
Repairs and expenses (other than taxes) on real estate-----	462,697 81
Taxes on real estate-----	365,840 75
State taxes on premiums-----	695,151 92
Insurance department licenses and fees-----	31,629 64
All other licenses, fees and taxes-----	162,132 34
Other investment expenses, \$5,869.00; traveling general office employees, \$99,740.77; law library, \$3,249.36-----	108,859 13
Cost of election and election lists, \$23,637.57; general audit, \$7,908.01; office supplies and expenses (home office) \$12,035.85-----	43,581 43
Cost of state examinations, \$5,877.15; reports to governments, \$2,801.21; association memberships, \$11,115.63-----	19,793 99
Loss on account of bank suspension, \$66.21; disbursed from amounts held for account of sundry parties, \$24,790.13-----	24,856 34
Agents' balances charged off-----	44,097 87
Loss on sale or maturity of ledger assets-----	63,358 61
Decrease in book value of ledger assets-----	123,762 79
Total disbursements-----	\$74,856,679 73
Balance-----	\$596,147,441 76

*Including commuted value of installments or other benefits not payable at time of death or maturity of endowments, such commuted value being entered also under Nos. 1 or 2 of disbursements.

‡Including commuted value of supplementary contracts, see No. 21 of income.

†Unless otherwise specified in the policy contract, the cash surplus apportioned to any policy as a dividend is automatically applied on the date of allotment, *i. e.*, on the policy anniversary, to the purchase of additional insurance, and this additional insurance is paid by the company as a death claim if the insured dies even on the date of allotment. Such dividend additions can be surrendered for the original cash surplus, or the cash surplus can be applied towards the payment of premiums on the policy. In those cases where the surplus for the year 1913 has been drawn in cash in the year 1913, or used to pay a premium in the year 1913, the surplus has been considered as a cash dividend for the purposes of this annual statement.

LEDGER ASSETS.

Book value of real estate-----	\$23,548,626 96
Mortgage loans on real estate-----	133,873,225 46
Loans secured by collaterals (Schedule C)-----	1,000,000 00
Loans on company's policies assigned as collateral-----	88,184,039 49
Book value of bonds and stocks (Schedule D)-----	346,647,349 09
Cash in office, \$39,949.77 ; cash in transit (since received), \$63,000.00	102,949 77
Deposits in trust companies and banks not on interest-----	242,581 44
Deposits in trust companies and banks on interest-----	1,899,742 02
Advanced or deposited to pay policy claims-----	528,413 45
Agents' balances -----	37,108 28
Accounts collectible, \$40,947.94 ; supplies, \$28,728.91-----	69,676 85
Cash advanced to or in the hands of officers or employees-----	13,728 95
Total ledger assets -----	\$596,147,441 76

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,802,447 27
Interest due and accrued on bonds-----	4,668,253 94
Interest due and accrued on collateral loans-----	8,611 11
Interest due and accrued on premium notes, loans or liens -----	144,955 64
Interest due and accrued on other assets-----	10,346 35
Rents due and accrued on company's property-----	149,199 29
Total -----	6,783,813 60
Market value of bonds and stocks over book value-----	28,321 50
Net uncollected and deferred premiums, new business, \$264,918.13 ; renewals, \$3,953,063.59 -----	4,217,981 72
Gross assets -----	\$607,177,558 58

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	\$28,728 91
Agents' debit balances -----	37,108 28
Cash advanced to or in hands of officers or agents-----	13,728 95
Book value of ledger assets, over market value, viz : accounts collectible -----	40,947 94
Total -----	120,514 08
Admitted assets -----	\$607,057,044 50

LIABILITIES.

Net present value of outstanding policies : American, 3½ per cent ; and American, 3 per cent ; computed by the State of New York insurance department-----	\$447,536,190 00
Same for reversionary additions-----	16,788,372 00
Same for annuities -----	28,755,011 00
Total -----	\$493,079,573 00
Deduct net value of risks reinsured-----	41,197 00
Total -----	\$493,038,376 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies -----	5,190 00
Net reserve (paid for basis)-----	\$493,043,566 00
Present value of supplementary contracts not involving life con- tingencies computed by the company-----	3,546,255 94
Surrender values claimable on policies cancelled-----	113,424 92

Amount brought forward-----	\$496,703,246 86
Death losses due and unpaid-----	\$364,910 10
Death losses in process of adjustment-----	445,742 67
Death losses reported for which no proofs have been received -----	1,764,549 87
Reserve for net death losses incurred but unreported-----	250,000 00
Matured endowments due and unpaid-----	244,204 26
Death losses and other policy claims resisted-----	935,862 37
Annuity claims, involving life contingencies, due and unpaid -----	140,769 66
Total policy claims -----	4,146,038 93
Due and unpaid on supplementary contracts not involving life contingencies -----	2,625 84
Dividends left with the company to accumulate at interest-----	297,945 87
Premiums paid in advance, including surrender values so applied-----	298,543 01
Unearned interest and rent paid in advance-----	1,662,806 66
Commissions to agents due or accrued-----	31,907 19
Salaries, rents, office expenses, bills, and accounts due or accrued -----	22,648 27
Medical examiners' and legal fees due or accrued-----	3,371 87
Taxes due and accrued -----	90,778,61
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	656,725 87
Dividends or other profits due policyholders-----	1,038,017 79
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914 -----	6,555,608 03
Dividends declared on or apportioned to deferred dividend policies, payable to policyholders during 1914-----	11,522,932 85
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----	72,655,877 60
Fund for depreciation of securities and general contingencies-----	10,967,506 22
Deposits on account of pending insurance-----	105,216 49
Due sundry parties for collections made or deposits held for their account -----	295,246 54
Total liabilities -----	\$607,057,044 50

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	691,047	\$1,550,888,063 00
Policies issued, revived, changed and increased during the year -----	66,530	165,124,377 00
Totals -----	757,577	\$1,716,012,440 00
Deduct policies which have ceased to be in force during year:		
By death -----	8,184	\$22,962,071 00
By maturity -----	3,477	7,195,466 00
By expiry -----	2,034	7,873,134 00
By surrender -----	15,822	41,891,128 00
By lapse -----	15,533	36,510,971 00
By decrease -----	---	1,113,592 00
Totals -----	45,050	117,546,362 00
Total policies in force at end of year 1913-----	712,527	\$1,598,466,078 00
Reinsured -----	145	\$4,789,005 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	21,516	\$53,310,782 90
Policies issued during the year-----	1,759	5,452,553 45
Totals -----	23,275	\$58,763,336 35

Amounts brought forward-----	23,275	\$58,763,336 35
Deduct policies ceased to be in force-----	994	3,427,022 35
Policies in force December 31, 1913-----	22,281	\$55,336,314 00
Losses and claims unpaid December 31, 1912-----	15	\$14,654 53
Losses and claims incurred during the year-----	412	1,286,059 25
Totals -----	427	\$1,300,713 78
Losses and claims settled during the year-----	412	1,289,518 76
Losses and claims unpaid December 31, 1913-----	15	\$11,195 02
Premiums received -----		\$1,835,215 50

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 21.44 per cent of the gross premiums) -----	\$12,472,130 10		
Insurance expenses incurred during the year -----	9,802,679 97		
Gain from loading -----		\$2,669,450 13	
Interest earned during the year-----	\$27,771,098 74		
Investment expenses incurred during the year -----	1,167,875 36		
Net income from investments-----	\$26,603,223 38		
Interest required to maintain reserve-----	16,641,415 06		
Gain from interest -----		9,961,808 32	
Expected mortality on net amount at risk -----	\$16,568,497 83		
Actual mortality on net amount at risk -----	12,472,222 94		
Gain from mortality -----		4,096,274 89	
Net expected disbursements to annuitants -----	\$1,816,473 57		
Net actual annuity claims incurred-----	1,702,191 14		
Gain from annuities -----		114,282 43	
Total gain during the year from surrendered and lapsed policies -----		1,416,087 79	
Dividends paid policyholders -----			\$15,903,952 53
Decrease in special funds, and special reserves during the year -----		1,724,182 39	
Net to gain account -----		56,988 96	
Investment Exhibit.			
Total gains from real estate-----	15,892 50		
Total losses from real estate-----			720 00
Total gains from stocks and bonds-----	250,995 41		
Total losses from stocks and bonds-----			4,420,705 44
Gain from assets not admitted-----	18,322 95		
Net gain on account of total and permanent disability benefits or additional accidental death benefits included in life policies-----	1,092 20		
Total gains and losses in surplus during the year -----	\$20,325,377 97	\$20,325,377 97	

NATIONAL LIFE INSURANCE COMPANY.**Montpelier, Vermont.**

Year ending December 31, 1913.

(Incorporated November 13, 1848. Commenced business in California February 1, 1850.)

JOSEPH A. DEBOER, President.

OSMAN D. CLARK, Secretary.

F. A. STOLP, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$54,261,620 53

INCOME.

First year's premiums on original policies, less reinsurance -----	\$651,480 36	
Surrender values to pay first year's premiums-----	347 05	
Dividends applied to purchase paid-up additions and annuities -----	42,163 12	
Consideration for original annuities involving life contingencies -----	497,067 18	
Consideration for supplementary contracts involving life contingencies -----	11,817 87	
Total new premiums-----		\$1,202,875 58
Renewal premiums, less reinsurance-----	\$5,191,629 73	
Dividends applied to pay renewal premiums-----	486,132 57	
Dividends applied to shorten the endowment or premium-paying period -----	10,595 87	
Surrender values applied to pay renewal premiums---	257 55	
Renewal premiums for deferred annuities-----	1,707 35	
Total renewal premiums-----		5,690,323 07
Total premium income-----		\$6,893,198 65
Consideration for supplementary contracts not involving life contingencies -----		41,525 96
Dividends left with company to accumulate at interest-----		481 10
Interest on mortgage loans-----	\$1,377,504 66	
Interest on bonds and dividends on stocks-----	802,962 44	
Interest on premium notes, policy loans or liens-----	518,586 16	
Interest on deposits-----	17,625 83	
Interest on other debts due the company-----	9,542 54	
Discount on claims paid in advance-----	357 66	
Rents, including \$10,000.00 for company's occupancy of its own buildings-----	24,504 47	
Total interest and rent-----		\$2,751,083 76
Recovered on policy loan previously charged off-----		392 33
Recovered premium tendered on contested claim No. 221707, Heilig-----		294 14
Agents' balances previously charged off-----		9,375 35
Profit on sale or maturity of ledger assets-----		2,022 50
Increase in book value of ledger assets-----		2,765 75
Total income -----		\$9,701,139 54
Total-----		\$63,962,760 07

DISBURSEMENTS.

Death claims and additions-----	\$1,651,158 08	
Matured endowments and additions-----	756,027 48	
Total death claims and endowments-----		\$2,407,185 56
Annuities involving life contingencies-----		519,623 00
Surrender values paid in cash, or applied in liquidation of loans or notes -----		1,232,852 90
Surrender values applied to pay new and renewal premiums-----		604 60

Amount brought forward-----	\$4,160,266 06
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	495,796 03
Dividends applied to pay renewal premiums-----	486,132 57
Dividends applied to shorten the endowment or premium-paying period-----	10,595 87
Dividends applied to purchase paid-up additions and annuities-----	42,163 12
Left with the company to accumulate at interest-----	481 10
(Total paid policyholders, \$5,195,434.75.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	2,544 77
Supplementary contracts not involving life contingencies-----	19,254 35
Dividends with interest, held on deposit surrendered during the year-----	160 86
Commissions to agents-----	710,963 92
Compensation of managers and agents not paid by commissions on new business-----	1,233 00
Agency supervision and traveling expenses of supervisors-----	17,807 41
Branch office expenses-----	89,018 58
Medical examiners' fees and inspection of risks-----	57,797 98
Salaries and all other compensation of officers and home office employees-----	182,622 19
Rent-----	54,651 23
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	66,940 26
Legal expense-----	410 70
Furniture, fixtures and safes-----	6,955 42
Repairs and expenses (other than taxes) on real estate-----	6,266 33
Taxes on real estate-----	4,859 88
State taxes on premiums-----	113,575 88
Insurance department licenses and fees-----	6,700 93
All other licenses, fees and taxes-----	81,056 91
Home office supplies-----	16,568 68
Home office travel-----	603 15
Investment expense-----	44,578 96
Agents' balances charged off-----	3,358 13
Loss on sale or maturity of ledger assets-----	171 50
Decrease in book value of ledger assets-----	18,400 87
Total disbursements-----	\$6,701,936 64
Balance-----	\$57,260,823 43

LEDGER ASSETS.

Book value of real estate-----	\$240,000 00
Mortgage loans on real estate-----	28,038,775 90
Loans on company's policies assigned as collateral-----	7,555,336 70
Premium notes on policies in force-----	1,984,742 77
Book value of bonds-----	18,799,779 96
Cash in office-----	768 74
Deposits in trust companies and banks not on interest-----	32,500 00
Deposits in trust companies and banks on interest-----	603,267 57
Agents' balances (net)-----	5,651 79
Total ledger assets-----	\$57,260,823 43

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$741,892 22
Interest due and accrued on bonds-----	286,342 59
Interest due and accrued on premium notes, loans or liens-----	309,066 74
Interest due and accrued on other assets-----	1,220 04
Interest due on premiums-----	135 73
Rents due and accrued on company's property-----	295 87
Total-----	1,338,953 19
Net uncollected and deferred premiums, new business, \$65,540.78; renewals, \$725,302.32-----	790,843 10
Gross assets-----	\$59,390,619 72

Amount brought forward-----	\$59,390,619 72
Deduct Assets Not Admitted.	
Agents' debit balances-----	\$5,730 65
Premium notes or loans on policies and net premiums in excess of value of their policies-----	175 00
Book value of ledger assets over market value, bonds--	442,730 00
Total -----	448,635 65
Admitted assets -----	\$58,941,984 07

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the actuary-----	\$44,301,443 00
Same for reversionary additions-----	223,916 00
Same for annuities-----	5,083,203 00
Net reserve -----	\$49,608,562 00
Present value of supplementary contracts not involving life contin- gencies -----	216,294 00
Surrender values claimable on policies cancelled-----	3,917 49
Death losses in process of adjustment-----	\$9,505 00
Death losses reported for which no proofs have been received -----	118,806 00
Reserve for net death losses incurred but unreported--	50,000 00
Matured endowments due and unpaid-----	3,275 00
Death losses and other policy claims resisted-----	15,112 00
Annuity claims, involving life contingencies, due and unpaid -----	19,127 23
Total policy claims -----	215,825 23
Dividends left with the company to accumulate at interest-----	903 30
Premiums paid in advance, including surrender values so applied---	10,071 49
Unearned interest and rent paid in advance-----	1,167 24
Commissions to agents due or accrued-----	119 81
Cost of collection on uncollected and deferred premiums in excess of loading -----	18,939 88
Salaries, rents, office expenses, bills, and accounts due or accrued--	25,000 00
Medical examiners' and legal fees due or accrued-----	2,100 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	171,735 49
Dividends or other profits due policyholders-----	54,005 82
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914-----	701,776 21
Dividends declared on or apportioned to deferred dividend policies, payable to policyholders during 1914-----	491,938 64
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----	4,486,998 96
Life rate endowment extra reserve-----	165,349 21
Surplus set apart for payment at termination of insurance-----	10,591 91
Real estate taxes accrued-----	1,761 77
Total -----	\$56,187,058 45
Unassigned funds (surplus)-----	2,754,925 62
Total liabilities -----	\$58,941,984 07

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$1,929,223 24
Received during the year on old policies-----	378,296 38
	\$2,307,519 62
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$56,723 61
Used in purchase of surrendered policies-----	159,857 05
Redeemed by maker in cash-----	106,196 19
Total reduction of premium note account -----	322,776 85
Balance note assets at end of the year -----	\$1,984,742 77

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	90,735	\$179,464,607 00
Policies issued, revived, changed and increased during the year -----	10,243	21,919,460 00
Totals -----	100,978	\$201,384,067 00
Deduct policies which have ceased to be in force during year:		
By death -----	798	\$1,699,257 00
By maturity -----	424	759,728 00
By expiry -----	847	1,714,666 00
By surrender -----	1,559	3,726,364 00
By lapse -----	1,719	3,207,354 00
By decrease and change-----	697	1,922,645 00
Totals -----	6,044	13,030,014 00
Total policies in force at end of year 1913-----	94,934	\$188,354,053 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	2,240	\$5,398,522 90
Policies issued during the year-----	192	556,704 64
Totals -----	2,432	\$5,955,227 54
Deduct policies ceased to be in force-----	127	360,888 89
Policies in force December 31, 1913-----	2,305	\$5,594,338 65
Losses and claims unpaid December 31, 1912-----	3	\$8,150 00
Losses and claims incurred during the year-----	35	69,950 00
Total -----	38	\$78,100 00
Losses and claims settled during the year-----	37	\$77,950 00
Losses and claims unpaid December 31, 1913-----	1	150 00
Premiums received -----		\$180,216 93

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 19.71 per cent of the gross premiums) -----		\$1,372,314 53
Insurance expenses incurred during the year -----		1,367,840 25
Gain from loading-----	\$4,474 28	
Interest earned during the year-----		\$2,848,899 98
Investment expenses incurred during the year -----		107,514 27
Net income from investments-----		\$2,741,385 71
Interest required to maintain reserve--		1,765,779 98
Gain from interest -----	975,605 73	
Expected mortality on net amount at risk -----		\$1,942,231 01
Actual mortality on net amount at risk -----		1,128,904 31
Gain from mortality -----	813,326 70	
Expected disbursements to annuitants--		\$331,515 29
Net actual annuity claims incurred---		344,220 74
Loss from annuities -----		\$12,705 45

Amount brought forward.....		\$12,705 45
Total gain during the year from surrendered and lapsed policies	59,819 93	
Decrease in surplus on dividend account.....		1,290,643 74
Increase in special funds, and special reserves during the year		598 00
Net to profit account	294 14	

Investment Exhibit.

Total gains from real estate.....	1,737 50	
Total losses from real estate.....		8,500 00
Total gains from stocks and bonds.....	3,050 75	
Total losses from stocks and bonds.....		251,879 37
Gain on other investments	9,767 68	
Loss on other investments, agents' balances charged off		3,358 13
Loss from assets not admitted, excepting item 43, page 4		3,188 63
Balance unaccounted for		3,238 73
Total gains and losses in surplus during the year....	\$1,868,076 71	\$1,574,112 05
Surplus December 31, 1912.....	\$2,460,960 96	
Surplus December 31, 1913.....	2,754,925 62	
Increase in surplus		293,964 66
Total	\$1,868,076 71	\$1,868,076 71

NATIONAL LIFE INSURANCE COMPANY OF THE UNITED STATES OF AMERICA.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated July 25, 1868. Commenced business in California August 1, 1868.)

A. M. JOHNSON, President.

ROBERT D. LAY, Secretary

B. M. GUN, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash.....	\$500,000 00	
Amount of ledger assets December 31 of previous year.....		\$11,230,526 48

INCOME.

First year's premiums on original policies, less rein- surance	\$409,640 95	
Dividends applied to purchase paid-up additions and annuities	4,854 34	
Surrender values applied to purchase paid-up insur- ance and annuities.....	41,011 26	
Total new premiums.....		\$455,506 55
Renewal premiums less reinsurance.....	\$2,136,146 61	
Dividends applied to pay renewal premiums.....	55,466 90	
Total renewal premiums.....		2,191,613 51
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies.....		441 68
Total premium income.....		\$2,647,561 74
Consideration for supplementary contracts not involving life contin- gencies		28,098 95

Amount brought forward-----	\$2,675,660 69
Interest on mortgage loans-----	\$190,116 90
Interest on collateral loans-----	4,559 13
Interest on bonds and dividends on stocks-----	238,465 71
Interest on premium notes, policy loans or liens-----	132,475 65
Interest on deposits-----	17,469 85
Interest on other debts due the company-----	1,692 76
Rents, including \$420.00 for company's occupancy of its own buildings-----	27,229 74
Total interest and rents-----	612,009 74
Profit and loss-----	472 92
Agents' balances previously charged off-----	1,693 49
Profit on sale or maturity of ledger assets-----	2,168 75
Increase in book value of ledger assets-----	26,638 28
Total income, life department-----	\$3,318,643 87
Total income, casualty department-----	819,634 29
Total income-----	\$4,138,278 16
Total-----	\$15,368,804 64

DISBURSEMENTS.

Death claims and additions-----	\$758,167 91
Matured endowments and additions-----	625,088 00
Total death claims and endowments-----	\$1,383,255 91
Annuities involving life contingencies-----	22,022 77
Premium notes and liens voided by lapse, less \$1,048.89 restorations	6,180 25
Surrender values paid in cash, or applied in liquidation of loans or notes-----	463,678 21
Surrender values applied to purchase paid-up insurance and annuities	41,011 26
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	98,115 51
Dividends applied to pay renewal premiums-----	55,466 90
Dividends applied to shorten the endowment or premium-paying period-----	4,854 34
(Total paid policyholders, \$2,074,585.15.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	1,199 90
Supplementary contracts not involving life contingencies-----	25,011 49
Interest or dividends to stockholders-----	50,000 00
Commissions to agents-----	393,516 15
Compensation of managers and agents not paid by commissions on new business-----	20,833 79
Agency supervision and traveling expenses of supervisors-----	5,455 22
Branch office expenses-----	26,759 47
Medical examiners' fees and inspection of risks-----	33,094 27
Salaries and all other compensation of officers and home office em- ployees-----	165,218 38
Rent-----	25,149 96
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----	27,596 27
Legal expense-----	7,513 81
Furniture, fixtures and safes-----	12,759 84
Repairs and expenses (other than taxes) on real estate-----	13,848 32
Taxes on real estate-----	4,403 44
State taxes on premiums-----	36,513 53
Insurance department licenses and fees-----	5,773 85
All other licenses, fees and taxes-----	1,737 13
Investment expense-----	7,344 06
Taxes on personal property-----	1,466 68
Association of Life Insurance Presidents-----	946 72
Association of Legal Reserve Life Insurance Companies of Illinois---	892 36
Miscellaneous expense-----	6,168 88

Amount brought forward.....	\$2,947,788 67
Profit and loss, including \$14,896.00 certificate of deposit charged off.....	15,431 47
Agents' balances charged off.....	15,351 67
Decrease in book value of ledger assets.....	80,087 50
Total disbursements, life department.....	\$3,058,659 31
Disbursements, casualty department.....	783,001 23
Total disbursements.....	\$3,841,660 54
Balance.....	\$11,527,144 10

LEDGER ASSETS.

Book value of real estate.....	\$255,638 09
Mortgage loans on real estate.....	3,157,041 80
Loans secured by collaterals.....	60,845 47
Loans on company's policies assigned as collateral.....	1,852,607 04
Premium notes on policies in force.....	189,636 60
Book value of bonds and stocks.....	5,081,316 46
Cash in office.....	24,530 39
Deposits in trust companies and banks not on interest.....	13,108 48
Deposits in trust companies and banks on interest.....	778,942 87
Agents' balances: Debit, \$66,028.48; credit, including suspense account, \$2,667.61.....	63,360 87
Partial payments made on death losses that are carried for full amount in liabilities.....	2,950 00
Casualty department.....	47,166 03
Total ledger assets.....	\$11,527,144 10

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$71,312 58
Interest due and accrued on bonds.....	10,299 24
Interest due and accrued on collateral loans.....	753 55
Interest due and accrued on premium notes, loans or liens.....	11,088 03
Interest due and accrued on other assets.....	1,765 16
Total interest.....	95,218 56
Market value of bonds and stocks over book value.....	174,302 60
Net uncollected and deferred premiums, new business, \$2,702.80; renewals, \$256,727.76.....	259,430 56
Gross assets.....	\$12,056,095 82

Deduct Assets Not Admitted.

Agents' debit balances.....	\$66,028 48
Premium notes or loans on policies and net premiums in excess of value of their policies.....	19,589 16
Casualty department.....	20,403 90
Total.....	106,021 54
Admitted assets.....	\$11,950,074 28

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company.....	\$10,005,635 48
Same for reversionary additions.....	2,675 00
Same for annuities.....	129,528 00
Total.....	\$10,137,838 48
Deduct net value of risks reinsured.....	41,251 00
Total.....	\$10,096,587 48
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies.....	626 87
Net reserve.....	\$10,097,214 35

Amount brought forward-----	\$10,097,214 35
Present value of supplementary contracts not involving life contingencies-----	53,079 21
Death losses in process of adjustment-----	\$13,000 00
Death losses reported for which no proofs have been received-----	23,919 98
Reserve for net death losses incurred but unreported-----	3,917 00
Matured endowments due and unpaid-----	4,400 00
Annuity claims, involving life contingencies, due and unpaid-----	2,563 10
Total policy claims-----	47,800 08
Premiums paid in advance, including surrender values so applied---	11,386 08
Unearned interest and rent paid in advance-----	41,473 14
Commissions due agents on premium notes, when paid-----	1,538 15
Commissions to agents due or accrued-----	4,352 88
Cost of collection on uncollected and deferred premiums in excess of loading-----	284 31
Salaries, rents, office expenses, bills and accounts due or accrued----	3,000 00
Medical examiners' and legal fees due or accrued-----	2,472 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	80,324 47
Dividends or other profits due policyholders-----	5,521 65
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	21,100 15
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	89,569 47
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	665,278 76
Casualty department-----	149,639 07
Paid-up capital-----	500,000 00
Unassigned funds (surplus)-----	176,040 51
Total liabilities-----	\$11,950,074 28

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$180,672 17
Received during the year on old policies-----	267,174 14
Restored by revival of policies-----	11,943 24
Total-----	\$459,789 55
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$3,115 69
Used in purchase of surrendered policies-----	6,085 35
Voided by lapse-----	7,229 14
Redeemed by maker in cash-----	253,722 77
Total reduction of premium note account-----	270,152 95
Balance note assets at end of the year-----	\$189,636 60

EXHIBIT OF POLICIES.

Ordinary.

PAID FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912-----	48,403	\$77,533,792 19
Policies issued revived, changed and increased during the year-----	6,797	14,067,183 74
Total-----	55,200	\$91,600,975 93
Deduct policies which have ceased to be in force during the year:		
By death-----	507	\$793,987 57
By maturity-----	995	628,880 00
By expiry-----	2,639	4,497,030 99
By surrender-----	665	1,166,864 82
By lapse-----	1,746	4,927,627 96
By decrease-----		324,860 76
Total-----	6,552	12,339,252 10

Total policies in force at end of year 1913	48,648	\$79,261,723 83
Reinsured	272	\$1,732,273 61

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	1,288	\$3,636,205 50
Policies issued during the year	216	556,092 73
Total	1,504	\$4,192,298 23
Deduct policies ceased to be in force	247	995,808 32
Policies in force December 31, 1913	1,257	\$3,196,489 91
Losses and claims incurred during the year	16	\$37,163 68
Losses and claims settled during the year	15	36,663 68
Losses and claims unpaid December 31, 1913	1	\$500 00
Premiums received		\$106,601 56

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 21.64 per cent of the gross premiums)	\$572,354 85	
Insurance expenses incurred during the year	730,180 71	
Loss from loading		\$157,825 86
Interest earned during the year	\$598,656 24	
Investment expenses incurred during the year	83,410 30	
Net income from investments	\$515,245 94	
Interest required to maintain reserve	379,896 65	
Gain from interest	\$135,349 29	
Expected mortality on net amount at risk	\$885,837 67	
Actual mortality on net amount at risk	649,800 89	
Gain from mortality	236,036 78	
Expected disbursements to annuitants	\$19,948 29	
Net actual annuity claims incurred	21,995 35	
Loss from annuities		2,047 06
Total gain during the year from surrendered and lapsed policies	57,896 63	
Dividends paid stockholders		50,000 00
Decrease in surplus on dividend account		136,990 37
Net to loss account		14,958 55

Investment Exhibit.

Total gains from real estate	26,638 28	
Total gains from stocks and bonds	27,951 25	
Total losses from stocks and bonds		96,457 00
Gain from assets not admitted	9,076 72	
Casualty department		1,911 41
Balance unaccounted for		2,726 98
Total gains and losses in surplus during the year	\$492,948 95	\$462,917 23
Surplus December 31, 1912	\$146,008 79	
Surplus December 31, 1913	176,040 51	
Increase in surplus		30,031 72
Total	\$492,948 95	\$492,948 95

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.**Boston, Massachusetts.**

Year ending December 31, 1913.

(Incorporated April 1, 1835. Commenced Business in California in 1867.)

ALFRED D. FOSTER, President.

J. A. BARBEY, Secretary.

HERMAN CRAMER, JR., Attorney in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$59,939,380 53

INCOME.

First year's premiums on original policies, less reinsurance-----	\$1,013,339 39	
Dividends applied to purchase paid-up additions-----	239,414 57	
Consideration for supplementary contracts involving life contingencies-----	7,142 73	
Total new premiums-----		\$1,259,896 69
Renewal premiums less reinsurance-----	\$6,554,269 90	
Dividends applied to pay renewal premiums-----	1,277,253 64	
Total renewal premiums-----		7,831,523 54
Total premium income-----		9,091,420 23
Consideration for supplementary contracts not involving life contingencies-----		98,478 24
Dividends left with company to accumulate at interest-----		11,767 25
Interest on mortgage loans-----	\$627,430 90	
Interest on collateral loans-----	14,602 50	
Interest on bonds and dividends on stocks-----	1,565,142 84	
Interest on premium notes, policy loans or liens-----	467,769 50	
Interest on deposits-----	15,623 23	
Discount on claims paid in advance-----	321 28	
Rents, including \$44,380.00 for company's occupancy of its own buildings-----	129,327 89	
Total interest and rents-----		2,820,218 14
Final dividend in liquidation Third National Bank of Boston-----		72 00
Final dividend in liquidation Tremont National Bank of Boston-----		1,216 00
Profit on sale or maturity of ledger assets-----		35,272 00
Total income-----		\$12,058,443 86
Total-----		\$71,997,824 39

DISBURSEMENTS.

Death claims and additions-----	\$2,664,410 00	
Matured endowments and additions-----	620,575 00	
Total death claims and endowments-----		\$3,284,985 00
Surrender values paid in cash, or applied in liquidation of loans or notes-----		1,085,003 66
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		182,913 01
Dividends applied to pay renewal premiums-----		1,277,253 64
Dividends applied to purchase paid-up additions and annuities-----		239,414 57
Left with the company to accumulate at interest-----		11,767 25
(Total paid policyholders, \$6,081,337.13.)		
Expense of investigation and settlement of policy claims, including legal expenses-----		90 50
Supplementary contracts not involving life contingencies-----		15,659 67
Dividends with interest, held on deposit, surrendered during the year-----		4,074 60
Paid for claims on supplementary contracts involving life contingencies-----		20,125 40

Amount brought forward-----	\$6,121,287 30
Commissions to agents-----	900,366 59
Commuted renewal commissions-----	787 05
Agency supervision and traveling expenses of supervisors-----	6,080 54
Branch office expenses-----	150,239 85
Medical examiners' fees and inspection of risks-----	102,304 36
Salaries and all other compensation of officers and home office employees-----	241,057 96
Rent-----	50,380 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	74,934 33
Legal expense-----	328 34
Furniture, fixtures and safes-----	13,189 22
Repairs and expenses (other than taxes) on real estate-----	49,976 06
Taxes on real estate-----	36,039 48
State taxes on premiums-----	84,063 59
Insurance department licenses and fees-----	11,087 95
All other licenses, fees and taxes, including federal corporation tax, (\$6,729.83)-----	71,415 32
Other disbursements-----	26,641 93
Decrease in book value of ledger assets-----	20,795 41
Total disbursements-----	\$7,960,975 28
Balance-----	\$64,036,849 11

LEDGER ASSETS.

Book value of real estate-----	\$1,897,295 34
Mortgage loans on real estate-----	14,161,234 00
Loans secured by collaterals-----	223,000 00
Loans on company's policies assigned as collateral-----	9,167,546 35
Premium notes on policies in force-----	824,326 59
Book value of bonds and stocks-----	37,067,078 62
Cash in office-----	926 76
Deposits in trust companies and banks on interest-----	675,441 45
Certificate of deposit in Merchants' National Bank of Boston (on interest)-----	20,000 00
Total ledger assets-----	\$64,036,849 11

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$124,857 58
Interest due and accrued on bonds-----	531,119 13
Interest due and accrued on collateral loans-----	3,522 32
Interest due and accrued on premium notes, loans or liens-----	161,697 33
Interest due and accrued on other assets, bank interest-----	927 46
Rents due and accrued on company's property-----	6,222 82
Total interest and rents-----	828,346 64
Market value of real estate over book value-----	3,737 00
Amortized value of bonds and market value of stocks over book value-----	730,773 38
Net uncollected and deferred premiums, new business, \$118,899.94; renewals, \$450,096.46-----	568,996 40
Gross assets-----	\$66,168,702 53

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company's actuary-----	\$55,983,683 48
Same for reversionary additions-----	1,457,402 59
Same for annuities-----	104,558 58
Total-----	\$57,545,644 65
Present value of supplementary contracts not involving life contingencies-----	385,880 67

Amount brought forward.....		\$57,931,525 32
Death losses in process of adjustment.....	\$102,633 48	
Death losses reported for which no proofs have been received	112,512 00	
Reserve for net death losses incurred but unreported	41,612 00	
Matured endowments due and unpaid.....	79,580 05	
Death losses and other policy claims resisted.....	9,691 00	
Total policy claims.....		346,028 53
Dividends left with the company to accumulate at interest, interest \$232.30		14,527 80
Premiums paid in advance, including surrender values so applied.....		53,314 65
Unearned interest and rent paid in advance.....		7,712 50
Commissions due agents on premium notes, when paid.....		35,367 94
Commissions to agents due or accrued.....		4,974 95
Salaries, rents, office expenses, bills and accounts due or accrued....		5,214 05
Medical examiners' and legal fees due or accrued.....		595 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....		150,314 43
Dividends or other profits due policyholders.....		219,471 63
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914.....		1,747,500 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914.....		137,349 70
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies		228,559 50
Reserve for equalization of mortality and depreciation of assets.....		300,000 00
Total		\$61,182,456 00
Unassigned funds (surplus)		4,986,246 53
Total liabilities		\$66,168,702 53

PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year	\$774,057 62	
Received during the year on old policies.....	1,360,861 17	
Restored by revival of policies.....	1,028 00	
Total		\$2,135,946 79
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$10,942 02	
Used in purchase of surrendered policies.....	30,351 12	
Used in payment of dividends to policyholders.....	259 55	
Redeemed by maker in cash.....	1,270,067 51	
Total reduction of premium note account.....		1,311,620 20
Balance of note assets at end of year.....		\$824,326 59

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912.....	104,097	\$254,249,583 00
Policies issued, revived, changed and increased during the year	12,870	33,300,697 00
Total	116,967	\$287,550,280 00

Amounts brought forward	116,967	\$287,550,280 00
Deduct policies which have ceased to be in force during the year:		
By death	957	\$2,705,124 00
By maturity	297	633,494 00
By expiry	181	461,669 00
By surrender	1,233	2,950,457 00
By lapse	1,923	4,465,621 00
By decrease		1,883,734 00
Total	4,591	13,100,099 00
Total policies in force at end of year 1913	112,376	\$274,450,181 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	5,580	\$11,838,990 00
Policies issued during the year	612	1,448,452 00
Total	6,192	\$13,287,442 00
Deduct policies ceased to be in force	405	972,790 00
Policies in force December 31, 1913	5,787	\$12,314,652 00
Losses and claims unpaid December 31, 1912	24	\$17,133 00
Losses and claims incurred during the year	131	246,865 00
Total	155	\$263,998 00
Losses and claims settled during the year	130	231,359 00
Losses and claims unpaid December 31, 1913	25	\$32,639 00
Premiums received		\$411,782 06

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 21.68 per cent of the gross premiums)		\$1,991,928 54
Insurance expenses incurred during the year		1,665,469 97
Gain from loading	\$326,458 57	
Interest earned during the year	\$2,868,138 42	
Investment expenses incurred during the year		162,737 72
Net income from investments	\$2,705,400 70	
Interest required to maintain reserve		2,109,427 46
Gain from interest	595,973 24	
Expected mortality on net amount at risk		\$2,839,470 52
Actual mortality on net amount at risk		1,615,823 90
Gain from mortality	1,223,646 62	
Total gain during the year from surrendered and lapsed policies		55,948 92
Decrease in surplus on dividend account		1,838,570 91
Increase in special funds and special reserves during the year		10,476 00
Net to loss account		4,015 45
Investment Exhibit.		
Total gains from stocks and bonds	569,266 52	
Total losses from stocks and bonds		20,795 41
Total gains and losses in surplus during the year	\$2,771,293 87	\$1,873,857 77
Surplus December 31, 1912	\$4,088,810 43	
Surplus December 31, 1913	4,986,246 53	
Increase in surplus		897,436 10
Total	\$2,771,293 87	\$2,771,293 87

THE NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

Milwaukee, Wisconsin.

Year ending December 31, 1913.

(Incorporated March 1857. Commenced business in California 1867 to 1873 and 1882.)

GEO. C. MARKHAM, President.

A. S. HATHAWAY, Secretary.

SMITH, THOMAS & THOMAS, Attorneys in California at San Francisco.

CAPITAL.

Amount of ledger assets December 31 of previous year----- \$294,172,595 73

INCOME.

First year's premiums on original policies, less reinsurance-----	\$4,420,393 82	
Surrender values to pay first year's premiums-----	15,058 60	
Dividends applied to purchase paid-up additions and annuities-----	1,729,882 15	
Consideration for original annuities involving life contingencies-----	48,076 00	
Consideration for supplementary contracts involving life contingencies-----	38,163 52	
Total new premiums-----		\$6,251,574 09
Renewal premiums less reinsurance-----	\$32,066,770 73	
Dividends applied to pay renewal premiums-----	7,248,330 28	
Renewal premiums for deferred annuities-----	16,608 48	
Total renewal premiums-----		39,331,709 49
Total premium income-----		\$45,583,283 58
Consideration for supplementary contracts not involving life contingencies-----		947,212 89
Dividends left with company to accumulate at interest-----		16,422 82
Interest on mortgage loans-----	\$8,164,698 29	
Interest on bonds and dividends on stocks-----	3,561,587 62	
Interest on premium notes, policy loans or liens-----	2,494,084 72	
Interest on deposits-----	81,038 48	
Interest on other debts due the company-----	96,472 98	
Discount on claims paid in advance-----	20,114 90	
Rents, including \$67,400.00 for company's occupancy of its own buildings-----	122,499 73	
Total interest and rents-----		14,540,496 72
Money received from unknown source-----		300 00
Examination expenses refunded-----		334 40
Deficiency judgment collected-----		791 67
Profit on sale or maturity of ledger assets-----		25,913 82
Increase in book value of ledger assets-----		41,430 18
Total income-----		\$61,156,186 08
Total-----		\$355,328,781 81

DISBURSEMENTS.

Death claims and additions-----	\$11,323,342 36	
Matured endowments and additions-----	3,540,074 69	
Total death claims and endowments-----		\$14,863,417 05
Annuities involving life contingencies-----		128,689 59
Surrender values paid in cash, or applied in liquidation of loans or notes-----		8,923,740 25
Surrender values applied to pay new and renewal premiums-----		15,058 60

Amount brought forward	\$23,930,905 49
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	3,719,233 05
Dividends applied to pay renewal premiums	7,248,330 28
Dividends applied to purchase paid-up additions and annuities	1,729,882 15
Left with the company to accumulate at interest (Total paid policyholders, \$36,644,773.79.)	16,422 82
Expense of investigation and settlement of policy claims, including legal expenses	1,153 64
Supplementary contracts not involving life contingencies	377,358 28
Dividends with interest, held on deposit, surrendered during the year	3,398 82
Commissions to agents	4,803,931 01
Compensation of managers and agents not paid by commissions on new business	1,333 28
Agency supervision and traveling expenses of supervisors	1,824 56
Medical examiners' fees and inspection of risks	267,345 70
Salaries and all other compensation of officers and home office employees	881,560 69
Rent	76,181 76
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	235,558 51
Legal expense	4,740 20
Furniture, fixtures and safes	3,465 40
Repairs and expenses (other than taxes) on real estate	62,616 17
Taxes on real estate	42,734 91
State taxes on premiums	480,376 61
Insurance department licenses and fees	29,674 95
All other licenses, fees and taxes	577,130 40
Loan expenses, \$140,708.60; legislative expenses, \$4,923.10; traveling expenses, \$4,547.27	150,178 97
Second payment of policy claim	833 33
Examinations and audits of the company's accounts	6,286 73
Miscellaneous interest payments	1,997 49
Premium on Fidelity bonds, \$155.00; expenses trustees' election, \$111.07	266 07
Loss on sale or maturity of ledger assets	16,029 05
Decrease in book value of ledger assets	77,203 12
Total disbursements	\$44,747,953 44
Balance	\$310,580,828 37

LEDGER ASSETS.

Book value of real estate	\$5,775,719 75
Mortgage loans on real estate	169,408,050 22
Loans on company's policies assigned as collateral	48,341,441 97
Premium notes on policies in force, including automatic premium loans	1,113,318 45
Book value of bonds and stocks	84,421,021 40
Cash in office	49,663 45
Deposits in trust companies and banks on interest	3,446,377 57
Agents' balance	25,235 56
Total ledger assets	\$310,580,828 37

Non-Ledger Assets.

Interest due and accrued on mortgages	\$2,274,158 51
Interest due and accrued on bonds	1,232,867 63
Interest due and accrued on premium notes, loans or liens	1,456,622 29
Interest due and accrued on other assets	5,160 26
Rents due and accrued on company's property	1,637 00
Total interest and rents	4,970,445 69
Net uncollected and deferred premiums, new business, \$296,924.95; renewals, \$3,504,730.41	3,801,655 36
Gross assets	\$319,352,929 42

Amount brought forward	\$319,352,929 42
Deduct Assets Not Admitted.	
Agents' debit balances	\$25,235 56
Book value of ledger assets over market value	8,770,731 40
Total	8,795,966 96
Admitted assets	\$310,556,962 46

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; and American, 3 per cent; computed by the company	269,084,718 00
Same for reversionary additions	11,560,534 00
Same for annuities, including McClintock's table at 3½ per cent	1,527,959 00
Total	\$282,173,211 00
Present value of supplementary contracts not involving life contingencies	3,901,296 54
Surrender values claimable on policies cancelled	8,632 90
Death losses due and unpaid	\$84,104 73
Death losses in process of adjustment	127,134 88
Death losses reported for which no proofs have been received	378,007 68
Reserve for net death losses incurred but unreported	350,000 00
Matured endowments due and unpaid	203,049 65
Death losses and other policy claims resisted	88,367 85
Annuity claims, involving life contingencies, due and unpaid	866 97
Total policy claims	1,231,531 76
Due and unpaid on supplementary contracts not involving life contingencies	7,047 27
Dividends left with the company to accumulate at interest	37,749 33
Premiums paid in advance, including surrender values so applied	20,012 87
Unearned interest and rent paid in advance	458 96
Commissions to agents due or accrued	84,411 37
Salaries, rents, office expenses, bills and accounts due or accrued	151,213 66
Medical examiners' and legal fees due or accrued	34,146 26
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	1,073,207 26
Dividends or other profits due policyholders	654,464 29
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914	10,304,182 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914	2,236,953 22
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	4,323,113 00
Total	\$306,241,631 69
Unassigned funds (surplus)	4,315,330 77
Total liabilities	\$310,556,962 46

PREMIUM NOTE ACCOUNT.**INCLUDING AUTOMATIC PREMIUM LOANS.**

On hand December 31, 1912	\$883,012 62
Received during the year on old policies	768,002 78
Total	\$1,651,015 40
Deductions during the year as follows:	
Used in payment of losses and claims	\$17,641 43
Used in purchase of surrendered policies	107,142 57
Used in payment of dividends to policyholders	202,315 98
Redeemed by maker in cash	210,596 97
Total reduction of premium note account	537,696 95
Balance note assets at end of the year	\$1,113,318 45

EXHIBIT OF POLICIES.**Ordinary.****PAID-FOR BUSINESS ONLY.**

	Number.	Amount.
Policies in force December 31, 1912-----	477,156	\$1,229,377,814 00
Policies, issued, revived, changed and increased during the year -----	51,121	137,816,644 00
Totals -----	528,277	\$1,367,194,458 00
Deduct policies which have ceased to be in force during year:		
By death -----	4,059	\$11,503,734 00
By maturity -----	1,375	3,666,678 00
By expiry -----	1,098	3,587,357 00
By surrender -----	9,080	22,622,513 00
By lapse -----	7,614	18,801,843 00
By decrease -----		2,627,298 00
Totals -----	23,226	62,809,423 00
Total policies in force at end of year 1913-----	505,051	\$1,304,385,035 00

BUSINESS IN CALIFORNIA.**Ordinary.**

	Number.	Amount.
Policies in force December 31, 1912-----	15,344	\$39,617,723 00
Policies issued during the year-----	1,428	4,984,300 00
Totals -----	16,772	\$44,602,023 00
Deduct policies ceased to be in force-----	24	436,080 00
Policies in force December 31, 1913-----	16,748	\$44,165,943 00
Losses and claims unpaid December 31, 1912-----	11	\$17,400 00
Losses and claims incurred during the year-----	232	723,155 00
Totals -----	243	\$740,555 00
Losses and claims settled during the year-----	225	630,216 00
Losses and claims unpaid December 31, 1913-----	18	\$110,339 00
Premiums received -----		\$1,155,643 07

OCCIDENTAL LIFE INSURANCE COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated June 30, 1906. Commenced business in California August 14, 1906.)

JOSEPH BURKHARD, President.

ROBERT J. GILES, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$250,000 00	
Amount of ledger assets December 31, of previous year-----		\$714,945 92

INCOME.

First year's premiums on original policies, less reinsurance -----	\$92,870 15	
Dividends applied to purchase paid-up additions and annuities -----	57 50	
Coupons applied to purchase paid-up additions-----	14 04	
Total new premiums-----		\$92,941 69

Amount brought forward-----	\$92,941 69
Renewal premiums less reinsurance-----	\$202,835 70
Dividends applied to pay renewal premiums-----	464 70
Total renewal premiums-----	203,300 40
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	3,702 00
Total premium income-----	\$299,944 09
Dividends left with company to accumulate at interest-----	27 34
Coupons left with company to accumulate at interest-----	20 00
Interest on mortgage loans-----	\$42,518 18
Interest on premium notes, policy loans or liens-----	4,411 14
Interest on other debts due the company-----	2,253 35
Total interest and rents-----	49,182 67
Income tax deducted at its source-----	15 98
Increase in suspense account-----	1,537 65
Income from accident department-----	223,505 09
Total income-----	\$574,232 82
Total-----	\$1,289,178 74

DISBURSEMENTS.

Death claims and additions-----	\$35,044 09
Annuities involving life contingencies-----	336 44
Surrender values paid in cash, or applied in liquidation of loans or notes-----	14,410 87
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	5 35
Dividends applied to pay renewal premiums-----	417 56
Dividends applied to purchase paid-up additions and annuities-----	57 50
Coupons applied to purchase paid-up additions and annuities-----	14 04
Dividends left with company to accumulate at interest-----	27 34
Coupons left with company to accumulate at interest-----	20 00
(Total paid policyholders, \$50,333.19.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	103 63
Dividends with interest, held on deposit surrendered during the year-----	19 25
Commissions to agents-----	72,133 80
Compensation of managers and agents not paid by commissions on new business-----	3,000 00
Agency supervision and traveling expenses of supervisors-----	3,123 00
Branch office expenses-----	2,643 03
Medical examiners' fees and inspection of risks-----	8,499 61
Salaries and all other compensation of officers and home office employees-----	30,128 27
Rent-----	3,682 80
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	6,550 69
Legal expense-----	421 90
Furniture, fixtures and safes-----	1,365 48
State taxes on premiums-----	3,838 40
Insurance department licenses and fees-----	511 00
All other licenses, fees and taxes-----	59 72
Other disbursements-----	7,654 75
Disbursements of accident department-----	240,746 04
Agents' balances charged off-----	10,257 75
Total disbursements-----	\$445,072 31
Balance-----	\$844,106 43

LEDGER ASSETS.

Mortgage loans on real estate	\$653,640 50
Loans on company's policies assigned as collateral	80,321 81
Cash in office	43,464 39
Deposits in trust companies and banks not on interest	47,249 74
Premiums in course of collection, accident department written on or after October 1, 1913	19,429 99
Total ledger assets	\$844,106 43

Non-Ledger Assets.

Interest due and accrued on mortgages	\$11,367 12
Interest due and accrued on premium notes, loans or liens	311 34
Total	11,678 46
Net uncollected and deferred premiums, new business, \$1,134.83; renewals, \$40,272.79	41,407 62
Total admitted assets	\$897,192 51

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent, computed by the California Insurance Department	\$505,387 00
Same for reversionary additions	180 00
Same for annuities	2,022 00
Total	\$507,589 00
Deduct net value of risks reinsured	1,750 00
Net reserve	\$505,839 00
Death losses reported for which no proofs have been received	1,000 00
Dividends left with the company to accumulate at interest	8 09
Coupon left on deposit	20 00
Premiums paid in advance, including surrender values so applied	1,166 25
Unearned interest and rent paid in advance	2,701 28
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	7,312 02
Dividends or other profits due policyholders	48 51
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914	748 09
Additional reserve voluntarily held on account of life policies	2,901 00
Other liabilities	76,753 17
Total	\$598,497 41
Paid-up capital	250,000 00
Unassigned funds (surplus)	48,695 10
Total	\$897,192 51

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$40,316 37
Received during the year on old policies	53,707 86
Restored by revival of policies	870 00
	\$94,840 23
Deductions during the year as follows:	
Used in purchase of surrender policies	\$12,223 87
Redeemed by maker in cash	2,348 55
Total reduction of premium note account	14,572 42
Balance note assets at end of the year	\$80,321 81

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	3,378	\$7,516,857 21
Policies issued, revived, changed and increased during the year -----	1,416	3,157,238 58
Total -----	4,794	\$10,674,095 79
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death -----	15	\$28,996 11
By expiry -----	58	148,209 63
By surrender -----	96	243,439 00
By lapse -----	704	1,483,746 80
By decrease -----	-----	31,100 89
Total -----	873	1,935,492 43
Total policies in force at end of year 1913-----	3,921	\$8,738,603 36
Reinsured -----		\$91,500 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	3,009	\$6,745,542 00
Policies issued during the year-----	1,198	2,549,299 00
Total -----	4,207	\$9,294,841 00
Deduct policies ceased to be in force-----	745	1,623,352 00
Policies in force December 31, 1913-----	3,462	\$7,671,489 00
Losses and claims unpaid December 31, 1912-----	2	\$60 48
Losses and claims incurred during the year-----	14	31,483 61
Total -----	16	\$31,544 09
Losses and claims settled during the year-----	15	30,544 09
Losses and claims unpaid December 31, 1913-----	1	\$1,000 00
Premiums received -----		\$277,708 09

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 30.35 per cent of the gross premiums) -----	\$97,630 01		
Insurance expenses incurred during the year -----	155,754 00		
Loss from loading -----			\$58,123 90
Interest earned during the year-----	\$49,520 68		
Investment expenses incurred during the year -----	3,624 26		
Net income from investments-----	\$45,896 42		
Interest required to maintain reserve--	16,247 00		
Gain from interest -----	\$29,649 42		
Gain from mortality -----	43,244 08		
Expected disbursements to annuitants--	\$179 00		
Net actual annuity claims incurred----	336 44		
Loss from annuities -----			157 44
Total gain during the year from surrendered and lapsed policies -----	4,343 44		
Decrease in surplus on dividend account-----			719 66

Amount brought forward.....		\$59,000 00
Increase in special funds, and special reserves during the year		438 00
Net gain on account of total and permanent disability, benefits or additional accidental death benefits included in life policies	3,467 00	
Reserve set up on Arizona life policies reinsured.....		3,139 00
Loss to surplus on account of due and deferred premiums, December 31, 1912, which did not renew		1,247 00
Underwriting loss from accident department.....		14,150 82
Total gains and losses in surplus during the year....	\$80,703 94	\$77,975 82
Surplus December 31, 1912.....	\$45,966 98	
Surplus December 31, 1913.....	48,695 10	
Increase in surplus		2,728 12
Total	\$80,703 94	\$80,703 94

OCCIDENTAL LIFE INSURANCE COMPANY. (Accident and Health Department).

Los Angeles, California.

Year ending December 31, 1913.

(Incorporated June 30, 1906. Commenced business in California, Life Department, August 14, 1906; Accident Department, April 15, 1907.)

JOSEPH BURKHARD, President.

ROBT. J. GILES, Secretary.

INCOME.

Accident—Gross premiums written and renewed during the year, \$167,176.17; deduct reinsurance, \$1,921.69; return premiums on policies cancelled, \$5,672.96; premiums on policies not taken, \$33,439.78: Total deductions, \$41,034.43.....	\$126,141 74
Health—Gross premiums written and renewed during the year, \$54,921.37; deduct reinsurance, \$364.50; return premiums on policies cancelled, \$962.34; premiums on policies not taken, \$7,416.84: Total deductions, \$8,743.68	46,177 69
Total net premiums	\$172,319 43
Policy fees required or represented by applications.....	48,520 00
Increase in suspense account	653 34
Agents' balances previously charged off.....	2,012 32
Total income, carried to life statement.....	\$223,505 09

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$73,114.72; deduct reinsurance, \$250.93	\$72,863 79
Health—Gross amount paid for losses, \$22,993.43.....	22,993 43
Total net amount paid policyholders for losses.....	\$95,857 22
Investigation and adjustment of claims.....	\$1,586 91
Policy fees retained by agents.....	47,825 47
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	39,596 16
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	15,252 22
Salaries, traveling and all other expenses of agents not paid by commission	18,769 70
Inspections (other than medical and claim)	169 00
Rents	1,846 50
State taxes on premiums	2,595 17
Insurance Department licenses and fees.....	656 26

Amount brought forward-----	\$224,154 61
All other licenses, fees and taxes, city and county taxes-----	34 70
Legal expenses-----	1,093 80
Advertising-----	2,530 90
Printing and stationery-----	4,244 17
Postage, telegraph, telephone and express-----	2,092 98
Furniture and fixtures-----	682 74
Surety bonds, \$37.75; sundries, \$496.08-----	533 83
Agents' balances charged off-----	5,378 31
Total disbursements, carried to life department statement-----	\$240,746 04

LEDGER ASSETS.

Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913:	
Accident-----	\$15,824 30
Health-----	3,605 69
Ledger assets as per balance, carried to life department statement-----	\$19,429 99

LIABILITIES.

Losses and claims:	
Accident—Reported or in process of adjustment, \$5,691.00; resisted, \$8,700.00: Total, \$14,391.00; deduct reinsurance, \$5,000.00-----	\$9,391 00
Health—Reported or in process of adjustment, \$1,541.00: Total \$1,541.00-----	1,541 00
Total net unpaid claims except liability and workmen's compensation-----	\$10,932 00
Estimated expenses of investigation and adjustment of unpaid claims-----	1,000 00
Unearned premiums at 50 per cent on risks running one year or less-----	41,188 40
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913, accident and health-----	6,261 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	139 43
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	4,252 00
Reinsurance-----	496 63
Advance premiums (100 per cent)-----	4,629 70
Items in suspense-----	513 78
Total amount of all liabilities, accident department, carried to life statement-----	\$69,413 64

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$75,614 23	\$15,499 29
Written or renewed during the year-----	167,176 17	54,921 37
Totals-----	\$242,790 40	\$70,420 66
Deduct expirations and cancellations-----	173,060 17	55,563 66
In force at the end of the year-----	\$69,730 23	\$14,857 00
Deduct amount reinsured-----	1,853 43	357 00
Net in force December 31, 1913-----	\$67,876 80	\$14,500 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$107,720 74	\$63,201 22
Health-----	36,239 39	19,556 82
Total-----	\$143,960 13	\$82,758 04

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated December 28, 1867. Commenced business in California January, 1868.)

GEO. I. COCHRAN, President.

C. I. D. MOORE, Secretary.

CAPITAL.

Capital stock paid up in cash.....	\$1,000,000 00	
Amount of ledger assets December 31 of previous year.....		\$23,482,070 12

INCOME.

First year's premiums on original policies, less reinsurance, \$8,031 86	\$788,773 62	
Surrender values to pay first year's premiums.....	1,658 23	
Dividends applied to purchase paid-up additions and annuities	198,816 26	
Surrender values applied to purchase paid-up insurance and annuities	1,379 00	
Consideration for original annuities involving life contingencies	14,066 25	
Consideration for supplementary contracts involving life contingencies	790 00	
Total new premiums.....		\$1,005,483 36
Renewal premiums, less reinsurance, \$48,385.31.....	\$4,134,769 70	
Dividends applied to pay renewal premiums.....	202,432 02	
Surrender values applied to pay renewal premiums.....	29,363 41	
Renewal premiums for deferred annuities.....	21 25	
Total renewal premiums.....		4,366,586 38
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies.....		44,527 76
Total premium income.....		\$5,416,597 50
Consideration for supplementary contracts not involving life contingencies		29,643 32
Dividends left with company to accumulate at interest.....		13,435 55
Interest on mortgage loans.....	\$879,987 61	
Interest on collateral loans.....	62,176 02	
Interest on bonds and dividends on stocks.....	150,657 72	
Interest on premium notes, policy loans or liens.....	279,385 99	
Interest on deposits.....	9,296 85	
Gross interest on agents' balances.....	184 54	
Gross interest on contract for sale of real estate.....	2,860 17	
Rents, including \$40,800.00 for company's occupancy of its own buildings.....	47,910 00	
Total interest and rents.....	\$1,432,458 90	
Less interest paid on reinsurance fund.....	4,800 77	
Total		1,427,658 13
Loss and gain.....		95 52
Sale of unlisted assets.....		458 25
Agents' balances previously charged off.....		2,194 90
Profit on sale or maturity of ledger assets.....		7,671 45
Increase in book value of ledger assets.....		1,125 00
Total income		\$6,898,879 62
Total.....		\$30,380,949 74

Amount brought forward----- \$30,380,949 74

DISBURSEMENTS.

Death claims and additions-----	\$1,123,735 51	
Matured endowments and additions-----	134,019 00	
Total and permanent disability claims and additional accidental death benefits-----	7,201 00	
Total death claims and endowments-----		\$1,264,955 51
Annuities involving life contingencies-----		11,385 58
Premium notes and liens voided by lapse, less \$1,132.20 restorations		2,731 96
Surrender values paid in cash, or applied in liquidation of loans or notes-----		752,313 55
Surrender values applied to pay new and renewal premiums-----		31,021 64
Surrender values applied to purchase paid-up insurance and annuities		1,379 00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		105,919 24
Dividends applied to pay renewal premiums-----		202,432 02
Dividends applied to purchase paid-up additions and annuities-----		198,816 26
Left with the company to accumulate at interest-----		13,435 55
(Total paid policyholders, \$2,584,390.31.)		
Expense of investigation and settlement of policy claims, including legal expenses-----		8,641 12
Supplementary contracts not involving life contingencies-----		16,715 30
Dividends with interest, held on deposit, surrendered during the year		1,305 94
Interest or dividends to stockholders-----		115,000 00
Commissions to agents-----		774,379 12
Compensation of managers and agents not paid by commissions on new business-----		25,869 57
Agency supervision and traveling expenses of supervisors-----		18,845 47
Medical examiner's fees and inspection of risks-----		71,196 13
Salaries and all other compensation of officers and home office em- ployees-----		245,383 63
Rent-----		33,600 00
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----		63,324 24
Legal expense-----		1,340 73
Furniture, fixtures and safes-----		7,130 36
Repairs and expenses (other than taxes) on real estate-----		12,607 90
Taxes on real estate-----		13,168 30
State taxes on premiums-----		73,310 43
Insurance department licenses and fees-----		6,449 77
All other licenses, fees and taxes-----		16,476 54
Other disbursements-----		33,482 72
Agents' balances charged off-----		6,159 08
Loss on sale or maturity of ledger assets-----		650 00
Decrease in book value of ledger assets-----		1,488 66
Total disbursements-----		\$4,130,915 32
Balance-----		\$26,250,034 42

LEDGER ASSETS.

Book value of real estate-----	\$1,094,257 41	
Mortgage loans on real estate-----	15,039,977 09	
Loans secured by collaterals-----	1,422,312 32	
Loans on company's policies assigned as collateral-----	4,214,933 32	
Premium notes and liens on policies in force-----	933,808 53	
Book value of bonds and stocks-----	3,217,127 50	
Cash in office-----	\$3,903 27	
Deposits in trust companies and banks not on interest	67,427 00	
Deposits in trust companies and banks on interest-----	371,771 62	
Total-----	\$443,101 89	
Less reinsurance fund-----	115,483 64	327,618 25
Total ledger assets-----		\$26,250,034 42

Amount brought forward----- \$26,250,034 42

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$213,633 73	
Interest due and accrued on bonds-----	58,911 11	
Interest due and accrued on collateral loans-----	18,661 64	
Interest due and accrued on premium notes, loans or liens -----	65,242 39	
Interest due and accrued on other assets-----	156 67	
Total -----	\$356,605 54	
Less interest accrued on reinsurance fund-----	2,452 30	354,153 24
Due from other companies for losses or claims on policies re- insured -----		\$5,000 00
Net uncollected and deferred premiums, new business, \$14,079.71 ; renewals, \$554,348.38 -----		568,428 09
Gross assets -----		\$27,177,615 75

Deduct Assets Not Admitted.

Premium notes or loans on policies and net premiums in excess of value of their policies-----	\$18,154 92	
Virginia special deposit—excess of deposit over liabil- ities -----	17,313 00	
Unearned portion of bonus on mortgages purchased--	1,550 03	
Total -----		37,017 95
Admitted assets, life department-----	\$27,140,597 80	
Admitted assets, accident department-----	2,197,554 19	
Total admitted assets-----		\$29,338,151 99

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the California Insurance Department -----	\$22,662,464 00	
Same for reversionary additions-----	1,532,192 00	
Same for annuities-----	142,903 00	
Total -----	\$24,337,559 00	
Deduct net value of risks reinsured-----	154,970 00	
Balance -----	\$24,182,589 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits included in life policies-----	72,688 00	
Net reserve -----		\$24,255,277 00
Present value of supplementary contracts not involving life contin- gencies -----		90,550 00
Surrender values claimable on policies cancelled-----		539 00
Death losses in process of adjustment-----	\$18,541 46	
Death losses reported for which no proofs have been received -----	72,785 00	
Reserve for net death losses incurred but unreported	34,000 00	
Matured endowments due and unpaid-----	1,529 00	
Death losses and other policy claims resisted-----	45,000 00	
Annuity claims, involving life contingencies, due and unpaid -----	224 00	
Total policy claims-----		172,079 46
Dividends left with the company to accumulate at interest-----		20,212 00
Premiums paid in advance, including surrender values so applied--		35,041 30
Unearned interest and rent paid in advance-----		110,561 28
Commissions due agents on premium notes, when paid-----		2,565 85
Commissions to agents due or accrued-----		3,641 93
Salaries, rents, office expenses, bills and accounts due or accrued--		10,910 09
Medical examiners' and legal fees due or accrued-----		14,031 50

Amount brought forward-----	\$24,715,409 41
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	89,000 00
Dividends or other profits due policyholders-----	1,532 35
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	297,398 17
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	82,500 69
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	1,053,937 58
Renewal bonus fund-----	32,058 19
Liabilities of life department-----	\$26,271,836 39
Liabilities of accident department-----	1,122,154 19
Total-----	\$27,393,990 58
Paid-up capital-----	1,000,000 00
Unassigned funds (surplus), life department, \$868,761.41; accident department, \$75,400.00-----	944,161 41
Total liabilities, life and accident departments-----	\$29,338,151 99

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$1,032,518 07
Received during the year on old policies-----	314,908 40
Interest-----	33,549 87
Restored by revival of policies-----	1,132 20
Total-----	\$1,382,108 54
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$20,693 18
Used in purchase of surrendered policies-----	211,285 22
Voided by lapse-----	3,864 16
Used in payment of dividends to policyholders-----	6,771 08
Redeemed by maker in cash-----	205,686 37
Total reduction of premium note account-----	448,300 01
Balance note assets at end of the year-----	\$933,808 53

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	72,521	\$133,309,014 00
Policies issued, revived, changed and increased during the year-----	11,141	24,088,667 00
Totals-----	83,662	\$157,397,681 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death-----	607	\$1,186,528 00
By maturity-----	86	138,924 00
By expiry-----	2,105	3,868,286 00
By surrender-----	1,489	2,893,950 00
By lapse-----	1,532	2,847,523 00
By decrease-----		1,422,277 00
Totals-----	5,819	12,357,488 00
Total policies in force at end of year 1913-----	77,843	\$145,040,193 00
Reinsured-----	589	\$3,968,863 00

BUSINESS IN CALIFORNIA.
Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	20,201	\$41,869,657 00
Policies issued during the year-----	2,564	7,064,063 00
Totals -----	22,765	\$48,933,720 00
Deduct policies ceased to be in force-----	1,490	3,564,555 00
Policies in force December 31, 1913-----	21,275	\$45,369,165 00
Losses and claims unpaid December 31, 1912-----	19	\$18,395 00
Losses and claims incurred during the year-----	208	437,910 51
Totals -----	227	\$456,305 51
Losses and claims settled during the year-----	201	413,482 51
Losses and claims unpaid December 31, 1913-----	26	\$42,823 00
Premiums received -----		\$1,708,203 84

GAIN AND LOSS EXHIBIT.

	Insurance Exhibit.	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 24.1 per cent of the gross premiums) -----	\$1,319,760 14		
Insurance expenses incurred during the year -----	1,354,020 82		
Loss from loading-----			\$34,260 68
Interest earned during the year-----	\$1,471,311 13		
Investment expenses incurred during the year -----	59,240 83		
Net income from investments-----	\$1,412,070 30		
Interest required to maintain reserve--	818,658 00		
Gain from interest-----		\$593,412 30	
Expected mortality on net amount at risk -----	\$1,311,448 00		
Actual mortality on net amount at risk	871,747 51		
Gain from mortality-----		439,700 49	
Expected disbursements to annuitants--	\$6,400 00		
Net actual annuity claims incurred---	6,220 58		
Gain from annuities-----		179 42	
Total gain during the year from surrendered and lapsed policies -----		60,529 85	
Dividends paid stockholders-----			70,000 00
Decrease in surplus on dividend account-----			906,338 91
Increase in special funds and special reserves during the year -----			798 26
Carried to reserve-----			35,099 00
Net to loss account-----			3,410 41
	Investment Exhibit.		
Total gains from real estate-----	7,221 45		
Total losses from real estate-----			285 33
Total gains from stocks and bonds-----	1,575 00		
Total losses from stocks and bonds-----			1,853 33
Gain from assets not admitted-----	19,371 79		
Net gain on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----	3,634 00		
Total gains and losses in surplus during the year---	\$1,125,624 30		\$1,052,045 92
Surplus December 31, 1912-----	\$795,183 03		
Surplus December 31, 1913-----	868,761 41		
Increase in surplus-----			73,578 38
Total -----	\$1,125,624 30		\$1,125,624 30

THE PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA.

(Accident and Health Department.)

Los Angeles, Cal.

Year ending December 31, 1913.

(Incorporated December 28, 1867. Commenced business in California, accident department, May 1, 1885.)

GEO. I. COCHRAN, President.

C. I. D. MOORE, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,969,507 44

INCOME.

Accident—Gross premiums written and renewed during the year, \$1,958,999.38; deduct, reinsurance, \$5,338.50; return premiums on policies cancelled, \$25,496.54; premiums on policies not taken, \$373,917.67: Total deductions, \$404,752.71-----		1,554,246 67
Health—Gross premiums written and renewed during the year, \$524,799.82; deduct, reinsurance, \$1,434.56; return premiums on policies cancelled, \$7,603.24; premiums on policies not taken, \$99,395.84: Total deductions, \$108,433.64-----		416,366 18
Total net premiums-----	\$1,970,612 85	
Policy fees required or represented by applications-----		34,370 00
Interest on mortgage loans, \$59,910.19; collateral loans, \$11,952.51-----	\$71,862 70	
Interest on bonds and dividends on stocks, \$42,664.17; from other sources, \$284.31-----	42,948 48	
Total interest and rents-----		114,811 18
Ledger assets other than premiums received from other companies (Pacific Mutual Indemnity Company) for assuming their risks-----		72,069 36
Agents' balances previously charged off-----		7,310 39
Increase in book value of ledger assets-----		7,589 16
Total income-----	\$2,206,762 94	
Sum-----		\$4,176,270 38

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$679,730.09; deduct, reinsurance, \$1,266.76-----		\$678,463 33
Health—Gross amount paid for losses, \$215,899.84; deduct reinsurance, \$55.70-----		215,844 14
Total net amount paid policyholders for losses-----	\$894,307 47	
Investigation and adjustment of claims-----		14,294 71
Policy fees retained by agents-----		34,370 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		626,668 69
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----		147,783 02
Salaries, traveling and all other expenses of agents not paid by commission-----		36,454 65
Medical examiners' fees and salaries-----		23,052 71
Inspections (other than medical and claim)-----		1,949 38
Rents-----		22,262 45
State taxes on premiums-----		32,800 81

Amount brought forward	\$1,833,943 89
Insurance department licenses and fees	4,507 60
All other licenses, fees and taxes	2,980 72
Legal expenses	9,633 40
Advertising	7,811 87
Printing and stationery	23,080 01
Postage, telegraph, telephone and express	17,771 95
Furniture and fixtures	3,134 01
Stockholders, for interest or dividends	80,000 00
Other disbursements	1,828 52
Agents' balances charged off	16,442 02
Loss on sale or maturity of ledger assets	1,265 08
Total disbursements	<u>\$2,002,399 07</u>
Balance	\$2,173,871 31

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----			\$1,300,450 00
Loans secured by pledge of bonds, stocks or other collaterals-----			305,000 00
Book value of bonds and stocks-----			86,000 00
Cash in office-----			87,527 55
Deposits in trust companies and banks not on interest-----			13,608 25
Gross premiums in course of collection, viz:			
	Issued on or after October 1, 1913.	Issued prior to October 1, 1913.	
Accident -----	\$299,423 52	\$1,792 03	
Health -----	79,593 60	476 36	
	<hr/>	<hr/>	
Totals -----	\$379,017 12	\$2,268 39	381,285 51
Ledger assets as per balance-----			<hr/> \$2,173,871 31

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$22,506 99
Bonds	860 00
Collateral loans	2,380 01
Total	25,747 00
Due from reinsurance companies on account of claims paid	204 27
Gross assets	<u>\$2,199,822 58</u>

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	2,268 39
Total admitted assets, accident department	\$2,197,554 19
Admitted assets, life department	27,140,597 80
Total admitted assets	<u>\$29,338,151 99</u>

LIABILITIES.

Losses and claims:	
Accident—Reported or in process of adjustment, \$91,254.41; incurred but not reported, \$300.00; resisted, \$47,200.00: Total, \$138,754.41; deduct reinsurance, \$3,200.00	\$135,554 41
Health—Reported or in process of adjustment, \$19,877.22; resisted, \$140.40	20,017 62
Total unpaid claims	<u>\$155,572 03</u>
Estimated expenses of investigation and adjustment of unpaid claims	\$1,500 00
Unearned premiums at 50 per cent on risks running one year or less	735,769 33
Total unearned premiums	737,269 33
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—accident, \$95,815.52; health, \$25,469.95	121,285 47

Amount brought forward-----	\$1,014,126 83
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	8,522 17
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	36,000 00
Dividends declared and unpaid to stockholders-----	50,000 00
Advance premiums (100 per cent)-----	9,665 65
Reserve for contingencies-----	3,839 54
Total liabilities accident department-----	\$1,122,154 19
Total liabilities life department-----	26,271,836 39
Total amount of all liabilities except capital-----	\$27,393,990 58
Capital actually paid up in cash-----	\$1,000,000 00
Surplus over all liabilities (including life department of company \$868,761.41)-----	944,161 41
Surplus as regards policyholders-----	1,944,161 41
Total liabilities -----	\$29,338,151 99

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$1,042,567 66	\$251,696 70
Written or renewed during the year-----	1,958,999 38	524,799 82
Totals -----	\$3,001,567 04	\$776,496 52
Deduct expirations and cancellations-----	1,838,712 49	458,252 99
In force at the end of the year-----	\$1,162,854 55	\$318,243 53
Deduct amount reinsured-----	7,574 26	1,985 16
Net in force December 31, 1913-----	\$1,155,280 29	\$316,258 37

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$285,093 58	\$125,544 71
Health -----	105,399 86	42,380 07
Total -----	\$390,493 44	\$167,924 78

PHILADELPHIA LIFE INSURANCE COMPANY.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated April 17, 1906. Commenced business in California January 18, 1912.)

ANDREW J. MALONEY, President.

WILLIAM H. HUBBARD, Secretary.

W. J. KIMBER, Attorney in California at Los Angeles, Cal.

CAPITAL.

Capital stock paid up in cash-----	\$560,320 00
Amount of ledger assets December 31 of previous year-----	\$3,208,478 71

INCOME.

First year's premiums on original policies, less rein- surance, \$647.28-----	\$97,082 57
Dividends applied to purchase paid-up additions and annuities -----	5,783 97
Surrender values applied to purchase paid-up insur- ance and annuities-----	2,672 39
Total new premiums-----	\$105,538 93

Amount brought forward-----	\$105,538 93
Renewal premiums less reinsurance, \$5,- 147.53 -----	\$710,792 08
Dividends applied to pay renewal prem- iums -----	50,261 67
Surrender values applied to pay renewal premiums -----	1,181 90
Total renewal premiums-----	762,235 65
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	608 08
Total premium income-----	\$868,382 66
Consideration for supplementary contracts not involving life con- tingencies -----	224 51
Dividends left with company to accumulate at interest-----	4,859 00
Ledger assets other than premiums from other companies for as- suming their risks-----	54,082 13
Interest on mortgage loans-----	\$90,677 16
Interest on bonds and dividends on stocks-----	32,427 23
Interest on premium notes, policy loans or liens-----	27,933 47
Interest on deposits-----	7,311 29
Interest on other debts due the company-----	3,354 28
Rents, including company's occupancy of its own build- ings -----	2,368 32
Total interest and rents-----	164,071 75
Accident and health department -----	247,133 88
Profit on sale or maturity of ledger assets (bonds)-----	66 48
Total income -----	\$1,338,820 41
Total -----	\$4,547,299 12

DISBURSEMENTS.

Death claims and additions (additions \$3,620.00)-----	\$234,276 56
Premium notes and liens voided by lapse, less \$699.00 restorations--	6,495 40
Surrender values paid in cash, or applied in liquidation of loans or notes -----	68,392 05
Surrender values applied to pay renewal premiums-----	1,181 90
Surrender values applied to purchase paid-up insurance and an- nuities -----	2,672 39
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----	5,851 47
Dividends applied to pay renewal premiums-----	50,261 67
Dividends applied to purchase paid-up additions and annuities-----	5,783 97
Left with the company to accumulate at interest-----	4,859 00
(Total paid policyholders, \$379,774.41)	
Expense of investigation and settlement of policy claims, including legal expenses -----	5,447 05
Supplementary contracts not involving life contingencies-----	462 98
Interest or dividends to stockholders -----	33,619 20
Commissions to agents -----	117,974 50
Agency supervision and traveling expenses of supervisors-----	5,426 30
Branch office expenses -----	1,189 83
Medical examiners' fees and inspection of risks-----	12,285 06
Salaries and all other compensation of officers and home office em- ployees -----	56,646 44
Rent -----	8,031 08
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange -----	15,361 81
Legal expense -----	4,546 16
Furniture, fixtures and safes -----	4,563 79
Repairs, and expenses (other than taxes) on real estate-----	1,041 59
Taxes on real estate -----	1,241 17
State taxes on premiums -----	9,568 44

Amount brought forward	\$657,179 81
Insurance department licenses and fees	2,779 11
All other licenses, fees and taxes	7,078 44
Interest and discounts paid	429 19
Accident and health department	273,251 69
Loss on sale or maturity of ledger assets, bonds	375 69
Decrease in book value of ledger assets, bonds, amortization	1,018 69
Total disbursements	<u>\$942,112 62</u>
Balance	\$3,605,186 50

LEDGER ASSETS.

Book value of real estate	\$86,087 89
Mortgage loans on real estate	1,785,850 00
Loans on company's policies assigned as collateral	397,400 44
Premium notes on policies in force	209,501 85
Book value of bonds and stocks	837,533 64
Cash in office	4,782 12
Deposits in trust companies and banks on interest	275,340 04
Agents' balances, debit, \$4,279.29; credit, \$3,877.98; net	401 31
Accident and health department	8,289 21
Total ledger assets	<u>\$3,605,186 50</u>

Non-Ledger Assets.

Interest due and accrued on mortgages	\$32,271 20
Interest due and accrued on bonds	13,689 00
Interest due and accrued on premium notes, loans or liens	14,236 74
Interest due and accrued on other assets	2,094 91
Total	<u>62,291 85</u>
Market value of real estate over book value	3,912 11
Net uncollected and deferred premiums, new business, \$1,436.00; renewals, \$54,274.00	55,710 00
Gross assets	<u>\$3,727,100 46</u>

Deduct Assets Not Admitted.

Agents' debit balances	\$4,279 29
Premium notes or loans on policies and net premiums in excess of value of their policies	6,328 00
Overdue and accrued interest on bonds in default	1,250 00
Bonds, banks, accident and health department	7,114 64
Total	<u>18,971 93</u>
Admitted assets	<u>\$3,708,128 53</u>

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent, computed by the Pennsylvania insur- ance department	\$2,734,143 00
Same for reversionary additions	20,277 00
Total	<u>\$2,754,420 00</u>
Deduct net value of risks reinsured	2,491 00
Total	<u>\$2,751,929 00</u>
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	1,537 00
Net reserve	<u>\$2,753,466 00</u>
Present value of supplementary contracts not involving life con- tingencies	10,234 55
Surrender values claimable on policies cancelled	3,133 00

Amount brought forward-----		\$2,766,833 55
Death losses in process of adjustment-----	\$21,000 00	
Death losses reported for which no proofs have been received-----	9,919 08	
Death losses and other policy claims resisted-----	20,000 00	
Total policy claims-----		50,919 08
Dividends left with the company to accumulate at interest-----		38,145 00
Premiums paid in advance, including surrender values so applied---		2,388 00
Unearned interest and rent paid in advance-----		14,216 00
Commissions due agents on premium notes, when paid-----		3,001 13
Salaries, rents, office expenses, bills, and accounts due or accrued---		1,809 00
Medical examiners' and legal fees due or accrued-----		756 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		11,521 00
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914-----		32,095 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----		19,048 00
Accident and health department-----		23,179 00
Total-----		\$2,963,910 76
Paid-up capital-----		560,320 00
Unassigned funds (surplus)-----		183,897 77
Total liabilities-----		\$3,708,128 53

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$216,027 70	
Received during the year on new policies-----	8,492 33	
Received during the year on old policies-----	130,223 97	
Restored by revival of policies-----	1,137 41	
		\$355,881 41
Deductions during the year as follows:		
Used in payment of losses and claims-----	\$1,885 52	
Used in purchase of surrendered policies-----	23,697 83	
Voided by lapse-----	7,164 61	
Used in payment of dividends to policyholders-----	2,363 50	
Redeemed by maker in cash-----	111,268 10	
Total reduction of premium note account-----		146,379 56
Balance note assets at end of the year-----		\$209,501 85

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	8,525	\$23,817,188 00
Policies issued, revived, changed and increased during the year-----	3,015	6,866,030 00
Totals-----	11,540	\$30,683,218 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death-----	91	\$339,764 00
By expiry-----	1	2,000 00
By surrender-----	233	737,227 00
By lapse-----	837	2,267,545 00
By decrease-----		102,672 00
Not taken-----	796	2,327,342 00
Totals-----	1,958	5,776,550 00
Total policies in force at end of year 1913-----	9,582	\$24,906,668 00
Reinsured-----	92	\$339,511 00

BUSINESS IN CALIFORNIA.

Ordinary.		Number.	Amount.
Policies in force December 31, 1912	-----	254	\$979,104 00
Policies issued during the year	-----	311	845,225 00
Totals	-----	565	\$1,824,329 00
Deduct policies ceased to be in force	-----	163	555,752 00
Policies in force December 31, 1913	-----	402	\$1,268,577 00
Losses and claims incurred during the year	-----	1	3,550 00
Premiums received	-----		\$21,983 45

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 21 per cent of the gross premiums)	\$211,565 37		
Insurance expenses incurred during the year	240,840 55		
Loss from loading	-----		\$29,275 18
Interest earned during the year	\$170,456 91		
Investment expenses incurred during the year	12,479 03		
Net income from investments	\$157,977 88		
Interest required to maintain reserve	89,018 19		
Gain from interest	-----	\$68,959 69	
Expected mortality on net amount at risk	\$243,655 00		
Actual mortality on net amount at risk	207,712 64		
Gain from mortality	-----	35,942 36	
Total gain during the year from surrendered and lapsed policies	-----	11,816 00	
Dividends paid stockholders	-----		33,619 20
Decrease in surplus on dividend account	-----		68,268 11
Investment Exhibit.			
Total losses from real estate	-----		10,000 00
Total gains from stocks and bonds	66 48		
Total losses from stocks and bonds	-----		6,563 19
Loss from assets not admitted	-----		2,233 37
Net loss on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies	-----		771 00
Loss from all other sources: Accident and health department	-----		39,373 23
Total gains and losses in surplus during the year	\$116,784 53		\$190,103 28
Surplus December 31, 1912	\$257,216 52		
Surplus December 31, 1913	183,897 77		
Decrease in surplus	73,318 75		
Totals	\$190,103 28		\$190,103 28

PHILADELPHIA LIFE INSURANCE COMPANY.**(Accident and Health Department).****Philadelphia, Pa.**

Year ending December 31, 1913.

(Incorporated April 17, 1906. Commenced business in California January 18, 1912.)

ANDREW J. MALONEY, President.

WILLIAM H. HUBBARD, Secretary.

W. J. KIMBER, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$560,320 00	
Amount of ledger assets December 31 of previous year-----		\$3,208,478 71

INCOME.

Accident—Gross premiums written and renewed during the year, \$61,894.56; deduct reinsurance, \$126.00; return premiums on policies cancelled, \$93.07: Total deductions, \$219.07-----		\$61,675 49
Health—Gross premiums written and renewed during the year, \$85,407.16; deduct reinsurance, \$22.50; return premiums on policies cancelled, \$95.27: Total deductions, \$117.77-----		85,289 39
Total net premiums-----	\$146,964 88	
Policy fees required or represented by applications-----	100,169 00	
Life department -----	1,091,686 53	
Total income -----	\$1,338,820 41	
Sum-----	\$4,547,299 12	

DISBURSEMENTS.

Accident—Gross amount paid for losses-----	\$30,286 45	
Health—Gross amount paid for losses-----	42,127 47	
Total net amount paid policyholders for losses-----	\$72,413 92	
Investigation and adjustment of claims-----	611 26	
Policy fees retained by agents-----	100,165 00	
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	43,347 93	
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	10,261 75	
Salaries, traveling and all other expenses of agents not paid by com- mission -----	26,004 96	
Inspections (other than medical and claim)-----	400 00	
Rents -----	4,331 15	
State taxes on premiums-----	745 76	
Insurance department licenses and fees-----	1,922 33	
All other licenses, fees and taxes, municipal and state licenses-----	217 04	
Legal expenses -----	125 00	
Advertising -----	56 66	
Printing and stationery -----	4,446 73	
Postage, telegraph, telephone and express-----	3,396 57	
Furniture and fixtures-----	1,653 38	
Interest and discount paid-----	1,859 33	
Life department -----	668,860 93	
Agents' balances charged off-----	1,292 92	
Total disbursements -----	\$942,112 62	
Balance -----	\$3,605,186 50	

LEDGER ASSETS.

	Issued on or after October 1, 1913.	Issued prior to October 1, 1913.	
Accident—Gross premiums in course of collection on policies or renewals----	\$3,292 15	\$161 70	
Health—Gross premiums in course of collection on policies or renewals----	4,609 00	226 36	
Totals -----	\$7,901 15	\$388 06	\$8,289 21
Life department -----			3,596,897 29
Ledger assets as per balance-----			\$3,605,186 50

Non-Ledger Assets.

Life department -----	121,913 96
Gross assets -----	\$3,727,100 46

Deduct Assets Not Admitted.

Premiums in course of collection written prior to Octo- ber 1, 1913-----	\$388 06
Life department -----	18,583 87
Total -----	18,971 93
Total admitted assets-----	\$3,708,128 53

LIABILITIES.

Losses and claims:	
Accident—Adjusted, \$303.00; reported or in process of adjust- ment, \$1,807.00-----	\$2,110 00
Health—Adjusted, \$529.00; reported or in process of adjust- ment, \$2,116.00-----	2,645 00
Total net unpaid claims except liability and workmen's com- pensation -----	\$4,755 00
Unearned premiums at 50 per cent on risks running one year or less	9,920 00
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Accident \$823.00; health, \$1,152.00-----	1,975 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	916 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,739 00
Advance premiums (100 per cent)-----	3,874 00
Life department -----	2,940,731 76
Total amount of all liabilities except capital-----	\$2,963,910 76
Capital actually paid up in cash-----	\$560,320 00
Surplus over all liabilities-----	183,897 77
Surplus as regards policyholders-----	744,217 77
Total liabilities -----	\$3,708,128 53

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$3,883 07	\$5,436 32
Written or renewed during the year-----	61,894 56	85,407 16
Totals -----	\$65,777 63	\$90,843 48
Deduct expirations and cancellations-----	57,384 98	79,247 63
In force at the end of the year-----	\$8,392 65	\$11,595 85
Deduct amount reinsured-----	126 00	22 50
Net in force December 31, 1913-----	\$8,266 65	\$11,573 35

NEW YORK LIFE INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated in 1841. Commenced business in California in 1859.)

DARWIN P. KINGSLEY, President.

SEYMOUR M. BALLARD, Secretary.

ARTHUR HUTCHINSON, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$719,900,475 88

INCOME.

First year's premiums on original policies, less reinsurance -----	\$9,250,650 12	
Dividends applied to purchase paid-up additions and annuities -----	1,334,032 26	
Consideration for original annuities involving life contingencies -----	471,838 42	
Consideration for supplementary contracts involving life contingencies -----	205,744 25	
Consideration for total and premanent disability claims allowed -----	22,320 00	
Total new premiums-----		\$11,284,585 05
Renewal premiums, less reinsurance-----	\$73,689,575 16	
Dividends applied to pay renewal premiums-----	4,373,698 10	
Surrender values applied to pay renewal premiums--	89,842 30	
Renewal premiums for deferred annuities-----	51,067 70	
Total renewal premiums-----		78,204,183 26
Extra premiums for total and permanent disability benefits included in life policies-----		139,020 00
Total premium income-----		\$89,627,788 31
Consideration for supplementary contracts not involving life contingencies -----		521,400 39
Dividends left with company to accumulate at interest-----		95,881 82
Interest on mortgage loans-----	\$7,323,163 07	
Interest on bonds and dividends on stocks-----	18,608,822 99	
Interest on premium notes, policy loans or liens-----	6,658,807 49	
Interest on deposits-----	239,594 03	
Interest on other debts due the company-----	308 34	
Discount on claims paid in advance-----	16,417 77	
Rents, including \$292,737.63 for company's occupancy of its own buildings-----	734,844 07	
Total interest and rents-----		33,581,957 76
From other sources-----		246,777 77
Profit on sale or maturity of ledger assets-----		163,221 18
Increase in book value of ledger assets-----		279,361 96
Total income -----		\$124,516,389 19
Total-----		\$844,416,865 07

DISBURSEMENTS.

Death claims and additions-----	\$25,946,440 60	
Matured endowments and additions-----	8,688,152 08	
Total and permanent disability claims-----	22,320 00	
Total death claims and endowments-----		\$34,656,912 68
Annuities involving life contingencies-----		1,561,674 15
Surrender values paid in cash, or applied in liquidation of loans or notes -----		14,898,943 31

Amount brought forward-----	\$51,117,530 14
Surrender values applied to pay renewal premiums-----	89,842 30
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	9,292,939 49
Dividends applied to pay renewal premiums-----	4,373,698 10
Dividends applied to purchase paid-up additions and annuities-----	1,334,032 26
Left with the company to accumulate at interest-----	95,881 82
Paid government of Italy on account of reserve and surplus on policies transferred to government-----	48,955 16
(Total paid policyholders, including item above, \$66,352,879.27.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	48,777 87
Premiums waived by company on account of total and permanent disability-----	3,803 13
Supplementary contracts not involving life contingencies-----	256,173 98
Dividends with interest, held on deposit surrendered during the year-----	19,873 47
Commissions to agents-----	6,067,720 80
Compensation of managers and agents not paid by commissions on new business-----	31,981 08
Agency supervision and traveling expenses of supervisors-----	1,157,240 23
Branch office expenses-----	1,152,215 45
Medical examiners' fees and inspection of risks-----	487,757 96
Salaries and all other compensation of officers and home office employees-----	1,751,124 53
Rent-----	573,111 29
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	597,695 25
Legal expense-----	21,540 17
Furniture, fixtures and safes-----	146,523 18
Repairs and expenses (other than taxes) on real estate (including \$123,410.97 paid out of fire insurance)-----	303,349 99
Taxes on real estate-----	131,253 05
State taxes on premiums-----	860,670 35
Insurance department licenses and fees-----	21,981 82
All other licenses, fees and taxes-----	339,050 45
Other disbursements-----	875,344 52
Loss on sale or maturity of ledger assets-----	33,627 11
Decrease in book value of ledger assets-----	332,466 72
Total disbursements-----	\$81,566,161 67
Balance-----	\$762,850,703 40

LEDGER ASSETS.

Book value of real estate-----	\$9,196,586 10
Mortgage loans on real estate-----	152,970,898 44
Loans on company's policies assigned as collateral-----	133,507,619 52
Premium notes on policies in force-----	4,598,039 71
Book value of bonds and stocks-----	455,436,803 81
Cash in office-----	3,172 66
Deposits in trust companies and banks not on interest-----	1,040,572 36
Deposits in trust companies and banks on interest-----	5,762,338 98
Bills receivable-----	1,194 90
Branch office debit balances, \$22,433.62; credit, \$22,061.22; net-----	372 40
Cash in company's branch offices, \$44,806.33; cash in transit, \$254,513.91-----	299,320 24
First Second National Bank of Pittsburg, Pa., in liquidation (estimated amount collectible)-----	33,784 28
Total ledger assets-----	\$762,850,703 40

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,724,352 46	
Interest due and accrued on bonds (a)-----	6,447,627 09	
Interest due and accrued on premium notes, loans or liens -----	456,030 80	
Interest due and accrued on other assets-----	32,678 55	
Rents due and accrued on company's property-----	6,435 64	
		8,667,124 54
Net uncollected and deferred premiums, new business, \$463,807.49; renewals, \$7,573,526.68 -----		8,037,334 17
Gross assets -----		\$779,555,162 11

Deduct Assets Not Admitted.

Bills receivable -----	\$1,194 90	
Book value of ledger assets over market value on bonds -----	31,033,793 49	
Branch office debit balances-----	22,433 62	
Total -----		31,057,422 01
Admitted assets -----		\$748,497,740 10

LIABILITIES.

Net present value of outstanding policies: American, 3 per cent; Double American, 3 per cent, and Sesqui American, 3 per cent; computed by the New York Insurance Department-----	\$604,907,676 00	
Same for reversionary additions-----	4,941,943 00	
Same for annuities-----	15,921,632 00	
Total -----	\$625,771,251 00	
Deduct net value of risks reinsured-----	104,827 00	
Total -----	\$625,666,424 00	
Extra reserve for total and permanent disability benefits -----	81,386 00	
Net reserve (paid-for basis)-----		\$625,747,810 00
Present value of supplementary contracts not involving life contin- gencies -----		3,219,116 98
Present value of future premiums waived on account of total and permanent disability -----		16,629 00
Surrender values claimable on policies cancelled-----		353,733 98
Death losses in process of adjustment-----	\$1,066,359 93	
Death losses reported for which no proofs have been received -----	1,761,714 26	
Reserve for net death losses incurred but unreported--	1,000,000 00	
Matured endowments due and unpaid-----	362,811 98	
Death losses and other policy claims resisted-----	362,598 29	
Total and permanent disability benefits-----	17,924 00	
Annuity claims, involving life contingencies, due and unpaid -----	133,775 04	
Total policy claims-----		4,705,183 50
Due and unpaid on supplementary contracts not involving life con- tingencies -----		876 70
Dividends left with the company to accumulate at interest-----		248,527 97
Premiums paid in advance, including surrender values so applied---		847,181 30
Unearned interest and rent paid in advance-----		3,003,701 95
Commissions due agents on premium notes, when paid-----		51,240 63
Commissions to agents due or accrued-----		7,730 85
Salaries, rents, office expenses, bills, and accounts due or accrued---		89,908 57
Medical examiners' and legal fees due or accrued-----		36,920 31

NOTE.—The bonds in default (\$250,000 par value) are included in the gross assets above at their market value. As the said market value does not equal the amount of interest due and accrued thereon, the total market value is included in Item (a).

Amount brought forward-----	\$638,328,561 74
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,074,472 68
Dividends or other profits due policyholders-----	864,144 99
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	7,023,334 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	10,584,139 35
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	80,631,550 05
Reserve or surplus funds not otherwise included in liabilities-----	7,899,935 16
Due agents under Nylie contracts, \$4,513.13; reserve for Nylie contracts, \$2,057,089.00; reserve for unclaimed receipts, \$30,000.00-----	2,091,602 13
Total liabilities-----	\$748,497,740 10

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$4,574,740 75
Received during the year on old policies-----	906,845 92
Restored by revival of policies-----	20,846 83
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$66,664 71
Used in purchase of surrendered policies-----	228,209 32
Redeemed by maker in cash-----	609,519 76
Total reduction of premium note account-----	904,393 79
Balance note assets at end of the year-----	\$4,598,039 71

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912-----	1,051,980	\$2,169,798,993 00
Policies issued, revived, changed and increased during the year-----	111,859	248,559,259 00
Total-----	1,163,839	\$2,418,358,252 00
Deduct policies which have ceased to be in force during year:		
By death-----	10,742	\$25,697,736 00
By maturity-----	4,529	8,717,671 00
By expiry-----	6,557	19,173,982 00
By surrender-----	17,925	39,634,272 00
By lapse-----	22,381	44,299,203 00
By decrease-----		7,621,876 00
Transferred to government of Italy-----	50	114,300 00
Total terminated and transferred-----	62,184	\$145,259,040 00
Total policies in force at end of year 1913-----	1,101,655	\$2,273,099,212 00
Reinsured-----	107	\$2,271,645 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	25,287	\$53,390,048 00
Policies issued during the year-----	4,016	8,058,486 00
Total-----	29,303	\$61,448,534 00
Deduct policies ceased to be in force-----	1,629	3,817,986 00
Policies in force December 31, 1913-----	27,674	\$57,630,548 00

Losses and claims unpaid December 31, 1912-----	36	\$71,300 49
Losses and claims incurred during the year-----	482	1,066,870 06
Total -----	518	\$1,138,170 55
Losses and claims settled during the year-----	483	1,091,684 45
Losses and claims unpaid December 31, 1913-----	35	\$46,486 10
Premiums received -----		\$2,638,280 39

PENN MUTUAL LIFE INSURANCE COMPANY.

Philadelphia, Pennsylvania.

Year ending December 31, 1913.

(Incorporated February 24, 1847. Commenced business in California in 1888.)

GEORGE K. JOHNSON, President.

JOHN HUMPHREYS, Secretary.

E. H. HART, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year	\$131,119,320 34
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INCOME.

First year's premiums on original policies, less reinsurance -----	\$2,414,784 77	
Surrender values to pay first year's premiums-----	17,722 53	
Dividends applied to purchase paid-up additions and annuities -----	185,485 91	
Surrender values applied to purchase paid-up insurance and annuities-----	239,953 13	
Consideration for original annuities involving life contingencies -----	422,151 37	
Consideration for supplementary contracts involving life contingencies -----	16,415 80	
Total new premiums-----		\$3,296,513 51
Renewal premiums less re-insurance-----	\$16,334,686 61	
Dividends applied to pay renewal premiums-----	1,987,923 49	
Surrender values applied to pay renewal premiums--	3,973 25	
Renewal premiums for deferred annuities-----	11,832 50	
Total renewal premiums-----		18,338,415 85
Total premium income-----		\$21,634,929 36
Consideration for supplementary contracts not involving life contingencies -----		365,479 33
Dividends left with company to accumulate at interest-----		26,055 62
Interest on mortgage loans-----	\$2,792,998 00	
Interest on collateral loans-----	101,059 49	
Interest on bonds and dividends on stocks-----	2,268,147 49	
Interest on premium notes, policy loans or liens-----	1,244,400 12	
Interest on deposits-----	85,012 48	
Interest on other debts due the company, bills receivable, etc. -----	9,056 99	
Discount on claims paid in advance (endowment paid within one year of maturity)-----	1,644 15	
Rents, including \$54,920.00 for company's occupancy of its own buildings-----	149,436 23	
Total interest and rents-----		6,651,754 95

Amount brought forward-----	\$28,678,219 26
Bonuses on mortgages, recovery of loss on Austin, Texas, water bonds, trust funds received, being proceeds of death claims left with company at interest-----	37,698 79
Profit on sale or maturity of ledger assets-----	73,164 67
Total income -----	<u>\$28,789,082 72</u>
Total -----	<u>\$159,908,403 06</u>

DISBURSEMENTS.

Death claims and additions-----	\$6,180,203 06
Matured endowments and additions-----	<u>2,327,752 33</u>
Total death claims and endowments-----	\$8,507,955 39
Annuities involving life contingencies-----	415,365 93
Premium notes and liens voided by lapse, less \$19,881.81 restorations	77,660 38
Surrender values paid in cash, or applied in liquidation of loans or notes -----	2,719,190 16
Surrender values applied to pay new and renewal premiums-----	21,695 78
Surrender values applied to purchase paid-up insurance and annuities -----	239,953 13
Dividends paid policyholders in cash, or applied in liquidation of loans or notes*-----	817,607 81
Dividends applied to pay renewal premiums*-----	1,987,923 49
Dividends applied to purchase paid-up additions and annuities*-----	185,485 91
Left with the company to accumulate at interest*-----	26,055 62
(Total paid policyholders, \$14,998,893.60.)	
Expense of investigation and settlement of policy claims, including legal expenses -----	20,276 33
Supplementary contracts not involving life contingencies-----	278,814 92
Dividends with interest, held on deposit surrendered during the year	3,166 08
Commissions to agents-----	2,271,878 24
Commuted renewal commissions-----	86,821 73
Compensation of managers and agents not paid by commissions on new business -----	1,231 97
Agency supervision and traveling expenses of supervisors-----	26,558 21
Branch office expenses-----	133,838 38
Medical examiners' fees and inspection of risks-----	160,504 31
Salaries and all other compensation of officers and home office employees -----	489,732 66
Rent -----	142,284 10
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	154,520 18
Legal Expense -----	16,814 21
Furniture, fixtures and safes-----	15,546 40
Repairs and expenses (other than taxes) on real estate-----	44,310 93
Taxes on real estate-----	33,582 38
State taxes on premiums-----	320,532 70
Insurance department licenses and fees-----	20,056 06
All other licenses, fees and taxes-----	306,582 97
Other disbursements -----	46,825 06
Agents' balances charged off-----	927 45
Decrease in book values of ledger assets, bonds (per Schedule D)---	89,618 63
Total disbursements -----	<u>\$19,663,317 50</u>
Balance -----	<u>\$140,245,085 56</u>

*In addition to the dividends paid to policy holders in cash, applied to settle renewal premiums, to purchase paid-up additions and annuities, etc., together \$3,017,072.83 (Items 10, 11, 13 and 14 of disbursements), the company allotted to deferred dividend policies the sum of \$1,182,624.52, which is carried in Item 36 of liabilities.

LEDGER ASSETS.

Book value of real estate.....	\$2,822,945 70
Mortgage loans on real estate.....	55,676,518 43
Loans secured by collaterals (Schedule C).....	1,972,300 00
Loans on company's policies assigned as collateral.....	20,654,521 65
Premium notes on policies in force.....	3,921,568 50
Book value of bonds and stocks (Schedule D).....	52,400,147 87
Cash in office.....	15,508 51
Deposits in trust companies and banks on interest.....	2,439,904 56
Bills receivable.....	175,933 06
Bills receivable for premiums.....	150,670 83
Agents' balances, net.....	15,066 45
Total ledger assets.....	\$140,245,085 56

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$988,444 89
Interest due and accrued on bonds.....	768,220 21
Interest due and accrued on collateral loans.....	21,163 63
Interest due and accrued on premium notes, loans or liens.....	11,730 32
Interest due and accrued on other assets.....	3,804 25
Rents due and accrued on company's property.....	5,614 09
	\$1,798,977 39
Market value of real estate over book value.....	1,450 00
Net uncollected and deferred premiums, new business, \$85,215.81; renewals, \$2,555,525.42.....	2,640,741 23
Checks for annuities, issued in advance but not delivered.....	8,295 19
Gross assets.....	\$144,694,549 37

Deduct Assets Not Admitted.

Agents' debit balances.....	\$15,673 02
Cash advanced to or in hands of officers or agents (all to agents).....	175,933 06
Bills receivable for premiums.....	150,670 83
Premium notes or loans on policies and net premiums in excess of value of their policies.....	26,813 13
Book value of bonds and stocks over market value....	1,859,996 85
Interest accrued on bills receivable.....	3,804 25
Total.....	2,232,891 14
Admitted assets.....	\$142,461,658 23

LIABILITIES.

Net present value of outstanding policies: American, 3 per cent; computed by Pennsylvania Insurance Department.....	\$114,119,972 00
Same for reversionary additions.....	1,446,231 00
Same for annuities (American 3 per cent and McClintock's 3½ per cent Tables).....	4,393,997 00
Total.....	\$119,960,200 00
Deduct net value of risks reinsured.....	98,595 00
Net reserve.....	\$119,861,605 00
Present value of supplementary contracts not involving life con- tingencies.....	2,800,178 00
Death losses in process of adjustment.....	\$597,763 23
Death losses reported for which no proofs have been received.....	70,089 27
Death losses and other policy claims resisted.....	1,976 98
Total policy claims.....	669,829 48
Dividends left with the company to accumulate at interest.....	69,609 90
Premiums paid in advance, including surrender values so applied....	82,639 75
Unearned interest and rent paid in advance.....	563,494 30

Amount brought forward	\$124,047,356 43
Commissions due agents on premium notes, when paid	69,961 58
Salaries, rents, office expenses, bills and accounts due or accrued	6,596 28
Medical examiners' and legal fees due or accrued	17,326 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	409,575 34
Dividends or other profits due policyholders	554,649 07
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914	3,801,000 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders, during 1914	660,563 89
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	8,945,309 92
Reserve or surplus funds not otherwise included in liabilities:	
Reserve for mortality fluctuation	1,438,929 00
Reserve for asset fluctuation and other contingent liabilities	2,438,686 53
Reserve for trust deposits	7,988 00
Proceeds of policies left with company at interest	29,541 19
Matured credits awaiting proof	34,175 00
Total	<u>\$142,461,658 23</u>
Total liabilities	<u>\$142,461,658 23</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$3,370,764 00
Received during the year on new policies	62,454 32
Received during the year on old policies	1,066,085 24
Restored by revival of policies	19,881 81
Deductions during the year as follows:	
Used in payment of losses and claims	\$117,765 24
Used in purchase of surrendered policies	139,719 22
Voided by lapse	97,542 19
Used in payment of dividends to policyholders	144,548 10
Redeemed by maker in cash	98,042 12
Total reduction of premium note account	<u>597,616 87</u>
Balance note assets at end of the year	<u>\$3,921,568 50</u>

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID-FOR BASIS.

	Number.	Amount.
Policies in force December 31, 1912	209,306	\$564,977,398 00
Policies issued, revived, changed and increased during the year	24,246	75,946,554 00
Totals	<u>233,552</u>	<u>\$640,923,952 00</u>
Deduct policies which have ceased to be in force during year:		
By death	2,093	\$6,303,497 00
By maturity	894	2,327,752 00
By expiry	2,335	6,599,621 00
By surrender	3,947	14,201,521 00
By lapse	4,813	14,144,088 00
By decrease		3,218,909 00
Totals	<u>14,082</u>	<u>\$46,795,388 00</u>
Total policies in force at end of year 1913	<u>219,470</u>	<u>\$594,128,564 00</u>
Reinsured		<u>\$1,218,000 00</u>

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	7,869	\$21,331,139 00
Policies issued during the year	702	2,235,116 00
Totals	8,571	\$23,566,255 00
Deduct policies ceased to be in force	120	258,070 00
Policies in force December 31, 1913	8,451	\$23,308,185 00
Losses and claims unpaid December 31, 1912	5	\$6,500 00
Losses and claims incurred during the year	117	290,553 31
Totals	122	\$297,053 31
Losses and claims settled during the year	119	284,053 31
Losses and claims unpaid December 31, 1913	3	\$13,000 00
Premiums received		\$886,642 78

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 19.7 per cent of the gross premiums)		\$4,329,328 02
Insurance expenses incurred during the year		3,665,163 11
Gain from loading	\$664,164 91	
Interest earned during the year	\$6,758,200 54	
Investment expenses incurred during the year		418,442 70
Net income from investments	\$6,339,757 84	
Interest required to maintain reserve		3,611,654 00
Gain from interest	2,728,103 84	
Expected mortality on net amount at risk		\$6,380,755 81
Actual mortality on net amount at risk		4,559,713 46
Gain from mortality	1,821,042 35	
Net expected disbursements to annuitants		\$264,535 84
Net actual annuity claims incurred		243,651 93
Gain from annuities	20,883 91	
Total gain during the year from surrendered and lapsed policies	342,946 92	
Decrease in surplus on dividend account		\$4,002,859 62
Increase in special funds and special reserves during the year		115,418 09
Investment Exhibit.		
Total gains from real estate	\$29,466 65	
Total losses from real estate		\$27,780 18
Total gains from stocks and bonds	43,698 02	
Total losses from stocks and bonds		1,511,122 36
Gain on other investments, viz: Mortgage bonuses	11,590 26	
Recovery of loss on Austin, Texas, water bonds	7,225 40	
Loss from assets not admitted		749 50
Increase in checks for annuities, issued but not delivered	7,207 49	
Decrease in amount due for reinsurance		18,400 00
Total gains and losses in surplus during the year	\$5,676,329 75	\$5,676,329 75

PHŒNIX MUTUAL LIFE INSURANCE COMPANY.**Hartford, Connecticut.**

Fire.

Year ending December 31, 1913.

(Incorporated May, 1851. Commenced business in California May, 1851.)

JOHN M. HOLCOMBE, President.

SILAS H. CORNWELL, Secretary.

J. S. OSBORNE, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$33,435,236 99

INCOME.

First year's premiums on original policies, less re-insurance -----	\$691,616 01	
Surrender values to pay first year's premiums-----	8,654 34	
Dividends applied to purchase paid-up additions and annuities -----	135,637 85	
Surrender values applied to purchase paid-up insurance and annuities-----	83,634 22	
Consideration for original annuities involving life contingencies -----	83,490 85	
Consideration for supplementary contracts involving life contingencies -----	20,333 00	
Total new premiums-----		\$1,023,366 27
Renewal premiums less reinsurance-----	\$4,154,958 12	
Dividends applied to pay renewal premiums-----	522,478 17	
Dividends applied to shorten the endowment or premium-paying period -----	7,842 00	
Surrender values applied to pay renewal premiums-----	25,643 89	
Total renewal premiums-----		4,710,922 18
Total premium income-----		\$5,734,288 45
Consideration for supplementary contracts not involving life contingencies -----		19,960 00
Dividends left with company to accumulate at interest-----		128,105 25
Interest on mortgage loans-----	\$1,125,097 93	
Interest on bonds and dividends on stocks-----	325,938 03	
Interest on premium notes, policy loans or liens-----	250,553 41	
Interest on deposits-----	15,112 17	
Interest on other debts due the company-----	147 16	
Discount on claims paid in advance-----	921 83	
Rents, including \$17,500.00 for company's occupancy of its own buildings-----	51,751 90	
Total interest and rents-----		1,769,522 52
Mortgage loans, commissions received-----	\$3,718 88	
Guarantee of mortgage loans-----	241 00	
Total -----		3,959 88
Agents' balances previously charged off-----		7,487 82
Profit on sale or maturity of ledger assets, stocks and bonds-----		14,325 08
Increase in book value of ledger assets-----		2,954 25
Total income -----		\$7,680,603 25
Total -----		\$41,115,840 24

DISBURSEMENTS.

Death claims and additions-----	\$1,627,277 90	
Matured endowments and additions-----	743,216 67	
Total death claims and endowments-----		\$2,370,494 57
Annuities involving life contingencies-----		30,533 91
Premium notes and liens voided by lapse, less restorations-----		35 04

Surrender values paid in cash, or applied in liquidation on loans or notes	741,279 03
Surrender values applied to pay new and renewal premiums	34,298 23
Surrender values applied to purchase paid-up insurance and annuities	83,634 22
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	64,756 78
Dividends applied to pay renewal premiums	522,478 17
Dividends applied to shorten the endowment or premium-paying period	7,842 00
Dividends applied to purchase paid-up additions and annuities	135,637 85
Left with the company to accumulate at interest	128,105 25
(Total paid policyholders, \$4,119,095.05.)	
Expense of investigation and settlement of policy claims, including legal expenses	1,797 68
Supplementary contracts not involving life contingencies	13,653 67
Dividends with interest, held on deposit surrendered during the year	46,957 20
Commissions to agents	576,492 96
Commuted renewal commissions	34,995 52
Compensation of managers and agents not paid by commissions on new business	23,135 11
Branch office expenses	173,346 34
Medical examiners' fees and inspection of risks	63,695 91
Salaries and all other compensation of officers and home office employees	219,302 89
Rent	17,950 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	56,364 13
Legal expense	3,311 50
Furniture, fixtures and safes	10,391 27
Repairs, and expenses (other than taxes) on real estate	21,409 47
Taxes on real estate	3,491 33
State taxes on premiums	68,459 71
Insurance department licenses and fees	6,509 15
All other licenses, fees and taxes	90,430 00
Other disbursements	48,306 41
Loss on sale or maturity of ledger assets	4,506 25
Decrease in book value of ledger assets	22,679 00
Total disbursements	\$5,626,280 55
Balance	\$35,489,559 69

LEDGER ASSETS.

Book value of real estate	\$695,550 00
Mortgage loans on real estate	21,974,990 00
Loans on company's policies assigned as collateral	5,185,377 80
Premium notes on policies in force	69,516 03
Book value of bonds and stocks	7,075,896 00
Cash in office	328 54
Deposits in trust companies and banks on interest	486,665 91
Agents' balances	1,235 41
Total ledger assets	\$35,489,559 69

Non-Ledger Assets.

Interest due and accrued on mortgages	\$469,720 61
Interest due and accrued on bonds	49,423 92
Interest due and accrued on premium notes, loans or liens	35,111 90
Interest due and accrued on other assets	22 00
Total	554,278 43
Market value of real estate over book value	5,500 00
Market value of bonds and stocks over book value	50,273 00
Net uncollected and deferred premiums, new business, \$42,141.22 : renewals, \$432,588.54	474,729 76
Gross assets	\$36,574,340 88

Amount brought forward-----	\$36,574,340 88
Deduct Assets Not Admitted.	
Agents' debit balances-----	\$6,625 92
Premium notes or loans on policies and net premiums in excess of value of their policies-----	928 24
Total-----	7,554 16
Admitted assets-----	\$36,566,786 72

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company-----	\$31,985,296 00
Same for revisionary additions-----	1,034,367 00
Same for annuities-----	488,358 00
Total-----	\$33,508,021 00
Deduct net value of risks reinsured-----	107,960 00
Total-----	\$33,400,061 00
Present value of supplementary contracts not involving life con- tingencies-----	73,052 00
Surrender values claimable on policies cancelled-----	14,278 11
Death losses in process of adjustment-----	\$24,201 54
Death losses reported for which no proofs have been received-----	105,370 92
Reserve for net death losses incurred but unreported-----	25,000 00
Death losses and other policy claims resisted-----	14,000 00
Total policy claims-----	168,572 46
Dividends left with the company to accumulate at interest-----	337,630 12
Premiums paid in advance, including surrender values so applied--	38,055 24
Unearned interest and rent paid in advance-----	119,662 79
Commissions to agents due or accrued-----	9,724 38
Salaries, rents, office expenses, bills, and accounts due or accrued--	2,795 06
Medical examiners' and legal fees due or accrued-----	3,201 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	65,329 70
Dividends or other profits due policyholders-----	66,784 77
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	843,745 00
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	27,040 75
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	23,359 69
Contingent deferred term dividends-----	13,861 93
Reserve for special paid-up option-----	5,000 00
Total-----	\$35,212,154 00
Unassigned funds (surplus)-----	1,354,632 72
Total liabilities-----	\$36,566,786 72

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$83,417 54
Received during the year on old policies-----	918 00
Total-----	\$84,335 54
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$10,053 61
Used in purchase of surrendered policies-----	1,428 31
Voided by lapse-----	35 04
Used in payment of dividends to policyholders-----	270 80
Redeemed by maker in cash-----	3,031 75
Total reduction of premium note account-----	14,819 51
Balance note assets at end of the year-----	\$69,516 03

EXHIBIT OF POLICIES.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	78,192	\$147,652,325 00
Policies issued, revived, changed and increased during the year -----	10,822	21,388,816 00
Totals -----	89,104	\$169,041,141 00
Deduct policies which have ceased to be in force during year :		
	Number.	Amount.
By death-----	861	\$1,732,144 00
By maturity -----	433	773,216 00
By expiry -----	636	485,214 00
By surrender -----	1,222	2,787,345 00
By lapse -----	3,039	5,881,237 00
By decrease -----		565,466 00
Totals -----	6,191	12,724,622 00
Total policies in force at end of year 1913-----	82,823	\$156,316,519 00
Reinsured -----	162	\$1,756,045 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	2,438	\$4,959,933 00
Policies issued during the year-----	509	1,105,443 00
Total -----	2,947	\$6,065,376 00
Deduct policies ceased to be in force-----	192	439,463 00
Policies in force December 31, 1913-----	2,755	\$5,625,913 00
Losses and claims unpaid December 31, 1912-----	1	\$1,000 00
Losses and claims incurred during the year-----	29	68,569 61
Total -----	30	\$69,569 61
Losses and claims settled during the year-----	29	68,569 61
Losses and claims unpaid December 31, 1913 (including notified cases unclaimed)-----	1	1,000 00
Premiums received -----		\$228,930 29

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 20.1 per cent of the gross premiums) -----		\$1,161,472 78
Insurance expenses incurred during the year -----		1,321,878 56
Loss from loading -----		\$160,405 78
Interest earned during the year-----		\$1,806,972 22
Investment expenses incurred during the year -----		107,726 68
Net income from investment -----		\$1,699,245 54
Interest required to maintain reserve--		1,176,647 35
Gain from interest-----	\$522,598 19	
Expected mortality on net amount at risk -----		\$1,548,001 00
Actual mortality on net amount at risk -----		1,064,469 67
Gain from mortality -----	483,531 33	
Expected disbursements to annuitants -----		\$24,109 33
Net actual annuity claims incurred--		29,567 91
Loss from annuities-----		5,458 58

Amount brought forward-----		\$165,864 36
Total gain during the year from sur- rendered and lapsed policies-----	132,236 24	
Decrease in surplus on dividend account-----		894,123 43
Decrease in special funds, and special reserves dur- ing the year -----	1,071 90	
Net to gain account -----	7,487 82	
Investment Exhibit.		
Total losses from real estate-----		5,300 00
Total gains from stocks and bonds-----	14,325 08	
Total losses from stocks and bonds-----		28,180 25
Gain from assets not admitted-----	1,723 98	
Total gains and losses in surplus during the year----	\$1,162,974 54	\$1,093,468 04
Surplus December 31, 1912-----	\$1,285,126 22	
Surplus December 31, 1913-----	1,354,632 72	
Increase in surplus -----		69,506 50
Totals -----	\$1,162,974 54	\$1,162,974 54

PITTSBURGH LIFE AND TRUST COMPANY.

Pittsburgh, Pennsylvania.

Year ending December 31, 1913.

(Incorporated June 28, 1902. Commenced business in California December 4, 1909.)

W. C. BALDWIN, President.

JAMES H. MAHAN, Secretary.

J. F. RILEY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$23,329,673 55

INCOME.

First year's premiums on original policies, less rein- surance -----	\$431,037 90	
Dividends applied to purchase paid-up additions and annuities -----	37,595 08	
Surrender values applied to purchase paid-up insur- ance and annuities -----	39,119 00	
Consideration for original annuities involving life con- tingencies -----	5,692 90	
Total new premiums-----		\$513,444 88
Renewal premiums less reinsurance-----	\$2,366,954 70	
Dividends applied to pay renewal premiums-----	35,478 36	
Surrender values applied to pay renewal premiums---	19,189 82	
Renewal premiums for deferred annuities-----	125 97	
Total renewal premiums-----		2,421,748 85
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		6,564 92
Total premium income-----		\$2,941,758 65
Consideration for supplementary contracts not involving life contin- gencies -----		36,999 00
Dividends left with company to accumulate at interest-----		2,661 25

Interest on mortgage loans-----	\$331,797 42	
Interest on collateral loans-----	180 00	
Interest on bonds and dividends on stocks-----	175,611 81	
Interest on premium notes, policy loans or liens-----	220,592 37	
Interest on deposits-----	6,076 91	
Discount on claims paid in advance-----	567 16	
Rents, including \$22,800.00 for company's occupancy of its own buildings-----	245,267 78	
Total interest and rents-----		980,093 45
Profit and loss, \$1,565.43; deposit on lease, \$5,000.00; federal in- come tax collection account, \$40.00-----		6,605 43
Agents' balances previously charged off-----		2,439 53
Increase in book value of ledger assets-----		533,326 30
Total income-----		\$4,503,883 61
Total-----		\$27,833,557 16

DISBURSEMENTS.

Death claims and additions-----	\$1,610,677 98	
Matured endowments and additions-----	497,846 56	
Total and permanent disability claims and additional accidental death benefits-----	745 34	
Total death claims and endowments-----		\$2,109,269 88
Annuities involving life contingencies-----		18,328 48
Surrender values paid in cash, or applied in liquidation of loans or notes-----		645,140 37
Surrender values applied to pay new and renewal premiums-----		19,189 82
Surrender values applied to purchase paid-up insurance and annuities-----		39,119 00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		133,710 58
Dividends applied to pay renewal premiums-----		35,478 36
Dividends applied to purchase paid-up additions and annuities-----		37,595 08
Left with the company to accumulate at interest-----		2,661 25
(Total paid policyholders, \$3,040,492.82.)		
Expense of investigation and settlement of policy claims, including legal expenses-----		456 16
Supplementary contracts not involving life contingencies-----		14,521 91
Dividends with interest, held on deposit, surrendered during the year-----		1,695 96
Interest or dividends to stockholders-----		100,000 00
Commissions to agents-----		185,969 20
Compensation of managers and agents not paid by commissions on new business-----		16,055 91
Agency supervision and traveling expenses of supervisors-----		114,555 29
Branch office expenses-----		17,269 55
Medical examiners' fees and inspection of risks-----		30,586 07
Salaries and all other compensation of officers and home office em- ployees-----		121,699 19
Rent-----		22,800 00
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----		48,713 72
Legal expense-----		5,965 96
Furniture, fixtures and safes-----		1,259 03
Repairs and expenses (other than taxes) on real estate-----		63,597 61
Taxes on real estate-----		62,994 72
State taxes on premiums-----		25,582 16
Insurance department licenses and fees-----		6,780 14
All other licenses, fees and taxes-----		27,263 91
Suspense account, \$125.62; interest on deposit for lease, \$1,328.71; general expense, \$2,752.94; investment expenses, \$37,210.00-----		41,417 27
Loss on sale or maturity of ledger assets-----		27 21
Decrease in book value of ledger assets-----		371,135 52
Total disbursements-----		\$4,320,839 31
Balance-----		\$23,512,717 85

LEDGER ASSETS.

Book value of real estate	\$5,101,588 56
Mortgage loans on real estate	9,509,375 00
Loans secured by collaterals	3,000 00
Loans on company's policies assigned as collateral	4,290,257 43
Premium notes on policies in force	81,616 45
Book value of bonds and stocks	912 24
Cash in office	1,728 48
Deposits in trust companies and banks on interest	364,039 26
Bills receivable	613 43
Washington Life stock, \$24,887.00; contingent reversion, \$5,700.00	30,587 00
Total ledger assets	\$23,512,717 85

Non-Ledger Assets.

Interest due and accrued on mortgages	\$87,379 67
Interest due and accrued on bonds	47,763 74
Interest due and accrued on premium notes, loans or liens	42,602 73
Interest accrued on other assets	325 25
Rents due and accrued on company's property	2,249 54
Total interest and rents	180,320 93
Net uncollected and deferred premiums, new business, \$32,939.50; renewals, \$262,458.18	295,397 68
Gross assets	\$23,988,436 46

Deduct Assets Not Admitted.

Bills receivable	\$613 43
Premium notes or loans on policies and net premiums in excess of value of their policies	8,418 68
Book value of ledger assets over market value, viz: Washington Life stock, \$24,887.00; bonds not subject to amortization, \$137,500.00; stocks, \$6,400.00	168,787 00
Total	177,819 11
Admitted assets	\$23,810,617 35

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the Pennsylvania Insurance Department	\$20,975,556 00
Same for reversionary additions	262,345 00
Same for annuities	131,032 00
Total	\$21,368,933 00
Deduct net value of risks reinsured	3,400 00
Total	\$21,365,533 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies	3,850 00
Net reserve	\$21,369,383 00
Present value of supplementary contracts not involving life contingencies	113,496 00
Surrender values claimable on policies cancelled	516 00
Death losses in process of adjustment	\$76,686 84
Death losses reported for which no proofs have been received	76,713 70
Reserve for net death losses incurred but unreported	11,142 00
Matured endowments due and unpaid	11,700 37
Total policy claims	176,242 91
Dividends left with the company to accumulate at interest	9,254 28
Premiums paid in advance, including surrender values so applied	23,913 46

Unearned interest and rent paid in advance	102,974 33
Commissions to agents due or accrued	6,973 47
Salaries, rents, office expenses, bills and accounts due or accrued	8,246 00
Medical examiners' and legal fees due or accrued	1,497 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	48,335 63
Dividends or other profits due policyholders	17,451 69
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies	27,053 26
Extra reserve for increasing insurance in total abstinence class	5,852 00
Extra reserve for surrender values in excess of the net value of policies	22,824 00
Surrender values due and unpaid, \$671.95; suspense account, \$1,530.44; deposit on lease, \$5,000.00; federal income tax collection account, \$40.00	7,242 39
Total	\$21,941,255 54
Paid-up capital	1,000,000 00
Unassigned funds (surplus)	869,361 81
Total liabilities	\$23,810,617 35

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$83,352 14
Received during the year on old policies	18,987 29
Total	\$102,339 43
Deductions during the year as follows:	
Used in payment of losses and claims	\$4,179 85
Used in purchase of surrendered policies	535 72
Redeemed by maker in cash	16,007 41
Total reduction of premium note account	20,722 98
Balance note assets at end of the year	\$81,616 45

EXHIBIT OF POLICIES.

Ordinary.

PAID FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force at end of previous year	50,855	\$96,178,256 00
Policies issued during the year	8,024	18,594,174 00
Policies revived during the year	246	487,960 00
Policies increased during the year		129,584 00
Total	59,125	\$115,389,974 00
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death	753	\$1 619,227 00
By maturity	259	495,279 00
By expiry	846	3,791,799 00
By surrender	1,785	2,902,112 00
By lapse	1,794	4,968,191 00
By decrease		387,132 00
Total terminated	5,437	14,163,740 00
Outstanding at end of year	53,688	\$101,226,234 00
Policies reinsured	23	\$375,040 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	1,139	\$3,634,290 00
Policies issued during the year-----	184	893,804 00
Total -----	1,323	\$4,528,094 00
Deduct policies ceased to be in force-----	236	1,144,852 00
Policies in force December 31, 1913-----	1,087	\$3,383,242 00
Losses and claims unpaid December 31, 1912-----	4	\$14,606 37
Losses and claims incurred during the year-----	28	54,449 52
Total -----	32	\$69,055 89
Losses and claims settled during the year-----	27	64,617 29
Losses and claims unpaid December 31, 1913-----	5	\$4,438 60
Premiums received -----		\$84,847 72

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 17.06 per cent of the gross premiums) -----	\$505,414 30	
Insurance expenses incurred during the year -----	620,900 72	
Loss from loading-----		\$115,486 42
Interest earned during the year-----	\$1,031,687 43	
Investment expenses incurred during the year -----	182,058 84	
Net income from investments-----	\$849,628 59	
Interest required to maintain reserve--	775,490 51	
Gain from interest-----	\$74,138 08	
Expected mortality on net amount at risk -----	\$1,166,311 29	
Actual mortality on net amount at risk	943,210 19	
Gain from mortality-----	223,101 10	
Expected disbursements to annuitants--	\$8,280 44	
Net actual annuity claims incurred--	8,024 48	
Gain from annuities-----	255 96	
Total gain during the year from surrendered and lapsed policies -----	86,829 81	
Dividends paid stockholders-----		100,000 00
Decrease in surplus on dividend account-----		209,959 11
Decrease in special funds and special reserves during the year -----	8,283 00	
Net to gain account-----	1,565 43	

Investment Exhibit.

Total gains from real estate-----	527,537 22	
Total losses from real estate-----		817,537 22
Total losses from stocks and bonds-----		39,597 91
Gain from assets not admitted-----	1,951 32	
Net gain on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----	5,098 58	
Gain from agents' balances-----	2,439 53	
Balance unaccounted for-----	14,540 40	
Total gains and losses in surplus during the year-----	\$945,740 43	\$1,282,580 66
Surplus December 31, 1912-----	\$1,206,202 04	
Surplus December 31, 1913-----	869,361 81	
Decrease in surplus-----	336,840 23	
Totals -----	\$1,282,580 66	\$1,282,580 66

THE PROVIDENT LIFE AND TRUST COMPANY OF PHILADELPHIA.

Philadelphia, Pa.

Year ending December 31, 1913.

(Incorporated in 1865. Commenced business in California in 1902.)

ASA S. WING, President.

C. WALTER BORTON, Secretary.

VAIL & ELDRIDGE, Attorneys in California at San Francisco

CAPITAL.

Capital stock paid up in cash	\$1,000,000 00
Amount of ledger assets December 31 of previous year	\$74,680,282 92

INCOME.

First year's premiums on original policies, less reinsurance	\$1,258,826 83
Surrender values to pay first year's premiums	16,368 30
Dividends applied to purchase paid-up additions and annuities	286,919 03
Surrender values applied to purchase paid-up insurance and annuities	118,160 00
Consideration for original annuities involving life contingencies	44,974 21
Total new premiums	\$1,725,248 37
Renewal premiums less reinsurance	\$7,393,464 52
Dividends applied to pay renewal premiums	1,230,098 19
Renewal premiums for deferred annuities	308 85
Total renewal premiums	8,623,871 56
Total premium income	\$10,349,119 93
Consideration for supplementary contracts not involving life contingencies	80,374 34
Dividends left with company to accumulate at interest	5,857 30
Interest on mortgage loans	\$1,197,132 96
Interest on collateral loans	50,410 31
Interest on bonds and dividends on stocks	1,891,984 70
Interest on premium notes, policy loans or liens	548,705 32
Interest on deposits	3,308 02
Rents	55,067 20
Total interest and rents	3,746,608 51
Income from undistributed proceeds of real estate, No. 153	276 50
Costs of foreclosure of mortgages, previously paid, now credited to profit and charged as part of cost of real estate Nos. 427 to 432 inclusive	3,118 87
Profit on sale or maturity of ledger assets	79,613 91
Total income	\$14,264,969 36
Total	\$88,945,252 28

DISBURSEMENTS.

Death claims and additions	\$2,365,910 43
Matured endowments and additions	2,861,022 20
Total death claims and endowment	\$5,226,932 63
Annuities involving life contingencies	114,103 51
Surrender values paid in cash, or applied in liquidation of loans or notes	1,383,471 26

Amount brought forward-----	\$6,724,507 40
Surrender values applied to pay new and renewal premiums-----	16,368 30
Surrender values applied to purchase paid-up insurance and annuities-----	118,160 00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	238,457 11
Dividends applied to pay renewal premiums-----	1,230,098 19
Dividends applied to purchase paid-up additions and annuities-----	286,919 03
Left with the company to accumulate at interest-----	5,857 30
(Total paid to policyholders, \$8,620,367.33)	
Expense of investigation and settlement of policy claims, including legal expenses-----	5,531 98
Supplementary contracts not involving life contingencies-----	71,161 20
Dividends with interest, held on deposit surrendered during the year	1,038 24
Commission to agents-----	983,935 71
Compensation of managers and agents not paid by commissions on new business-----	7,999 98
Agency supervision and traveling expenses of supervisors-----	36,478 37
Branch office expenses-----	40,859 51
Medical examiners' fees and inspection of risks-----	75,313 81
Salaries and all other compensation of officers and home office employees-----	461,460 76
Rent-----	36,670 94
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	103,422 33
Legal expense-----	31,010 51
Furniture, fixtures and safes-----	18,423 26
Repairs, and expenses (other than taxes) on real estate-----	51,721 59
Taxes on real estate-----	29,994 65
State taxes on premiums-----	130,977 18
Insurance department licenses and fees-----	10,951 43
All other licenses, fees and taxes-----	1,701 68
Other disbursements-----	111,107 15
Loss on sale or maturity of ledger assets-----	38,831 45
Decrease in book value of ledger assets-----	881,877 79
Total disbursements-----	\$11,750,836 85
Balance-----	\$77,194,415 43

LEDGER ASSETS.

Book value of real estate-----	\$1,321,705 93
Mortgage loans on real estate-----	24,070,877 24
Loans secured by collaterals-----	1,660,088 33
Loans on company's policies assigned as collateral-----	9,720,619 17
Premium notes on policies in force-----	1,424 25
Book value of bonds and stocks-----	40,395,613 40
Deposits in trust companies and banks on interest-----	24,087 11
Total ledger assets-----	\$77,194,415 43

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$330,312 57
Interest due and accrued on bonds-----	562,111 15
Interest due and accrued on collateral loans-----	24,217 59
Interest due and accrued on premium notes, loans or liens-----	144,643 85
Rents due and accrued on company's property-----	976 00
	1,062,261 16
Market value of bonds and stocks over book value-----	1,195,279 60
Net uncollected and deferred premiums, new business, \$133,078.75; renewals, \$1,191,324.14-----	1,324,402 89
Admitted assets-----	\$80,776,359 08

LIABILITIES.

Net present value of outstanding policies: Actuaries.		
4 per cent; American, 3½ per cent; and American.		
3 per cent; computed by the company	\$67,450,755	00
Same for reversionary additions	2,340,857	00
Same for annuities	1,085,959	00
Net reserves		\$70,877,571 00
Present value of supplementary contracts not involving life contingencies		745,517 00
Surrender value claimable on policies cancelled		91,489 88
Death losses due and unpaid	\$30,879	37
Death losses reported for which no proofs have been received	72,343	00
Matured endowments due and unpaid	22,975	00
Death losses and other policy claims resisted	58,000	00
Annuity claims, involving life contingencies, due and unpaid	89	22
Total policy claims		184,286 59
Dividends left with the company to accumulate at interest		10,592 80
Premiums paid in advance, including surrender values so applied		411,067 23
Unearned interest and rent paid in advance		71 08
Commissions to agents due or accrued		4,341 61
Salaries, rents, office expenses, bills and accounts due or accrued		11,347 54
Medical examiners' and legal fees due or accrued		6,007 50
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		169,560 29
Dividends or other profits due policyholders		151,447 80
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914		925,000 00
Additional reserve required to compute present value of all policies on American Experience Table at 3 per cent		3,796,798 00
Total		\$77,385,098 32
Paid-up capital		1,000,000 00
Unassigned funds (surplus)		2,391,260 76
Total liabilities		\$80,776,359 08

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$1,584	25
Received during the year on old policies	240	65
		\$1,824 90
Used in payment of dividends to policyholders		400 65
Balance note assets at end of the year		\$1,424 25

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912	103,935	\$281,691,052 00
Policies issued, revived, changed and increased during the year	17,276	49,670,308 00
Totals	121,211	\$331,361,360 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death	703	\$2,275,785 00
By maturity	1,001	2,854,648 00
By surrender	2,190	6,154,898 00
By lapse	3,144	9,037,753 00
By decrease		1,665,943 00
Not taken	649	2,680,680 00
Total	7,687	24,669,707 00
Total policies in force at end of year 1913	113,524	\$306,691,653 00

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 17.75 per cent of the gross premiums)-----	\$1,864,148 20	
Insurance expenses incurred during the year -----	2,135,949 02	
Loss from loading-----		\$271,800 82
Interest earned during the year-----	\$3,789,755 30	
Interest required to maintain reserve--	2,647,488 61	
Gain from interest-----	\$1,142,266 69	
Expected mortality on net amount at risk -----	\$2,777,805 91	
Actual mortality on net amount at risk--	1,396,333 43	
Gain from mortality-----	1,381,472 48	
Expected disbursements to annuitants--	\$58,120 92	
Net actual annuity claims incurred---	87,776 18	
Loss from annuities-----		29,655 26
Total gain during the year from surrendered and lapsed policies-----	65,121 53	
Decrease in surplus on dividend account-----		1,794,997 76
Increase in special funds and special reserves during the year-----		101,517 00
Net to gain account-----	3,395 37	
Investment Exhibit.		
Total gains from real estate-----	14,667 80	
Total losses from real estate-----		80,224 26
Total gains from stocks and bonds-----	64,946 11	
Total losses from stocks and bonds-----		1,651,564 22
Loss on valuation of installment certificates issued in 1913-----		2,639 66
Balance unaccounted for-----	63,077 71	
Total gains and losses in surplus during the year----	\$2,734,947 69	\$3,932,398 98
Surplus December 31, 1912-----	\$3,588,712 05	
Surplus December 31, 1913-----	2,391,260 76	
Decrease in surplus-----	1,197,451 29	
Totals-----	\$3,932,398 98	\$3,932,398 98

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Newark, N. J.

Year ending December 31, 1913.

(Incorporated in 1873. Commenced business in California in 1901.)

FORREST F. DRYDEN, President.

WILLARD I. HAMILTON, Secretary.

O. O. ORR, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$2,000,000 00
Amount of ledger assets December 31 of previous year-----	\$286,498,181 86

INCOME.

First year's premiums on original policies, less reinsurance, ordinary -----	\$3,876,346 84	
Surrender values to pay first year's premiums, ordinary -----	43 02	
Dividends applied to purchase paid-up additions and annuities, ordinary -----	75,097 76	
Surrender values applied to purchase paid-up insurance and annuities, ordinary -----	502,866 80	
Consideration for original annuities involving life contingencies -----	329,045 97	
Consideration for supplementary contracts involving life contingencies -----	10,096 50	
Total new premiums, ordinary -----		\$4,793,496 89
Renewal premiums, less reinsurance, ordinary -----	\$25,145,058 15	
Dividends applied to pay renewal premiums, ordinary -----	458,488 04	
Annuities under supplemental contracts involving life contingencies applied to pay renewal premiums, ordinary -----	55 70	
Surrender values applied to pay renewal premiums, ordinary -----	3,303 37	
Renewal premiums for deferred annuities -----	2,595 17	
Total renewal premiums, ordinary -----		25,609,500 43
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies -----		10,428 80
Total premium income, ordinary -----		\$30,413,426 12
Industrial premiums: (a) cash, \$48,141,669.18; (b) surrender values applied to purchase paid-up insurance and annuities, \$1,417,987.07; (c) dividends applied to pay renewal premiums, \$1,126,079.11; (d) dividends applied to purchase paid-up additions and annuities, \$9,844.45 -----		50,695,579 81
Total premium income -----		\$81,109,005 93
Consideration for supplementary contracts not involving life contingencies -----		174,381 73
Gross interest on mortgage loans -----	\$4,061,801 45	
Gross interest on collateral loans -----	143,179 99	
Gross interest on bonds and dividends on stocks -----	7,325,321 43	
Gross interest on premium notes, policy loans or liens -----	1,223,946 34	
Gross interest on deposits -----	220,548 12	
Gross interest on other debts due the company -----	13,188 16	
Gross rents, including \$655,100.04 for company's occupancy of its own buildings -----	1,088,032 97	
Total gross interest and rents -----		14,076,018 46
Conscience fund -----		56 10
Gross profit on sale or maturity of ledger assets -----		133,589 54
Total income -----		\$95,493,051 76
Total -----		\$381,991,233 62

DISBURSEMENTS.

Death claims and additions -----	\$21,472,132 62	
Matured endowments and additions -----	743,109 67	
Total and permanent disability claims and additional accidental death benefits -----	412 23	
Total death claims and endowments -----		\$22,215,654 52
Annuities involving life contingencies -----		148,812 53
Surrender values paid in cash, or applied in liquidation of loans or notes -----		4,065,177 03
Surrender values applied to pay new and renewal premiums -----		3,346 39

Amount brought forward	\$26,432,990 47
Surrender values applied to purchase paid-up insurance and annuities	1,920,853 87
Dividends paid policyholders in cash, or applied in liquidation of loans or notes	3,825,192 65
Dividends applied to pay renewal premiums	1,584,567 15
Dividends applied to purchase paid-up additions and annuities	84,942 21
(Total paid policyholders, \$33,848,546.35.)	
Expense of investigation and settlement of policy claims, including legal expenses	35,222 51
Supplementary contracts not involving life contingencies	90,722 28
Interest or dividends to stockholders	200,000 00
Commissions to agents	11,430,584 76
Commuted renewal commissions	1,075 00
Compensation of managers and agents not paid by commissions on new business	1,719 22
Agency supervision and traveling expenses of supervisors	357,837 28
Branch office expenses	3,574,069 76
Medical examiners' fees and inspection of risks	749,870 23
Salaries and all other compensation of officers and home office employees	2,818,508 69
Rent	1,012,077 71
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	646,581 12
Legal expense	40,284 81
Furniture, fixtures and safes	109,250 92
Repairs and expenses (other than taxes) on real estate	355,602 34
Taxes on real estate	438,179 44
State and provincial taxes on premiums	1,116,378 73
Insurance department licenses and fees	39,585 73
All other licenses, fees and taxes	526,766 74
Law library	1,048 89
Expense of annual audit by public accountants	9,000 00
Expense of examination by New Jersey State Department	36,754 92
Sundry general expenses	190,999 27
Premiums on surety bonds	3,040 42
Investment expense account	39,790 30
Legislative expenses	9,474 27
Compensation and expenses of medical referees	157 00
Service retirement allowances and payments made to disabled home office and field employees	85,914 37
Gross loss on sale or maturity of ledger assets	244,880 66
Gross decrease in book value of ledger assets	245,568 50
Total disbursements	\$58,259,492 22
Balance	\$323,731,741 40

LEDGER ASSETS.

Book value of real estate	\$17,992,882 93
Mortgage loans on real estate	92,717,319 72
Loans secured by collaterals	3,011,500 00
Loans on company's policies assigned as collateral	24,547,507 61
Book value of bonds and stocks	173,177,943 84
Cash in office	8,737 68
Deposits in trust companies and banks not on interest	640,420 57
Deposits in trust companies and banks on interest	11,631,474 26
Agents' balances	3,954 79
Total ledger assets	\$323,731,741 40

Non-Ledger Assets.

Interest due and accrued on mortgages	\$1,588,086	51	
Interest due and accrued on bonds	2,303,540	73	
Interest due and accrued on collateral loans	30,394	52	
Interest due and accrued on premium notes, loans or liens	139,515	25	
Interest due on bank balances	1,025	74	
Rents due and accrued on company's property	12,913	50	
			4,075,476 25
	New business.	Renewals.	
Net uncollected and deferred premiums, ordinary	\$609,369 98	\$4,628,955 10	5,238,325 08
Net amount of uncollected premiums (industrial), deduct loading, \$563,532.56	\$1,391,667.49 ;		828,134 93
Stationery and printed matter			10,000 00
Furniture, fixtures and safes			50,000 00
Law library			9,211 80
Gross assets			\$333,942,889 46

Deduct Assets Not Admitted.

Supplies, printed matter and stationery	\$10,000	00	
Furniture, fixtures and safes	50,000	00	
Law library	9,211	80	
Agents' debit balances	3,954	79	
Premium notes or loans on policies and net premiums in excess of value of their policies		129 27	
Book value of ledger assets over market value	11,092,887	06	
Amounts on deposit in banks which have suspended payment	7,386	39	
Total			11,173,569 31
Admitted assets			\$322,769,320 15

LIABILITIES.

Net present value of outstanding policies : Actuaries, 4 per cent ; American, $3\frac{1}{2}$ per cent ; and American, 3 per cent ; computed by the company	\$255,850,943	00	
Same for reversionary additions	654,676	00	
Same for annuities	1,696,975	00	
Total	\$258,202,594	00	
Deduct net value of risks reinsured	797,737	00	
Total	\$257,404,857	00	
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies	6,399	00	
Net reserve			\$257,411,256 00
Present value of supplementary contracts not involving life contin- gencies			1,065,996 46
Surrender values claimable on policies cancelled			486,886 00
Death losses in process of adjustment or adjusted and not due	\$360,268	26	
Death losses reported for which no proofs have been received	708,345	93	
Reserve for net death losses incurred but unreported	200,000	00	
Matured endowments due and unpaid	24,725	80	
Death losses and other policy claims resisted by the company	86,611	39	
Annuity claims, involving life contingencies, due and unpaid	295	09	
Total policy claims			1,380,256 47
Due and unpaid on supplementary contracts not involving life con- tingencies			1,450 00

Amount brought forward-----	\$260,345,844 93
Premiums paid in advance, including surrender values so applied---	1,000,227 69
Unearned interest and rent paid in advance-----	656,100 97
Commissions to agents due or accrued-----	18,772 42
Salaries, rents, office expenses, bills, and accounts due or accrued---	80,737 65
Medical examiners' and legal fees due or accrued-----	134,098 01
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,521,505 55
Unpaid dividends to stockholders-----	400,000 00
Dividends or other profits due policyholders-----	198,194 32
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914-----	389,971 06
Dividends declared on or apportioned to deferred dividend policies, payable to policyholders during 1914-----	5,771,244 94
Dividends declared on or apportioned to non-participating industrial policies, payable to policyholders during 1914-----	526,859 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	25,127,123 55
Reserve or surplus funds not otherwise included in liabilities: Special reserve set aside prior to 1899 to prepare for a more strin- gent basis of reserve on industrial policies-----	1,000,000 00
Surrender values due and unpaid-----	574 19
Total-----	\$297,171,254 28
Paid-up capital-----	2,000,000 00
Unassigned funds (surplus)-----	23,598,065 87
Total liabilities-----	\$322,769,320 15

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912-----	725,163	\$860,983,063 00
Policies issued, revived, changed and increased during the year-----	137,788	158,162,578 00
Totals-----	862,951	\$1,019,145,641 00
Deduct policies which have ceased to be in force during year:		
By death-----	5,552	\$6,712,770 00
By maturity-----	933	730,584 00
By expiry-----	26,064	27,182,149 00
By surrender-----	10,486	13,423,906 00
By lapse-----	18,490	25,172,375 00
By decrease-----	-----	1,560,980 00
Totals-----	61,525	74,782,764 00
Total policies in force at end of year 1913----	801,426	\$944,362,877 00
Reinsured-----	162	\$4,826,620 00

EXHIBIT OF POLICIES.

Industrial.

PAID-FOR BUSINESS ONLY.

	Number.	Amount.
Policies in force December 31, 1912-----	10,381,909	\$1,350,200,628 00
Policies issued, revived, changed and increased during the year-----	2,125,503	323,347,820 00
Totals-----	12,507,412	\$1,673,548,448 00

Deduct policies which have ceased to be in force during year :

	Number.	Amount.
By death -----	129,575	\$14,898,278 00
By maturity -----	214	16,928 00
By expiry -----	2,396	372,967 00
By surrender -----	71,684	8,092,234 00
By lapse -----	1,139,247	176,516,520 00
By decrease -----		11,135,478 00
Totals -----	1,343,116	211,032,405 00
Total policies in force at end of year 1913----	11,164,296	\$1,462,516,043 00

BUSINESS IN CALIFORNIA.**Ordinary.**

	Number.	Amount.
Policies in force December 31, 1912-----	11,320	\$15,876,311 00
Polices issued during the year-----	3,121	4,128,630 00
Totals -----	14,441	\$20,004,941 00
Deduct policies ceased to be in force-----	995	1,605,517 00
Policies in force December 31, 1913-----	13,446	\$18,399,424 00
Losses and claims unpaid December 31, 1912-----	3	\$11,026 00
Losses and claims incurred during the year-----	111	176,903 34
Totals -----	114	\$187,929 34
Losses and claims settled during the year-----	103	159,403 34
Losses and claims unpaid December 31, 1913-----	11	\$28,526 00
Premiums received -----		\$576,317 67

BUSINESS IN CALIFORNIA.**Industrial.**

	Number.	Amount.
Policies in force December 31, 1912-----	77,555	\$11,657,556 00
Policies issued during the year-----	39,006	6,085,491 00
Totals -----	116,561	\$17,743,047 00
Deduct policies ceased to be in force-----	22,347	3,388,102 00
Policies in force December 31, 1913-----	94,214	\$14,354,945 00
Losses and claims unpaid December 31, 1912-----	26	\$2,934 60
Losses and claims incurred during the year-----	730	84,972 24
Totals -----	756	\$87,906 84
Losses and claims settled during the year-----	701	81,934 75
Losses and claims unpaid December 31, 1913-----	55	5,972 09
Premiums received -----		\$451,865 41

RELIANCE LIFE INSURANCE COMPANY OF PITTSBURGH. **Pittsburgh, Pa.**

Year ending December 31, 1913.

(Incorporated March 31, 1903. Commenced business in California in 1910.)

JAMES H. REED, President.

H. G. SCOTT, Secretary.

A. D. F. REYNOLDS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$3,519,606 38

INCOME.

First year's premiums on original policies, less reinsurance (\$8,505.60)-----	\$434,201 91
Dividends applied to purchase paid-up additions and annuities -----	9,799 69
Total new premiums -----	\$444,001 60
Renewal premiums less reinsurance -----	\$16,072 20
Dividends applied to pay renewal premiums-----	7,025 12
Total renewal premiums -----	991,305 15
Total premium income -----	\$1,435,306 75
Dividends left with company to accumulate at interest-----	271 16
Interest on mortgage loans-----	\$37,969 93
Interest on bonds and dividends on stocks-----	84,916 58
Interest on premium notes, policy loans or liens-----	29,749 66
Interest on deposits-----	4,086 29
Interest on other debts due to company interest actually paid on agents' balance-----	4,521 12
Rents, including company's occupancy of its own buildings -----	10,534 96
Total interest and rents-----	171,778 54
Receipts, accident and health department-----	57,491 51
Profit on sale or maturity of ledger assets-----	1,245 78
Increase in book value of ledger assets-----	3,046 66
Total -----	\$5,188,746 78

DISBURSEMENTS.

Death claims and additions-----	\$220,319 54
Matured endowments and additions-----	800 00
Total death claims and endowments-----	\$221,601 36
Premium notes and liens voided by lapse, less restorations-----	19,996 84
Surrender values paid in cash, or applied in liquidation of loans or notes -----	44,070 17
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	12,813 90
Dividends applied to pay renewal premiums-----	7,025 12
Dividends applied to purchase paid-up additions and annuities-----	9,799 69
Left with the company to accumulate at interest-----	315,578 24
Expense of investigation and settlement of policy claims, including legal expenses -----	2,566 17
Supplementary contracts not involving life contingencies-----	1,000 00
Commissions to agents -----	309,271 11
Compensation of managers and agents not paid by commissions on new business -----	28,859 16
Agency supervision and traveling expenses of supervisors-----	2,193 23
Medical examiners' fees and inspection of risks-----	110,233 39

Salaries and all other compensation of officers and home office employees -----	63,201 05
Rent -----	19,920 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange -----	23,876 20
Legal expense -----	1,272 06
Furniture, fixtures and safes -----	300 57
Repairs and expenses (other than taxes) on real estate -----	462 00
Taxes on real estate -----	2,312 99
State taxes on premiums -----	21,293 28
Insurance department licenses and fees -----	7,153 77
Other disbursements -----	45,628 07
Agents' balances charged off -----	14,701 94
Loss on sale or maturity of ledger assets -----	301 09
Decrease in book value of ledger assets -----	4,125 82
Total disbursements -----	<u>\$1,045,343 93</u>
Balance -----	<u>\$4,143,402 85</u>

LEDGER ASSETS.

Book value of real estate -----	\$160,096 40
Mortgage loans on real estate -----	655,100 00
Loans on company's policies assigned as collateral -----	390,891 07
Premium notes on policies in force -----	248,199 99
Book value of bonds and stocks -----	2,367,819 76
Cash in office -----	9,272 93
Deposits in trust companies and banks not on interest -----	33,333 58
Deposits in trust companies and banks on interest -----	93,102 97
Bills receivable -----	13,234 01
Agents' balances -----	167,352 14
Judgment of record (Paul Bright, Wilmington, Del.) -----	5,000 00
Total ledger assets -----	<u>\$4,143,402 85</u>

Non-Ledger Assets.

Interest due and accrued on mortgages -----	\$7,884 58
Interest due and accrued on bonds -----	28,496 36
Interest due and accrued on premium notes, loans or Liens -----	11,169 00
Rents due and accrued on company's property -----	120 00
Total -----	<u>47,781 52</u>
Market value of bonds and stocks over book value, appraised value by Pennsylvania Insurance Department September 2, 1913 -----	34,756 14
Net uncollected and deferred premiums, new business, \$9,481.25; renewals, \$193,913.22 -----	<u>203,394 47</u>
Gross assets -----	<u>\$4,493,759 56</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes -----	\$55,013 13
Agents' debit balances -----	169,521 97
Bills receivable -----	<u>13,234 01</u>
Total -----	<u>237,769 11</u>
Admitted assets -----	<u>\$4,255,990 45</u>

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; and American, 3 per cent; computed by the Pennsylvania Insurance Department -----	\$1,224,299 00
Same for annuities -----	<u>1,670,536 00</u>
Total -----	<u>\$2,894,835 00</u>
Deduct net value of risks reinsured -----	<u>18,581 00</u>
Net reserve -----	<u>\$2,876,254 00</u>

Amount brought forward-----	\$2,876,254 00
Present value of supplementary contracts not involving life contingencies -----	8,392 40
Death losses reported for which no proofs have been received -----	\$12,527 00
Death losses and other policy claims resisted-----	4,865 67
Total policy claims -----	17,392 67
Dividends left with the company to accumulate at interest-----	271 16
Premiums paid in advance, including surrender values so applied---	2,826 14
Unearned interest and rent paid in advance-----	6,839 83
Commissions due agents on premium notes, when paid-----	992 79
Salaries, rents, office expenses, bills, and accounts due or accrued---	535 00
Medical examiners' and legal fees due or accrued-----	2,315 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	18,500 00
Dividends declared on or apportioned to annual dividend policies, payable to policyholders during 1914-----	9,709 54
Dividends declared on or apportioned to deferred dividend policies, payable to policyholders during 1914-----	6,275 44
Accident and health reserve, 50 per cent of gross premiums-----	30,266 11
Accident department -----	5,396 73
Total -----	\$2,985,966 81
Paid-up capital -----	1,000 000 00
Unassigned funds (surplus) -----	270,023 64
Total liabilities -----	\$4,255,990 45

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$195,861 25
Received during the year on old policies-----	189,092 69
Restored by revival of policies-----	1,878 16
Total -----	\$386,832 60
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$362 03
Used in purchase of surrendered policies-----	2,870 72
Voided by lapse -----	21,875 50
Redeemed by maker in cash -----	113,524 36
Total reduction of premium note account-----	138,632 61
Balance note assets at end of the year -----	\$248,199 99

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	20,355	\$37,218,103 00
Policies issued, revived, changed and increased during the year -----	8,076	14,692,444 00
Totals -----	28,431	\$51,910,547 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death -----	116	\$220,200 00
By maturity -----	2	80,000 00
By expiry -----	193	576,651 00
By surrender -----	130	217,499 00
By lapse -----	3,478	6,321,379 00
By decrease -----	15	239,877 00
Totals -----	3,934	7,576,406 00
Total policies in force at end of year 1913-----	24,497	\$44,334,141 00
Reinsured -----	186	\$1,410,646 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912 -----	679	\$1,341,010 00
Policies issued during the year -----	448	813,872 00
Total -----	1,127	\$2,154,882 00
Deduct policies ceased to be in force -----	119	327,891 00
Policies in force December 31, 1913 -----	1,008	\$1,826,991 00
Losses and claims unpaid December 31, 1912 -----	1	\$4,865 67
Losses and claims incurred during the year -----	7	15,000 00
Totals -----	8	\$19,865 67
Losses and claims settled during the year -----	6	13,000 00
Losses and claims unpaid December 31, 1913 -----	2	\$6,865 67
Premiums received -----		\$56,542 82

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 32.3 per cent of the gross premiums) -----	\$475,733 38		
Insurance expenses incurred during the year -----	666,636 75		
Loss from loading -----			\$217,917 94
Interest earned during the year -----	\$183,492 88		
Investment expenses incurred during the year -----	2,774 99		
Net income from investments -----	\$180,717 89		
Interest required to maintain reserve --	83,022 01		
Gain from interest -----		\$96,895 88	
Expected mortality on net amount at risk -----	\$367,302 00		
Actual mortality on net amount at risk -----	196,229 36		
Gain from mortality -----		171,072 64	
Total gain during the year from surrendered and lapsed policies -----		718,877 99	
Decrease in surplus on dividend account -----			45,894 85
Investment Exhibit.			
Loss from assets not admitted -----			25,582 36
Gain accident and health department -----		2,388 75	
Total gains and losses in surplus during the year --	\$381,293 84		\$308,534 00
Surplus December 31, 1912 -----	\$197,263 80		
Surplus December 31, 1913 -----	270,023 64		
Increase in surplus -----			72,759 84
Total -----	\$381,293 84		\$381,293 84

SAN FRANCISCO LIFE INSURANCE COMPANY.**San Francisco, Cal.**

Year ending December 31, 1913.

(Incorporated June 17, 1910. Commenced business in California January 2, 1911.)

JOHN A. KOSTER, President.

GORDON THOMSON, Secretary.

FRANCIS V. KEESLING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$573,670 68

INCOME.

First year's premiums on original policies, less reinsurance-----	\$148,942 69	
Surrender values to pay first year's premiums-----	195 00	
Surrender values applied to purchase paid-up insurance and annuities-----	2,915 54	
Consideration for original annuities involving life contingencies-----	1,500 00	
Total new premiums-----		\$153,553 23
Renewal premiums less reinsurance-----	\$122,135 27	
Surrender values applied to pay renewal premiums--	99 64	
Total renewal premiums-----		122,234 91
Total premium income-----		\$275,788 14
Dividends left with company to accumulate at interest-----		2,546 43
Interest on mortgage loans-----	\$19,129 98	
Interest on collateral loans-----	1,647 99	
Interest on bonds and dividends on stocks-----	11,611 66	
Interest on premium notes, policy loans or liens-----	410 00	
Interest on deposits-----	144 60	
Interest on other debts due the company-----	503 82	
Total interest and rents-----		33,448 65
Renewal premiums in suspense-----		31 49
Renewal premiums paid in advance-----		813 94
Income taxes payable-----		49 67
Agents' balances previously charged off-----		80 90
Profit on sale or maturity of ledger assets-----		250 00
Increase in book value of ledger assets-----		1,282 54
Total income-----		\$314,291 76
Total-----		\$887,962 44

DISBURSEMENTS.

Death claims and additions-----	\$25,720 60	
Matured endowments and additions, accident claims--	2,382 58	
Total and permanent disability claims, additional accidental death benefits and sickness claims-----	2,622 77	
Total death claims and endowments-----		\$30,725 95
Surrender values paid in cash, or applied in liquidation of loans or notes-----		3,738 09
Surrender values applied to pay new and renewal premiums-----		294 64
Surrender values applied to purchase paid-up insurance and annuities-----		2,426 06
Dividends paid policyholders in cash, or applied in liquidation of loans or notes, coupons surrendered-----		4,129 54
Left with the company to accumulate at interest-----		2,546 43
(Total paid policyholders, \$43,860.71.)		

Expense of investigation and settlement of policy claims, including legal expenses	55 85
Commissions to agents	111,695 13
Compensation of managers and agents not paid by commissions on new business	13,102 68
Agency supervision and traveling expenses of supervisors	17,780 45
Branch office expenses	4,957 90
Medical examiners' fees and inspection of risks	15,470 05
Salaries and all other compensation of officers and home office employees	36,615 55
Rent	4,110 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	19,347 52
Legal expense	2,334 47
Furniture, fixtures and safes	2,925 15
State taxes on premiums	2,085 53
Insurance department licenses and fees	3,242 22
All other licenses, fees and taxes	54 28
Payments, applications pending	613 09
Investment expense, \$601.00; directors' traveling expenses and executive committee fees, \$2,112.00	2,713 00
Traveling expenses of officers, \$1,032.50; auditing, \$450.00	1,482 50
Office and miscellaneous expenses, \$654.60; surety bond premiums, \$772.08	1,426 68
Agents' balances charged off	4,132 48
Loss on sale or maturity of ledger assets	1,335 00
Decrease in book value of ledger assets	104 26
Total disbursements	<u>\$289,444 50</u>
Balance	\$598,517 94

LEDGER ASSETS.

Mortgage loans on real estate	\$291,700 00
Loans secured by collaterals	19,250 00
Loans on company's policies assigned as collateral	8,242 92
Premium notes on policies in force	821 33
Book value of bonds and stocks	188,310 31
Cash in office	349 67
Deposits in trust companies and banks not on interest	37,805 93
Deposits in trust companies and banks on interest	15,132 35
Agents' balances	35,033 33
Furniture and fixtures, \$1.00; other assets, \$1,871.10	1,872 10
Total ledger assets	<u>\$598,517 94</u>

Non-Ledger Assets.

Interest due and accrued on mortgages	\$8,288 90
Interest due and accrued on bonds	3,010 19
Interest due and accrued on premium notes, loans or liens	4 90
Interest due and accrued on other assets	1 85
Total interest	11,305 84
Net uncollected and deferred premiums, renewals	25,017 66
Gross assets	<u>\$634,841 44</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$1 00
Agents' debit balances	35,033 33
Premium notes or loans on policies and net premiums in excess of value of their policies	349 08
Other assets	1,871 10
Total	<u>37,254 51</u>
Admitted assets	<u>\$597,586 93</u>

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by the California insurance department -----	\$207,417 00	
Same for reversionary additions; coupons left with company to accumulate at interest -----	19,690 00	
Same for annuities, \$1,547.00; health and accident benefits, \$6,324.03 -----	7,871 03	
Total -----	\$234,978 03	
Deduct net value of risks reinsured -----	3,037 00	
Total -----	\$231,941 03	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies -----	1,953 00	
Net reserve -----		\$233,894 03
Death losses due and unpaid -----		5,015 20
Dividends left with the company to accumulate at interest -----		2,312 00
Premiums paid in advance, including surrender values so applied ---		813 94
Commissions due agents on premium notes, when paid -----		1,418 10
Salaries, rents, office expenses, bills, and accounts due or accrued --		452 90
Medical examiners' and legal fees due or accrued -----		1,216 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----		4,874 71
Investment reserve fund -----		1,500 00
Payments, applications pending, \$731.97; renewal premiums suspend- ed, \$31.49 -----		763 46
Total -----		\$252,260 34
Paid-up capital -----		250,000 00
Unassigned funds (surplus) -----		95,326 59
Total liabilities -----		\$597,586 93

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912 -----	\$514 95	
Received during the year on new policies -----	1,532 71	
Total -----		\$2,047 66
Deductions during the year as follows:		
Voided by lapse -----	\$808 45	
Redeemed by maker in cash -----	417 88	
Total reduction of premium note account -----		1,226 33
Balance note assets at end of the year -----		\$821 33

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.	Number.	Amount.
Policies in force December 31, 1912 -----	1,906	\$5,739,116 43
Policies issued, revised, changed and increased during the year -----	2,100	5,128,005 89
Totals -----	4,006	\$10,867,122 32
Deduct policies which have ceased to be in force during year:		
Number.	Amount.	
By death ----- 9	\$30,735 80	
By surrender ----- 24	78,697 00	
By lapse ----- 530	2,145,117 22	
By decrease -----	33,259 94	
Not taken ----- 280	751,090 21	
Totals -----	843	3,038,900 17
Total policies in force at end of year 1913 -----	3,163	\$7,828,222 15
Reinsured -----	89	\$581,610 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	1,732	\$5,375,235 90
Policies issued during the year-----	1,238	3,292,857 25
Totals -----	2,970	\$8,668,093 15
Deduct policies ceased to be in force-----	485	2,116,761 06
Policies in force December 31, 1913-----	2,485	\$6,551,332 09
Losses and claims incurred during the year-----	7	\$27,735 80
Losses and claims settled during the year-----	6	22,720 60
Losses and claims unpaid December 31, 1913-----	1	\$5,015 20
Premiums received-----		\$235,941 04

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 40.27 per cent of the gross premiums) -----	\$117,483 61	
Insurance expenses incurred during the year -----	244,498 03	
Loss from loading-----		\$127,014 42
Interest earned during the year-----	\$36,035 99	
Investment expenses incurred during the year-----	3,278 42	
Net income from investments-----	\$32,757 57	
Interest required to maintain reserve--	7,371 00	
Profit from interest-----	\$25,386 57	
Expected mortality on net amount at risk -----	\$55,812 09	
Actual mortality on net amount at risk--	29,783 24	
Profit from mortality-----	26,028 85	
Loss from annuities-----		56 00
Total gain during the year from surrendered and lapsed policies-----	5,951 05	
Dividends paid stockholders left with company to accumulate -----		2,312 00
Decrease in special funds and special reserves dur- ing the year-----		1,119 37

Investment Exhibit.

Total gains from stocks and bonds-----	1,532 54	
Total losses from stocks and bonds-----		1,439 26
Loss from assets not admitted-----		16,457 90
Net gain on account of total and permanent disa- bility benefits or additional accidental death benefits included in life policies-----	3,039 25	
Gain from accident and health in combination with life policies -----	3,352 48	
Total gains and losses in surplus during the year----	\$65,290 74	\$148,398 95
Surplus December 31, 1912-----	\$178,434 80	
Surplus December 31, 1913-----	95,326 59	
Decrease in surplus-----	83,108 21	
Totals -----	\$148,398 95	\$148,398 95

SCRANTON LIFE INSURANCE COMPANY.**Scranton, Pa.**

Year ending December 31, 1913.

(Incorporated October 31, 1908. Commenced business in California July 1, 1910.)

JAMES S. MCANULTY, President.

WILLIAM E. NAPIER, Secretary.

J. W. HENDERSON, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$330,000 00	
Amount of ledger assets December 31 of previous year--	\$1,300,742 02	
Increase of paid-up capital during year-----	30,000 00	
Extended at -----		\$1,330,742 02

INCOME.

First year's premiums on original policies, less reinsurance -----	\$94,663 82	
Dividends applied to purchase paid-up additions and annuities -----	390 67	
Total new premiums-----		\$95,054 49
Renewal premiums less reinsurance-----	\$479,229 26	
Dividends applied to pay renewal premiums-----	37,042 57	
Surrender values applied to pay renewal premiums---	186 54	
Total renewal premiums-----		516,458 37
Total premium income-----		\$611,512 86
Dividends left with company to accumulate at interest-----		46,306 76
Interest on mortgage loans-----	\$24,655 91	
Interest on collateral loans-----	1,268 36	
Interest on bonds and dividends on stocks-----	12,076 03	
Interest on premium notes, policy loans or liens-----	5,575 41	
Interest on deposits-----	11,587 98	
Rents, including company's occupancy of its own buildings -----	4,348 70	
Total interest and rents-----		59,512 39
Premium on stocks-----		30,600 00
Cash discounts, etc.-----		209 17
Miscellaneous items awaiting disposition-----		57 11
Increase in book value of ledger assets-----		14,000 00
Total income -----		\$762,198 29
Total-----		\$2,092,940 31

DISBURSEMENTS.

Death claims and additions-----	\$98,460 00
Premium notes and liens voided by lapse, less \$5,818.98 restorations-----	3,018 88
Surrender values paid in cash, or applied in liquidation of loans or notes -----	26,940 16
Surrender values applied to pay new and renewal premiums-----	186 54
Surrender values applied to purchase paid-up insurance and annuities-----	5,013 45
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	22,959 47
Dividends applied to pay renewal premiums-----	37,042 57
Dividends applied to purchase paid-up additions and annuities-----	390 67
Left with the company to accumulate at interest-----	46,306 76
(Total paid policyholders, \$240,318.50.)	
Supplementary contracts not involving life contingencies-----	125 00

Interest or dividends to stockholders	22,050 00
Commissions to agents	99,480 05
Agency supervision and traveling expenses of supervisors	10,371 98
Branch office expenses	21,202 09
Medical examiners' fees and inspection of risks	9,753 78
Salaries and all other compensation of officers and home office employees	48,422 22
Rent	5,236 96
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	19,683 42
Legal expense	2,149 25
Furniture, fixtures and safes	2,496 33
Repairs and expenses (other than taxes) on real estate	697 48
Taxes on real estate	1,396 48
State taxes on premiums	6,829 57
Insurance department licenses and fees	918 45
All other licenses, fees and taxes	2,565 08
Other disbursements	8,787 72
Agents' balances charged off	7,774 32
Loss on sale or maturity of ledger assets	81 25
Total disbursements	\$510,339 93
Balance	\$1,582,600 38

LEDGER ASSETS.

Book value of real estate	\$150,365 12
Mortgage loans on real estate	447,137 50
Loans on company's policies assigned as collateral	106,134 20
Premium notes on policies in force	17,679 26
Book value of bonds and stocks (Schedule D)	298,342 62
Cash in office	2,735 61
Deposits in trust companies and banks not on interest	10,385 83
Deposits in trust companies and banks on interest	534,448 81
Bills receivable	15,371 43
Total ledger assets	\$1,582,600 38

Non-Ledger Assets.

Interest due and accrued on mortgages	\$6,628 84
Interest due and accrued on bonds	4,303 59
Interest due and accrued on premium notes, loans or liens	283 25
Interest due and accrued on bank balances	5,339 15
Rents due and accrued on company's property	183 00
Total interest and rents	16,737 83
Market value of real estate over book value	25,000 00
Net uncollected and deferred premiums, new business, \$1,320.00; renewals, \$45,246.00	46,566 00
Branch office bank deposits	1,300 00
Gross assets	\$1,672,204 21

Deduct Assets Not Admitted.

Agents' debit balances	\$15,371 43
Premium notes or loans on policies and net premiums in excess of value of their policies	5,691 00
Book value of ledger assets over amortized value	4 30
Total	21,066 73
Admitted assets	\$1,651,137 48

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by the Pennsylvania Insur- ance Department -----	\$1,142,643 00	
Same for reversionary additions -----	1,252 00	
Total -----	\$1,143,895 00	
Deduct net value of risks reinsured -----	3,140 00	
Total -----	\$1,140,755 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies -----	2,080 36	
Net reserve -----		\$1,142,835 36
Present value of supplementary contracts not involving life contin- gencies -----	1,627 20	
Surrender values claimable on policies cancelled -----	155 14	
Death losses reported for which no proofs have been received -----	12,000 00	
Dividends left with the company to accumulate at interest -----	40,097 79	
Premiums paid in advance, including surrender values so applied ---	2,041 71	
Unearned interest and rent paid in advance -----	3,284 05	
Commissions due agents on premium notes, when paid -----	3,752 96	
Commissions to agents due or accrued -----	4,774 74	
Salaries, rents, office expenses, bills and accounts due or accrued ---	5,596 79	
Medical examiners' and legal fees due or accrued -----	1,073 00	
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----	9,995 47	
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies -----	6,208 97	
Total -----	\$1,233,443 18	
Paid-up capital -----	330,000 00	
Unassigned funds (surplus) -----	87,694 30	
Total liabilities -----		\$1,651,137 48

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912 -----	\$12,570 84	
Received during the year on new policies -----	3,651 27	
Received during the year on old policies -----	32,046 98	
Restored by revival of policies -----	5,818 98	
Total -----		\$54,088 07
Deductions during the year as follows:		
Voided by lapse -----	\$8,837 86	
Redeemed by maker in cash -----	27,570 95	
Total reduction of premium note account -----		36,408 81
Balance note assets at end of the year -----		\$17,679 26

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912 -----	7,374	\$15,919,860 00
Policies issued, revived, changed and increased during the year -----	1,831	3,822,135 00
Totals -----	9,205	\$19,741,995 00

Deduct policies which have ceased to be in force during year:

	Number.	Amount.		
By death	41	\$95,010 00		
By expiry	86	86,000 00		
By surrender	209	509,201 00		
By lapse	1,209	2,437,422 00		
By decrease		263,513 00		
Totals		1,545	3,391,146 00	
Total policies in force at end of year 1913		7,660	\$16,350,849 00	
Reinsured		31	\$221,500 00	

SECURITY LIFE INSURANCE COMPANY OF AMERICA.**Chicago, Ill.**

Year ending December 31, 1913.

(Incorporated March, 1902. Commenced Business in California in 1909.)

W. O. JOHNSON, President.

O. W. JOHNSON, Secretary.

C. B. ATWOOD, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash	\$220,000 00	
Amount of ledger assets December 31 of previous year	\$2,363,759 79	
Decrease of paid-up capital during year	280,000 00	
Extended at		\$2,083,759 79

INCOME.

First year's premiums on original policies, less reinsurance	\$121,930 09	
Guaranteed dividends applied to purchase paid-up additions and annuities	32 20	
Surrender values applied to purchase paid-up insurance and annuities	7,970 91	
Consideration for supplementary contracts involving life contingencies	1,931 35	
Total new premiums	\$131,864 55	
Renewal premiums less reinsurance	\$410,738 69	
Surrender values applied to pay renewal premiums	774 46	
Total renewal premiums	411,513 15	
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies	153 25	
Total premium income		\$543,530 95
Consideration for supplementary contracts not involving life contingencies		10,848 00
Guaranteed dividends left with company to accumulate at interest		306 37
Interest on mortgage loans	\$40,958 83	
Interest on collateral loans	4,344 92	
Interest on bonds and dividends on stocks	33,504 44	
Interest on premium notes, policy loans or liens	24,245 37	
Interest on deposits	2,188 59	
Interest on special assets, \$213.75; miscellaneous, \$500.91	714 66	
Rents	71 25	
Total interest and rents		106,028 06

Amount brought forward-----	\$660,713 38
Penalties from agents-----	128 31
Collections on lapsed premium notes-----	61 13
Trustees -----	23,291 52
Total income-----	<u>\$684,194 34</u>
Total -----	<u>\$2,767,954 13</u>

DISBURSEMENTS.

Death claims and additions-----	\$156,289 05
Annuities involving life contingencies, plus health indemnities, \$9.29-----	1,053 48
Premium notes and liens voided by lapse, less \$2,069.55 restorations-----	1,017 98
Surrender values paid in cash, or applied in liquidation of loans or notes -----	44,357 68
Surrender values applied to pay new and renewal premiums-----	774 46
Surrender values applied to purchase paid-up insurance and annuities-----	7,970 91
Guaranteed dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	4,896 26
Guaranteed dividends applied to purchase paid-up additions and annuities -----	32 20
Left with the company to accumulate at interest-----	306 37
(Total paid policyholders, \$216,698.39.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	4,090 87
Supplementary contracts not involving life contingencies-----	13,350 94
Guaranteed dividends with interest, held on deposit surrendered during the year-----	35 03
Interest or dividends to stockholders-----	50,000 00
Commissions to agents-----	92,931 00
Agency supervision and traveling expenses of supervisors-----	13,722 46
Branch office expenses-----	3,772 05
Medical examiners' fees and inspection of risks-----	13,061 21
Salaries and all other compensation of officers and home office employees -----	44,650 92
Rent -----	8,759 91
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	10,483 62
Legal expense-----	1,097 24
Furniture, fixtures and safes-----	764 30
Repairs and expenses (other than taxes) on real estate-----	48 00
Taxes on real estate-----	122 08
State taxes on premiums-----	8,058 24
Insurance department licenses and fees-----	3,577 12
Other disbursements-----	10,861 26
Agents' balances charged off-----	234 95
Loss on sale or maturity of ledger assets-----	45 00
Decrease in book value of ledger assets, special assets-----	138,159 78
Total disbursements-----	<u>\$639,224 77</u>
Balance -----	<u>\$2,128,729 36</u>

LEDGER ASSETS.

Book value of real estate-----	\$5,000 00
Mortgage loans on real estate-----	693,230 25
Loans secured by collaterals-----	36,271 17
Loans on company's policies assigned as collateral-----	649,850 79
Premium notes on policies in force-----	33,827 24
Book value of bonds and stocks-----	581,283 56
Cash in office-----	215 00
Deposits in trust companies and banks on interest-----	53,747 56
Bills receivable-----	11,541 35
Agents' balances: Debit, \$55,834.56; credit, \$167.28-----	55,667 28
Municipal and other, \$824.23; furniture and fixtures, \$7,500.00; less miscellaneous income, \$229.07-----	8,095 16
Total ledger assets-----	<u>\$2,128,729 36</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$12,511 62	
Interest due and accrued on bonds-----	11,528 76	
Interest due and accrued on collateral loans-----	897 93	
Interest due and accrued on premium notes, loans or liens -----	4,480 00	
Interest due and accrued on deposits-----	120 00	
Total interest-----		29,538 31
Net uncollected and deferred premiums, new business, \$2,439.96; re- newals, \$53,483.50 -----		55,923 46
Gross assets-----		\$2,214,191 13

Deduct Assets Not Admitted.

Furniture, fixtures and safes-----	\$7,500 00	
Agents' debit balances-----	55,834 56	
Bills receivable-----	11,541 35	
Premium notes or loans on policies and net premiums in excess of value of their policies-----	1,465 00	
Book value of ledger assets over market value, bonds-----	4,888 56	
Total -----		81,229 47
Admitted assets-----		\$2,132,961 66

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by the Insurance Department-----	\$1,639,156 00	
Same for annuities-----	27,014 00	
Total -----	\$1,666,170 00	
Deduct net value of risks reinsured-----	8,826 00	
Balance -----	\$1,657,344 00	
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	750 00	
Net reserve-----		\$1,658,094 00
Present value of supplementary contracts not involving life contin- gencies -----		6,000 00
Death losses reported for which no proofs have been received -----	\$5,078 00	
Death losses and other policy claims resisted-----	10,000 00	
Total policy claims-----		15,078 00
Dividends left with the company to accumulate at interest-----	684 27	
Premiums paid in advance, including surrender values so applied---	1,177 50	
Unearned interest and rent paid in advance-----	4,221 00	
Commissions due agents on premium notes, when paid-----	396 00	
Salaries, rents, office expenses, bills, and accounts due or accrued---	600 00	
Medical examiners' and legal fees due or accrued-----	993 00	
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		10,799 00
Total -----		\$1,698,042 77
Paid-up capital-----	220,000 00	
Unassigned funds (surplus)-----	214,918 89	
Total liabilities-----		\$2,132,961 66

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$32,533 39	
Received during the year on old policies \$37,616.36)	37,651 61	
Received during the year on new policies \$35.25 (
Restored by revival of policies-----	2,069 55	
Total -----		\$72,254 55
Deductions during the year as follows:		
Used in purchase of surrendered policies-----	\$1,333 96	
Voided by lapse-----	3,087 53	
Redeemed by maker in cash-----	34,005 82	
Total reduction of premium note account-----		38,427 31
Balance note assets at end of the year-----		\$33,827 24

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	7,244	\$16,221,559 00
Policies issued, revived, changed and increased during the year -----	3,242	5,515,733 10
Totals -----	10,486	\$21,737,292 10
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death-----	42	\$123,107 41
By expiry-----	69	115,799 00
By surrender-----	131	408,000 00
By lapse-----	1,524	3,529,009 00
By decrease-----	217	996,748 00
Totals -----	1,983	5,172,663 41
Total policies in force at end of year 1913-----	8,503	\$16,564,628 69

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	273	\$567,572 00
Policies issued during the year-----	90	148,948 00
Totals -----	363	\$716,520 00
Deduct policies ceased to be in force-----	73	145,314 00
Policies in force December 31, 1913-----	290	\$571,206 00
Losses and claims incurred during the year-----	6	\$11,503 14
Losses and claims settled during the year-----	3	8,503 14
Losses and claims unpaid December 31, 1913-----	3	\$3,000 00
Premiums received-----		\$18,080 47

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

Gain in surplus.

Loss in surplus.

Loading on actual premiums of the year (averaging 25 per cent of the gross premiums) -----	\$127,779 43	
Insurance expenses incurred during the year -----	212,651 35	
Loss from loading-----		\$84,871 92

Interest earned during the year-----	\$102,525 79	
Investment expenses incurred during the year -----	8,059 60	
Net income from investments-----	\$94,466 19	
Interest required to maintain reserve---	55,995 00	
Gain from interest-----		\$38,471 19
Expected mortality on net amount at risk -----	\$165,433 00	
Actual mortality on net amount at risk---	107,851 14	
Gain from mortality-----		57,581 86
Expected disbursements to annuitants--	\$710 17	
Net actual annuity claims incurred----	892 25	
Loss from annuities-----		182 08
Total gain during the year from sur- rendered and lapsed policies-----	11,175 47	
Dividends paid stockholders-----		50,000 00
Decrease in surplus on dividend account-----		5,234 83
Net to profit account-----	9,659 39	
Investment Exhibit.		
Total losses from stocks and bonds-----		143,093 34
Gain from assets not admitted-----	827 72	
Non-ledger asset of 1912 marked off (see No. 19, page 8)-----		31,945 50
Balance unaccounted for-----		2,112 41
Total gains and losses in surplus during the year----	\$117,715 63	\$317,440 08
Surplus December 31, 1912-----	\$414,643 34	
Surplus December 31, 1913-----	214,918 89	
Decrease in surplus-----	199,724 45	
Totals -----	\$317,440 08	\$317,440 08

STANDARD LIFE INSURANCE COMPANY OF AMERICA.**Pittsburgh, Pennsylvania.**

Year ending December 31, 1913.

(Incorporated June 14, 1910. Commenced business in California January, 1913.)

JOHN C. HILL, President.

ELGIN A. HILL, Secretary.

W. J. JUSTIN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year--	\$626,667 46	
Increase of paid-up capital during year-----	24,275 00	
Surplus paid in by stockholders-----	27,466 52	
Extended at -----		\$678,408 98

INCOME.

First year's premiums on original policies, less rein- surance -----	\$89,774 43	
Surrender values applied to purchase paid-up insur- ance and annuities -----	211 00	
Total new premiums -----		\$89,985 43

Amount brought forward-----		\$89,985 43
Renewal premiums less reinsurance-----	\$240,816 49	
Dividends applied to pay renewal premiums-----	15,066 10	
Total renewal premiums -----		255,882 59
Total premium income-----		\$345,868 02
Dividends left with company to accumulate at interest-----		5,474 26
Interest on mortgage loans-----	\$21,244 11	
Interest on collateral loans-----	5 13	
Interest on bonds and dividends on stocks-----	150 00	
Interest on premium notes, policy loans or liens-----	2,220 26	
Interest on deposits -----	5,223 42	
Rents -----	400 00	
Total interest and rents -----		29,242 92
Surrender value on policy reinsurance-----		123 00
Increase in book value of ledger assets-----		2,426 04
Total income -----		\$410,600 76
Total -----		\$1,061,543 22

DISBURSEMENTS.

Death claims and additions -----		\$43,250 00
Surrender values paid in cash, or applied in liquidation of loans or notes -----		3,463 50
Surrender values applied to purchase paid-up insurance and annuities -----		211 00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----		15,069 53
Dividends applied to pay renewal premiums-----		15,066 10
Left with the company to accumulate at interest-----		5,474 26
(Total paid policyholders, \$82,534.39.)		
Expense of investigation and settlement of policy claims, including legal expenses -----		85 37
Interest or dividends to stockholders-----		21,644 17
Commissions to agents -----		79,592 39
Compensation of managers and agents not paid by commissions on new business -----		2,680 00
Agency supervision and traveling expenses of supervisors-----		360 00
Branch office expenses -----		7,117 43
Medical examiners' fees and inspection of risks-----		8,537 98
Salaries and all other compensation of officers and home office employees -----		32,044 70
Rent -----		4,719 84
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange -----		10,218 46
Legal expense -----		43 14
Furniture, fixtures and safes -----		192 50
Repairs, and expenses (other than taxes) on real estate-----		374 06
Taxes on real estate-----		115 86
State taxes on premiums -----		2,473 66
Insurance department licenses and fees-----		98 84
All other licenses, fees and taxes-----		2,129 37
Other disbursements -----		8,973 23
Loss on sale or maturity of ledger assets-----		62 50
Total disbursements -----		\$263,997 89
Balance -----		\$797,545 33

LEDGER ASSETS.

Book value of real estate.....	\$21,500 00
Mortgage loans on real estate.....	431,400 00
Loans secured by collaterals (Schedule C).....	5,780 50
Loans on company's policies assigned as collateral.....	13,599 52
Premium notes on policies in force.....	26,657 30
Cash in office.....	125 00
Deposits in trust companies and banks not on interest.....	33,955 72
Deposits in trust companies and banks on interest.....	228,666 72
Agents' balances.....	\$35,546 96
Protested checks.....	313 61
Total.....	35,860 57
Total ledger assets.....	\$797,545 33

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$7,700 45
Interest due and accrued on collateral loans.....	344 43
Total.....	8,044 88
Due from other companies for losses or claims on policies reinsured.....	5,000 00
Net uncollected and deferred premiums, new business, \$1,945.65; renewals, \$16,699.73.....	18,645 38
Gross assets.....	\$829,235 59

Deduct Assets Not Admitted.

Agents' debit balances.....	\$35,546 96
Premium notes or loans on policies and net premiums in excess of value of their policies.....	2,715 23
Book value of ledger assets over market value, pro- tested checks.....	313 61
Total.....	38,575 80
Admitted assets.....	\$790,659 79

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the Pennsylvania insur- ance department.....	\$407,578 00
Deduct net value of risks reinsured.....	46,588 00
Net reserve.....	\$360,990 00
Death losses in process of adjustment.....	\$2,000 00
Reserve for net death losses incurred but unreported..	10,500 00
Total policy claims.....	12,500 00
Dividends left with the company to accumulate at interest.....	19,848 75
Premiums paid in advance, including surrender values so applied...	581 05
Unearned interest and rent paid in advance.....	253 87
Medical examiners' and legal fees due or accrued.....	555 16
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	3,753 19
Total.....	\$398,482 02
Paid-up capital.....	324,275 00
Unassigned funds (surplus).....	67,902 77
Total liabilities.....	\$790,659 79

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912.....	\$19,224 57
Received during the year on new policies.....	11,399 72
Received during the year on old policies.....	53,909 71
Restored by revival of policies.....	1,001 95
	\$85,535 95

Amount brought forward-----		\$85,535 95
Deductions during the year as follows:		
Voided by lapse -----	\$10,106 26	
Used in payment of dividends to policyholders-----	835 97	
Redeemed by maker in cash-----	47,936 42	
Total reduction of premium note account-----		58,878 65
Balance note assets at end of the year-----		\$26,657 30

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	3,638	\$8,286,412 00
Policies issued, revived, changed and increased during year--	1,800	4,004,824 00
Totals -----	5,438	\$12,291,236 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death -----	20	\$47,000 00
By expiry -----	1	3,000 00
By surrender -----	35	118,000 00
By lapse -----	577	1,399,536 00
By decrease -----		96,602 00
Not taken -----	292	640,956 00
Totals -----	925	2,305,094 00
Total policies in force at end of year 1913-----	4,513	\$9,986,142 00
Reinsured -----	202	\$1,256,960 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies issued during the year-----	81	\$181,956 00
Deduct policies ceased to be in force-----	15	40,860 00
Policies in force December 31, 1913-----	66	\$141,096 00
Premiums received -----		\$3,704 11

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 40½ per cent of the gross premiums) -----	\$140,457 66	
Insurance expenses incurred during the year -----	152,648 48	
Loss from loading -----		\$12,190 82
Interest earned during the year-----	\$31,196 45	
Investment expenses incurred during the year -----	13,785 42	
Net income from investments -----	\$17,411 03	
Interest required to maintain reserve--	10,867 40	
Gain from interest -----	\$6,543 63	
Expected mortality on net amount at risk -----	\$83,873 00	
Actual mortality on net amount at risk	49,856 70	
Gain from mortality -----	34,016 30	
Total gain during the year from surrendered and lapsed policies -----	5,312 73	
Dividends paid stockholders -----		21,644 17
Decrease in surplus on dividend account-----		35,609 89

Investment Exhibit.

Total gains from real estate-----	2,426 04	
Total losses from stocks and bonds-----		62 50
Gain from all other sources: Surplus on stock sales--	27,466 52	
Total gains and losses in surplus during the year----	\$75,765 22	\$69,507 38
Surplus December 31, 1912-----	\$61,644 93	
Surplus December 31, 1913-----	67,902 77	
Increase in surplus -----		6,257 84
Total -----	\$75,765 22	\$75,765 22

THE STATE LIFE INSURANCE COMPANY.

Indianapolis, Indiana.

Year ending December 31, 1913.

(Incorporated September 24, 1894. Commenced business in California in 1901.)

H. W. BENNETT, President.

ALBERT SAHM, Secretary.

PAUL G. HAUSMAN, Attorney in California at San Francisco.

CAPITAL.

Extended at ----- \$11,686,076 06

INCOME.

First year's premiums on original policies, less re-insurance -----	\$234,775 26	
Surrender values to pay first year's premiums-----	40,87	
Dividends applied to purchase paid-up additions and annuities -----	1,834 78	
Surrender values applied to purchase paid-up insurance and annuities-----	14,172 52	
Total new premiums-----		\$250,823 43
Renewal premiums less re-insurance-----	\$1,979,678 88	
Dividends applied to pay renewal premiums-----	178,792 56	
Total renewal premiums-----		\$2,158,471 44
Extra premiums for total and permanent disability benefits and for additional accidental death benefits included in life policies-----		35,792 85
Total premium income-----		\$2,445,087 72
Consideration for supplementary contracts not involving life contingencies -----		7,161 90
Dividends left with company to accumulate at interest-----		6,138 31
Interest on collateral loans-----	\$425,374 99	
Interest on premium notes, policy loans or liens-----	7,366 67	
Interest on deposits-----	176,692 30	
Interest on other debts due the company-----	4,869 95	
Discount on claims paid in advance-----	950 33	
Rents, including \$13,205.34 for company's occupancy of its own buildings-----	103,172 81	
Total interest and rents-----		\$718,427 05
Partial payment on voided notes-----		691 90
Agents' balances previously charged off-----		127 84
Total income -----		\$3,177,634 72
Total -----		\$14,863,710 78

DISBURSEMENTS.

Death claims and additions-----	\$659,743 46
Matured endowments and additions-----	21,500 00
Total and permanent disability claims and additional accidental death benefits-----	22,135 25
Total death claims and endowments-----	\$703,378 71
Annuities involving life contingencies-----	200 00
Premium notes and liens voided by lapse-----	26,600 38
Surrender values paid in cash, or applied in liquidation of loans or notes-----	167,260 26
Surrender values applied to pay new and renewal premiums-----	40 87
Surrender values applied to purchase paid-up insurance and an- nuities-----	14,172 52
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	18,467 21
Dividends applied to pay renewal premiums-----	178,792 56
Dividends applied to purchase paid-up additions and annuities-----	1,834 78
Left with the company to accumulate at interest-----	6,138 31
(Total paid policyholders, \$1,116,885.60.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	123 59
Supplementary contracts not involving life contingencies-----	1,967 75
Dividends with interest, held on deposit surrendered during the year	1,254 88
Commissions to agents-----	372,777 72
Commuted renewal commissions-----	6,000 00
Compensation of managers and agents not paid by commissions on new business-----	7,800 00
Agency supervision and traveling expenses of supervisors-----	9,621 33
Branch office expenses-----	14,104 31
Medical examiners' fees and inspection of risks-----	24,065 47
Salaries and all other compensation of officers and home office em- ployees-----	128,772 24
Rent-----	20,307 09
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----	31,603 37
Legal expense-----	288 08
Furniture, fixtures and safes-----	5,469 80
Repairs and expenses (other than taxes) on real estate-----	38,526 17
Taxes on real estate-----	15,512 16
State taxes on premiums-----	34,381 24
Insurance department licenses and fees-----	8,081 38
All other licenses, fees and taxes-----	6,412 65
Miscellaneous expense-----	1,256 80
Discount on premiums paid in advance-----	47 80
Investment expense-----	14,470 28
Agents' balances charged off-----	2,253 18
Total disbursements-----	\$1,861,982 89
Balance-----	\$13,001,727 89

LEDGER ASSETS.

Book value of real estate-----	\$1,008,038 09
Mortgage loans on real estate-----	7,993,984 02
Loans on company's policies assigned as collateral-----	3,421,981 44
Premium notes on policies in force-----	68,638 62
Book value of bonds and stocks-----	239,723 10
Cash in office-----	5,030 55
Deposits in trust companies and banks on interest-----	218,243 64
Agents' balances: Debit, \$52,034.43; credit, \$5,946.00; net, \$46,088 43-----	46,088 43
Total ledger assets-----	\$13,001,727 89

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$127,067 95	
Interest due and accrued on bonds-----	3,083 33	
Interest due and accrued on premium notes, loans or liens -----	686 38	
Rents due and accrued on company's property-----	1,039 88	
Total interests and rents-----		131,877 54
Market value of real estate over book value-----		207,153 08
Net uncollected and deferred premiums, new business, \$8,975.20; re- newals, \$124,103.30 -----		133,078 50
Unearned premiums for fire insurance on home office building-----		2,700 00
Gross assets -----		<u>\$13,476,537 01</u>

Deduct Assets Not Admitted.

Agents' debit balances -----	52,034 43	
Premium notes or loans on policies and net premiums in excess of value of their policies-----	10,784 19	
Book value of ledger assets over market value, bonds (Schedule D) -----	17,019 40	
Total -----		<u>79,838 02</u>
Admitted assets -----		<u>\$13,396,698 99</u>

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the Indiana Insurance Department -----	\$10,932,683 82	
Same for reversionary additions-----	4,365 54	
Same for annuities-----	1,835 00	
Total -----	\$10,938,884 36	
Deduct net value of risks reinsured-----	3,109 03	
Total -----	\$10,935,775 33	
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies-----	21,272 66	
Net reserve -----		\$10,957,047 99
Present value of supplementary contracts not involving life con- tingencies -----		45,509 41
Death losses in process of adjustment-----	\$12,000 00	
Death losses reported for which no proofs have been received -----	8,266 19	
Reserve for net death losses incurred but unreported--	4,000 00	
Matured endowments due and unpaid-----	1,000 00	
Death losses and other policy claims resisted-----	16,200 00	
Total and permanent disability benefits and additional accidental death benefits-----	12,766 19	
Total policy claims-----		54,232 38
Dividends left with the company to accumulate at interest-----		11,450 84
Premiums paid in advance, including surrender values so applied--		15,857 70
Unearned interest and rent paid in advance-----		81,516 34
Commissions to agents due or accrued-----		6,273 48
Salaries, rents, office expense, bills and accounts due or accrued----		4,619 08
Medical examiners' and legal fees due or accrued-----		1,924 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		54,773 00
Dividends or other profits due policyholders-----		6,833 21
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----		34,776 02
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----		17,096 29

Amount brought forward-----	\$11,291,909 74
Special surplus on "combination" policies-----	58,156 83
Surplus on ten year term policies to be applied in reduction of premiums-----	10,943 51
Reserve for mortality and asset fluctuation and other contingent liabilities-----	73,630 34
Total-----	\$11,434,640 42
Unassigned funds (surplus)-----	1,962,058 57
Total liabilities-----	\$13,396,698 99

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$74,481 72
Received during the year on old policies-----	184,195 21
Restored by revival of policies-----	\$258,676 93
Voided by lapse-----	\$21,700 34
Redeemed by maker in cash-----	168,337 97
Total reduction of premium note account-----	190,038 31
Balance note assets at end of the year-----	\$68,638 62

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	29,326	\$90,973,335 00
Policies issued, revived, changed and increased during the year-----		16,321,574 00
Total-----		\$107,294,909 00
Deduct policies which have ceased to be in force during the year:		
By death-----	220	\$654,801 00
By maturity-----	30	20,000 00
By expiry-----	256	643,861 00
By surrender-----	525	1,541,675 00
By lapse-----	1,766	5,345,623 00
Not taken-----	840	2,656,556 00
Total-----	3,637	10,862,516 00
Total policies in force at end of year 1913-----	31,396	\$96,432,393 00
Reinsured-----	45	\$306,500 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	778	\$3,510,247 00
Policies issued during the year-----	35	94,944 00
Total-----	813	\$3,605,191 00
Deduct policies ceased to be in force-----	84	380,497 00
Policies in force December 31, 1913-----	729	\$3,224,694 00
Losses and claims unpaid December 31, 1912-----	1	\$5,000 00
Total-----	2	\$10,000 00
Premiums received-----		\$124,830 65

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year \$589,123 05		
Insurance expenses incurred during the year-----	678,465 71	
Loss from loading-----		\$89,342 66

Interest earned during the year-----	\$718,648 61	
Investment expenses incurred during the year -----	68,949 71	
Net income from investments-----	649,698 90	
Interest required to maintain reserve--	345,082 27	
Gain from interest -----		\$304,616 63
Expected mortality on net amount at risk -----	\$809,633 15	
Actual mortality on net amount at risk-----		541,364 87
Gain from mortality-----	268,268 28	
Expected disbursements to annuitants--	\$200 00	
Total gain during the year from surrendered and lapsed policies -----	9,484 59	
Decrease in surplus on dividend account-----		220,850 80
Increase in special funds, and special reserves dur- ing the year-----		23,224 55
Net account -----		2,125 34
Investment Exhibit.		
On other investments-----		9,909 90
Loss from assets not admitted-----		511 15
Balance unaccounted for-----		1,007 21
Surplus December 31, 1912-----	\$1,726,660 68	
Surplus December 31, 1913-----	1,962,058 57	
Increase in surplus-----		\$235,397 89
Total -----	\$582,369 50	582,369 50

THE TRAVELERS INSURANCE COMPANY.**(Life Department).****Hartford, Connecticut.**

Year ending December 31, 1913.

(Incorporated June 17, 1863. Commenced business in California in 1864.)

SYLVESTER C. DUNHAM, President.

JAMES L. HOWARD, Secretary.

A. F. BRIDGE, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year----- \$65,588,183 24

INCOME.

First year's premiums on original policies, less rein- surance -----	\$1,472,339 17	
Surrender values to pay first year's premiums-----	790 54	
Dividends applied to purchase paid-up additions and annuities -----	20,908 00	
Surrender values applied to purchase paid-up insur- ance and annuities-----	30,130 94	
Consideration for original annuities involving life con- tingencies -----	123,322 96	
Consideration for supplementary contracts involving life contingencies -----	12,500 00	
Total new premiums-----		\$1,659,991 61

Amount brought forward-----		\$1,659,991 61
Renewal premiums less reinsurance-----	\$7,691,672 78	
Dividends applied to pay renewal premiums-----	34,670 63	
Surrender values applied to pay renewal premiums---	1,405 07	
Renewal premiums for deferred annuities-----	1,139 76	
Total renewal premiums-----		7,728,888 24
Total premium income-----		\$9,388,879 85
Consideration for supplementary contracts not involving life contingencies -----		434,062 03
Interest on mortgage loans-----	\$1,381,008 21	
Interest on bonds and dividends on stocks-----	1,312,424 57	
Interest on premium notes, policy loans or liens-----	499,992 86	
Interest on deposits-----	4,656 79	
Discount on claims paid in advance-----	2,229 64	
Rents, including \$109,666.46 for company's occupancy of its own buildings-----	124,640 35	
Total interest and rents-----		3,324,952 42
Profit and loss: Miscellaneous from account previously charged off-----		56 69
Agents' balances previously charged off-----		122 50
Profit on sale or maturity of ledger assets-----		681 00
Increase in book value of ledger assets-----		22,880 59
Total income-----		\$13,171,635 08
Total-----		\$78,759,818 32

DISBURSEMENTS.

Death claims and additions-----	\$2,489,854 89	
Matured endowments and additions-----	1,114,771 80	
Total and permanent disability claims and additional accidental death benefits-----	2,586 94	
Total death claims and endowments-----		\$3,607,213 63
Annuities involving life contingencies-----		59,274 12
Surrender values paid in cash, or applied in liquidation of loans or notes-----		1,010,702 76
Surrender values applied to pay new and renewal premiums-----		2,195 61
Surrender values applied to purchase paid-up insurance and annuities-----		30,130 94
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----		773 47
Dividends applied to pay renewal premiums-----		34,670 63
Dividends applied to purchase paid-up additions and annuities-----		20,908 00
(Total paid policyholders, \$4,765,869.16.)		
Expense of investigation and settlement of policy claims, including legal expenses-----		9,280 82
Supplementary contracts not involving life contingencies-----		481,365 68
Interest or dividends to stockholders-----		1,780,000 00
Discount on premiums paid in advance-----		2,828 76
Commissions to agents-----		943,631 37
Commuted renewal commissions-----		10,316 16
Agency supervision and traveling expenses of supervisors-----		62,903 38
Branch office expenses-----		257,089 20
Medical examiners' fees and inspection of risks-----		119,008 63
Salaries and all other compensation of officers and home office employees-----		248,938 86
Rent-----		119,487 41
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----		101,083 21
Legal expense-----		3,637 37
Furniture, fixtures and safes-----		36,985 44
Repairs and expenses (other than taxes) on real estate-----		117,783 25
Taxes on real estate-----		30,745 03
State taxes on premiums-----		121,528 32
Insurance department licenses and fees-----		11,540 56

All other licenses, fees and taxes	102,080 49
Other disbursements	82,803 56
Agents' balances charged off	79 29
Loss on sale or maturity of ledger assets	137,930 54
Decrease in book value of ledger assets	180,907 54
Total disbursements	<u>\$9,727,824 03</u>
Balance	\$69,031,994 29

LEDGER ASSETS.

Home office real estate	\$2,025,000 00
Book value of real estate	215,050 00
Mortgage loans on real estate	27,651,330 85
Loans on company's policies assigned as collateral	10,052,748 10
Book value of bonds and stocks	28,778,028 83
Deposits in trust companies and banks on interest	309,836 51
Total ledger assets	<u>\$69,031,994 29</u>

Non-Ledger Assets.

Interest due and accrued on mortgages	\$579,855 27
Interest due and accrued on bonds	461,360 10
Total interest	1,041,215 37
Net uncollected and deferred premiums, new business, \$105,727.27 ; renewals, \$1,073,456.84	1,179,184 11
Due from reinsurance companies (premium account)	8,853 14
Gross assets	<u>\$71,261,246 91</u>

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default	\$44,375 00
Book value of ledger assets over market value (bonds and stocks, per Schedule D)	1,514,935 03
Total	<u>1,559,310 03</u>
Admitted assets	\$69,701,936 88

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company	\$61,701,575 00
Same for reversionary additions	145,511 00
Same for annuities	668,859 00
Total	<u>\$62,515,945 00</u>
Deduct net value of risks reinsured	1,210,163 00
Total	<u>\$61,305,782 00</u>
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies	56,907 00
Net reserve	\$61,362,689 00
Present value of supplementary contracts not involving life contin- gencies	4,080,291 00
Surrender values claimable on policies cancelled	33,332 00
Death losses in process of adjustment	\$18,928 44
Death losses reported for which no proofs have been received	193,092 95
Matured endowments due and unpaid	5,416 10
Death losses and other policy claims resisted	8,000 00
Total policy claims	<u>225,437 49</u>
Due and unpaid on supplementary contracts not involving life con- tingencies	750 00
Premiums paid in advance, including surrender values so applied	63,370 60

Amount brought forward-----	\$65,765,870 09
Unearned interest and rent paid in advance-----	250,430 69
Commissions to agents due or accrued-----	5,559 78
Salaries, rents, office expenses, bills and accounts due or accrued---	46,801 00
Medical examiners' and legal fees due or accrued-----	10,988 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	280,187 00
Dividends or other profits due policyholders-----	5,530 39
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914-----	58,433 80
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	166 00
Amounts set apart, apportioned, provisionally ascertained, calculated, declared or held awaiting apportionment upon deferred dividend policies-----	180,124 00
Additional for pro rata paid-up insurance values-----	5,000 00
Additional for deferred reversionary and miscellaneous annuity con- tracts-----	15,000 00
Special contingency reserve-----	100,000 00
Premiums paid in advance on risks which have not been accepted by the company-----	1,925 99
Total-----	\$66,726,016 74
Unassigned funds (surplus)-----	2,975,920 14
Total liabilities-----	\$69,701,936 88

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS.	Number.	Amount.
Policies in force December 31, 1912-----	110,580	\$280,150,392 00
Policies issued, revived, changed and increased during the year-----	19,859	56,958,755 00
Total-----	130,439	\$337,109,147 00
Deduct policies which have ceased to be in force during the year:		
	Number.	Amount.
By death-----	985	\$2,696,689 00
By maturity-----	432	1,155,389 00
By expiry-----	434	1,110,753 00
By surrender-----	1,838	5,470,902 00
By lapse-----	3,882	10,670,030 00
Total-----	7,571	21,103,763 00
Total policies in force at end of year 1913-----	122,868	\$316,005,384 00
Reinsured-----	964	\$11,567,743 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	4,794	\$11,465,597 00
Policies issued during the year-----	1,351	2,891,419 00
Total-----	6,145	\$14,357,016 00
Deduct policies ceased to be in force-----	412	926,407 00
Policies in force December 31, 1913-----	5,733	\$13,430,609 00
Losses and claims unpaid December 31, 1912-----	4	\$6,000 00
Losses and claims incurred during the year-----	33	82,793 12
Total-----	37	\$88,793 12
Losses and claims settled during the year-----	34	83,315 26
Total-----	3	\$5,477 86
Saved by adjustment-----		277 86
Losses and claims unpaid December 31, 1913-----	3	\$5,200 00
Premiums received-----		\$431,821 62

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 10.26 per cent of the gross premiums) -----	\$969,594 44	
Insurance expenses incurred during the year -----	2,163,362 16	
Loss from loading -----		\$1,193,767 72
Interest earned during the year -----	\$3,360,953 49	
Investment expenses incurred during the year -----	275,973 52	
Net income from investments -----	\$3,084,979 97	
Interest required to maintain reserve --	2,205,011 00	
Gain from interest -----	\$879,968 97	
Expected mortality on net amount at risk -----	\$2,837,045 00	
Actual mortality on net amount at risk	1,514,991 70	
Gain from mortality -----	1,322,053 30	
Expected disbursements to annuitants	\$31,530 00	
Net actual annuity claims incurred --	49,877 12	
Loss from annuities -----		18,347 12
Total gain during the year from surrendered and lapsed policies -----	324,626 84	
Dividends paid -----		1,780,000 00
Decrease in surplus on dividend account -----		84,084 42
Increase in special funds and special reserves during the year -----		6,373 00
Net to profit account -----	99 90	

Investment Exhibit.

Total gains from real estate -----	500 00	
Total losses from real estate -----		104,086 69
Total gains from stocks and bonds -----	5,941 00	
Total losses from stocks and bonds -----		1,347,389 33
Loss from assets not admitted -----		7,500 00
Net loss on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies -----		59,493 94
Gain from all other sources:		
Commuting supplementary contracts -----	6,191 94	
Discounting endowments -----	27,213 60	
Loss unaccounted for -----		1,067 09
Total gains and losses in surplus during the year --	\$2,566,595 55	\$4,602,109 31
Surplus December 31, 1912* -----	\$5,011,433 90	
Surplus December 31, 1913* -----	2,975,920 14	
Decrease in surplus -----	2,035,513 76	
Total -----	\$4,602,109 31	\$4,602,109 31

*Stocks and bonds at market values.

THE TRAVELERS INSURANCE COMPANY.**(Accident and Health Department).****Hartford, Connecticut.**

Year ending December 31, 1913.

(Incorporated June 17, 1863. Commenced business in California April 1, 1864.)

S. C. DUNHAM, President.

J. L. HOWARD, Secretary.

A. F. BRIDGE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$5,000,000 00
Amount of ledger assets December 31 of previous year	17,414,350 38
Increase of paid-up capital during the year	2,500,000 00
Extended at	\$19,914,350 38

INCOME.

Accident—Gross premiums written and renewed during the year, \$5,150,556.88; deduct reinsurance, \$151,829.79; return premiums on policies cancelled, \$103,937.75; premiums on policies not taken, \$634,873.71: Total deductions, \$890,641.25	\$4,259,915 63
Health—Gross premiums written and renewed during the year, \$774,000.63; deduct reinsurance, \$13,208.70; return premiums on policies cancelled, \$20,000.51; premiums on policies not taken, \$127,067.63: Total deductions, \$160,276.84	613,723 79
Liability—Gross premiums written and renewed during the year, \$6,294,869.74; deduct reinsurance, \$124,323.28; return premiums on policies cancelled, \$361,382.34; premiums on policies not taken, \$627,805.02: Total deductions, \$1,113,510.64	5,181,359 10
Workmen's compensation—Gross premiums written and renewed during the year, \$3,339,862.69; return premiums on policies cancelled, \$148,295.59; premiums on policies not taken, \$185,982.95: Total deductions, \$334,278.54	3,005,584 15
Workmen's collective—Gross premiums written and renewed during the year, \$83,205.48; deduct return premiums on policies cancelled, \$229.57; premiums on policies not taken, \$2,210.35: Total deductions, \$2,439.92	80,765 56
Total net premiums	\$13,141,348 23
Inspections	2,653 51
Interest on collateral loans	\$13,466 43
Interest on deposits in trust companies and banks	39,947 39
Interest on bonds and dividends on stock	650,136 80
From other sources	3,219 73
Total interest	706,770 35
Refund of overpayment federal corporation tax	7,984 43
Deposit—Income tax account	50 00
Profit and loss	658 86
Agents' balances previously charged off	329 85
Profit on sale or maturity of ledger assets	414 78
Increase in book value of ledger assets	16,645 01
Total income	\$13,876,855 02
Sum	\$33,791,205 40

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$1,848,538.64; deduct re-insurance, \$17,666.61	\$1,830,872 03
Health—Gross amount paid for losses, \$256,876.91; deduct reinsurance, \$7,402.83	249,474 08
Liability—Gross amount paid for losses, \$3,704,431.64; deduct reinsurance, \$2,000.00	3,702,431 64
Workmen's compensation—Gross amount paid for losses	737,461 80
Workmen's collective—Gross amount paid for losses	70,642 25
Total net amount paid policyholders for losses	\$6,590,881 80
Matured endowments and surrender values under 10 premium accident	18,804 90
Investigation and adjustment of claims	1,051,599 03
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	3,058,358 24
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	519,318 51
Traveling expenses—home office	28,273 01
Salaries, traveling and all other expenses of agents not paid by commission	689,849 14
Salaries, traveling and all other expenses of payroll auditors	148,445 23
Medical examiners' fees and salaries	13,721 17
Inspections (other than medical and claim)	331,548 17
Rents, including \$56,832.28 (balance of life department statement) for company's occupancy of its own buildings	168,476 08
State taxes on premiums	191,284 92
Insurance department licenses and fees	17,911 47
All other licenses, fees and taxes	147,937 92
Legal expenses	10,763 52
Advertising	68,732 38
Printing and stationery	88,107 98
Postage, telegraph, telephone and express	88,774 26
Furniture and fixtures	119,866 72
Stockholders for interest or dividends	1,520,000 00
Heat and light and miscellaneous expenses of offices	32,353 47
Newspapers, periodicals and books	5,197 27
Exchange	1,450 19
Bureau of publicity	13,224 63
Workmen's compensation service bureau	9,802 67
Other dues and fees for membership in various insurance associations	3,062 19
Insurance on company's employees and property	12,477 40
Miscellaneous expense	7,564 55
Agents' balances charged off	1,326 49
Loss on sale or maturity of ledger assets	901 00
Decrease in book value of ledger assets	12,794 63
Total disbursements	\$14,972,808 94
Balance	\$18,818,396 46

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals	\$344,623	40
Book value of bonds and stocks	14,331,412	05
Cash at branch offices	72,824	63
Deposits in trust companies and banks not on interest	233,594	89
Deposits in trust companies and banks on interest	1,664,761	23
Gross premiums in course of collection on policies or renewals:		
	Issued on or after October 1, 1913.	Prior to October 1, 1913.
Accident	\$401,924 89	\$32,363 31
Health	68,756 58	4,156 63
Liability	840,584 06	188,509 29
Workmen's compensation	426,326 38	96,679 32
Workmen's collective	4,160 25	2,489 03
Totals	\$1,741,752 16	\$324,197 58
		2,065,949 74

Amount brought forward-----	\$18,713,165 94
Bills receivable -----	46,629 19
Agents' ledger balances -----	58,601 33
Ledger assets as per balance -----	\$18,818,396 46

Non-Ledger Assets.

Interest due and accrued on:	
Bonds -----	\$130,920 43
Collateral loans -----	3,356 01
Total -----	134,276 44
Gross assets -----	\$18,952,672 90

Deduct Assets Not Admitted.

Bills receivable -----	\$46,629 19
Agents' ledger balances -----	58,601 33
Premiums in course of collection written prior to Octo- ber 1, 1913 -----	324,197 58
Bonds and stocks (per schedule D) -----	457,794 55
Total -----	887,222 65
Total admitted assets -----	\$18,065,450 25

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$16,089.19; reported or in process of adjust- ment, \$357,391.90; incurred but not reported, \$26,043.19; re- sisted, \$177,638.57: Total, \$577,162.85; deduct reinsurance, \$30,000.00 -----	\$547,162 85
Health—Adjusted, \$3,983.77; reported or in process of adjust- ment, \$48,404.91; incurred but not reported, \$5,709.77-----	58,098 45
Workmen's collective—Adjusted, \$1,473.00; reported or in pro- cess of adjustment, \$6,343.43; incurred but not reported, \$282.76 -----	8,099 19
Total net unpaid claims, except liability and workmen's com- pensation -----	\$613,360 49
Special reserve for unpaid liability and workmen's compensation losses -----	2,634,986 00
Total unpaid claims -----	\$3,248,346 49
Estimated expenses of investigation and adjustment of of unpaid claims -----	\$30,668 02
Unearned premiums at 50 per cent on risks running one year or less -----	4,786,177 05
Unearned premiums, pro rata on risks running more than one year -----	508,231 39
Total unearned premiums -----	5,294,408 44
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$120.- 577.47; health, \$20,626.97; liability, \$168,116.81; workmen's compensation, \$74,607.12; workmen's collective, \$728.05-----	\$384,656 42
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	150,399 04
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	261,801 66
Advance premiums (100 per cent) -----	4,105 55
Reserve, accident, contingent fund-----	282,702 45
Reserve, accident, accumulations -----	224,189 55
Reserve, liability, excess limits -----	59,456 08
Reserve, workmen's compensation, contingent fund-----	378,407 91
Total amount of all liabilities, except capital -----	\$10,319,141 61
Capital actually paid up in cash -----	\$5,000,000 00
Surplus over all liabilities -----	2,746,308 64
Surplus as regards policyholders -----	7,746,308 64
Total liabilities -----	\$18,065,450 25

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$3,650,374 68	\$529,049 51	\$5,831,540 59
Written or renewed during the year---	5,150,556 88	774,000 63	6,294,869 74
Totals -----	\$8,800,931 56	\$1,303,050 14	\$12,126,410 33
Deduct expirations and cancellations--	4,983,351 14	742,454 01	7,965,133 78
In force at the end of the year---	\$3,817,580 42	\$560,596 13	\$4,161,276 55
Deduct amount reinsured -----	68,077 26	7,443 10	73,471 16
Net in force December 31, 1913---	\$3,749,503 16	\$553,153 03	\$4,087,805 39
		Workmen's Compensation.	Workmen's Collective.
In force December 31, 1912-----			\$14,077 52
Written or renewed during the year---		\$3,339,862 69	83,205 48
Totals -----		\$3,339,862 69	\$97,283 00
Deduct expirations and cancellations--		1,825,151 38	90,440 05
Net in force December 31, 1913 -----		\$1,514,711 31	\$6,842 95

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$288,866 27	\$97,674 92
Health -----	24,996 80	7,528 46
Liability -----	1,843 60	236 30
Workmen's compensation -----	356 88	-----
Totals -----	\$316,063 55	\$105,439 68

THE UNION CENTRAL LIFE INSURANCE COMPANY.

Cincinnati, Ohio.

Year ending December 31, 1913.

(Incorporated in 1867. Commenced business in California in 1884.)

JESSE R. CLARK, President.

GEORGE L. WILLIAMS, Secretary.

R. L. STEPHENSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$500,000 00
Amount of ledger assets December 31, of previous year-----	\$89,543,331 68

INCOME.

First year's premiums on original policies, less reinsurance -----	\$1,666,167 23
Surrender values to pay first year's premiums-----	1,906 86
Dividends applied to purchase paid-up additions and annuities -----	385,906 83
Surrender values applied to purchase paid-up insurance and annuities-----	31,747 60
Consideration for original annuities involving life contingencies -----	21,462 16
Total new premiums-----	\$2,107,190 68
Renewal premiums less reinsurance-----	\$8,982,134 73
Dividends applied to pay renewal premiums-----	1,574,965 61
Surrender values applied to pay renewal premiums--	110,225 80
Total renewal premiums-----	10,667,326 14
Total premium income-----	\$12,774,516 82

Amount brought forward-----	\$12,774,516 82
Consideration for supplementary contracts NOT involving life contingencies-----	71,440 81
Dividends left with company to accumulate at interest-----	992 76
Interest on mortgage loans-----	\$4,525,436 80
Interest on bonds and dividends on stocks-----	500 00
Interest on premium notes, policy loans or liens-----	947,804 75
Interest on deposits-----	20,357 29
Interest on other debts due the company-----	2,136 86
Discount on claims paid in advance-----	1,476 62
Rents, including \$44,768.36 for company's occupancy of its own buildings-----	102,064 74
Total interest and rents-----	5,599,777 06
Gross profit from compromise and adjustment of mortgage loans-----	50,816 41
Proceeds of policies left with company to accumulate at interest-----	17,268 76
Profit on sale or maturity of ledger assets-----	14,725 16
Total income-----	\$18,529,537 78
Total-----	\$108,072,869 46

DISBURSEMENTS.

Death claims and additions-----	\$2,516,127 60
Matured endowments and additions-----	2,368,939 92
Total death claims and endowments-----	\$4,885,067 52
Annuities involving life contingencies-----	23,333 25
Premium notes and liens voided by lapse, less \$19,933.89 restorations-----	91,719 09
Surrender values paid in cash, or applied in liquidation of loans or notes-----	1,848,240 73
Surrender values applied to pay new and renewal premiums-----	112,132 06
Surrender values applied to purchase paid-up insurance and annuities-----	31,747 60
Dividends paid policyholders in cash, or applied in liquidation of loans or notes-----	214,215 34
Dividends applied to pay renewal premiums-----	1,574,965 61
Dividends applied to purchase paid-up additions and annuities-----	385,906 83
Left with the company to accumulate at interest-----	992 76
(Total paid policyholders, \$9,168,321.39.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	2,922 26
Supplementary contracts not involving life contingencies-----	84,357 92
Dividends with interest, held on deposit surrendered during the year-----	649 15
Interest or dividends to stockholders-----	50,000 00
Commissions to agents-----	1,360,489 39
Commuted renewal commissions-----	40,170 00
Agency supervision and traveling expenses of supervisors-----	57,409 44
Branch office expenses-----	55,637 30
Medical examiners' fees and inspection of risks-----	89,428 47
Salaries and all other compensation of officers and home office employees-----	438,023 09
Rent-----	78,633 30
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange-----	111,686 53
Legal expense-----	24,771 62
Furniture, fixtures and safes-----	17,576 45
Repairs, and expenses (other than taxes) on real estate-----	7,213 85
Taxes on real estate-----	27,481 09
State taxes on premiums-----	169,525 50
Insurance department licenses and fees-----	48,286 28
All other licenses, fees and taxes-----	16,566 09
Other disbursements-----	402,722 80
Agents' balances charged off-----	198,592 70
Loss on sale or maturity of ledger assets-----	2,889 11
Total disbursements-----	\$12,453,353 73
Balance-----	\$95,619,515 73

LEDGER ASSETS.

Book value of real estate-----	\$3,497,840 63
Mortgage loans on real estate-----	73,743,611 75
Loans on company's policies assigned as collateral-----	15,451,672 91
Premium notes on policies in force-----	2,080,635 20
Book value of bonds and stocks-----	25,000 00
Cash in office-----	16,502 44
Deposits in trust companies and banks not on interest-----	9,106 75
Deposits in trust companies and banks on interest-----	795,146 05
Total ledger assets-----	\$95,619,515 73

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$2,740,868 95
Interest due and accrued on bonds-----	125 00
Interest due and accrued on premium notes, loans or liens-----	600,221 50
Rents due and accrued on company's property-----	1,025 25
	3,342,240 70
Due from other companies for losses or claims on policies reinsured--	7,500 00
Net uncollected and deferred premiums, new business, \$16,001.63; renewals, \$539,030.12-----	555,031 75
Gross assets-----	\$99,524,288 18

Deduct Assets Not Admitted.

Premium notes or loans on policies and net premiums in excess of value of their policies-----	\$1,155 19
Book value of real estate over market value, \$421,943.62; bonds over market value, \$500.00-----	422,443 62
Total-----	423,598 81
Admitted assets-----	\$99,100,689 37

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3½ per cent; and American, 3 per cent; computed by the company-----	\$77,417,954 00
Same for reversionary additions-----	2,222,323 00
Same for annuities (Actuaries, 4 per cent; McClintock, 3½ per cent)-----	232,221 00
Total-----	\$79,872,498 00
Deduct net value of risks reinsured-----	516,994 00
Total-----	\$79,355 504 00
Net reserve-----	\$79,355,504 00
Present value of supplementary contracts not involving life con- tingencies-----	941,190 00
Death losses in process of adjustment-----	\$24,269 54
Death losses reported for which no proofs have been received-----	101,378 60
Reserve for net death losses incurred but unreported--	75,000 00
Matured endowments due and unpaid-----	9,191 00
Death losses and other policy claims resisted-----	5,000 00
Total policy claims-----	214,839 14
Dividends left with the company to accumulate at interest-----	1,308 77
Premiums paid in advance, including surrender values so applied--	99,702 80
Unearned interest and rent paid in advance-----	68,458 58
Commissions due agents on premium notes, when paid-----	285,803 07
Cost of collection on uncollected and deferred premiums in excess of loading-----	4,936 38
Salaries, rents, office expenses, bills and accounts due or accrued--	5,840 17

Amount brought forward-----	\$80,977,582 91
Medical examiners' and legal fees due or accrued-----	8,942 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	214,846 59
Dividends or other profits due policyholders-----	158,503 91
Dividends declared on or apportioned to annual dividend policies pay- able to policyholders during 1914-----	2,347,845 79
Dividends declared on or apportioned to deferred dividend policies payable to policyholders during 1914-----	1,008,847 00
Amounts set apart, apportioned, provisionally ascertained, cal- culated, declared or held awaiting apportionment upon deferred dividend policies-----	9,511,410 00
Reserve or surplus funds not otherwise included in liabilities-----	16,811 90
Other liabilities-----	1,549,012 59
Total -----	\$95,883,802 69
Paid-up capital-----	500,000 00
Unassigned funds (surplus), derived from participating policies-----	2,716,886 68
Total liabilities-----	\$99,100,689 37

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912-----	\$2,198,762 27
Received during the year on new policies-----	1,154,944 83
Received during the year on old policies-----	4,315,834 92
Restored by revival of policies-----	19,933 89
	\$7,689,475 91
Deductions during the year as follows:	
Used in payment of losses and claims-----	\$16,517 77
Used in purchase of surrendered policies-----	27,636 46
Voided by lapse-----	111,652 98
Used in payment of dividends to policyholders-----	108 64
Redeemed by maker in cash-----	5,452,924 86
Total reduction of premium note account-----	5,608,840 71
Balance note assets at end of the year-----	\$2,080,635 20

EXHIBIT OF POLICIES.

Ordinary.

PAID-FOR BUSINESS WRITTEN.

	Number.	Amount.
Policies in force December 31, 1912-----	172,372	\$347,939,204 00
Policies issued, revived, changed, and increased during the year -----	21,158	51,118,572 00
Total -----	193,530	\$399,057,776 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death-----	1,274	\$2,578,214 00
By maturity-----	1,408	2,192,839 00
By expiry -----	1,294	2,498,625 00
By surrender-----	2,995	7,136,431 00
By lapse-----	3,931	8,393,700 00
By decrease-----		905,222 00
Total -----	10,902	23,705,031 00
Total policies in force at end of year 1913-----	182,628	\$375,352,745 00
Reinsured -----	450	\$6,304,544 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	2,740	\$7,332,149 00
Policies issued during the year	400	1,233,806 00
Total	3,140	\$8,565,955 00
Deduct policies ceased to be in force	165	489,552 00
Policies in force December 31, 1913	2,975	\$8,076,403 00
Losses and claims unpaid December 31, 1912	1	5,000 00
Losses and claims incurred during the year	24	78,425 65
Total	25	\$83,425 65
Losses and claims settled during the year	21	54,367 65
Losses and claims unpaid December 31, 1913	4	\$29,058 00
Premiums received		\$351,845 35

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 20.50 per cent of the gross premiums)		\$2,621,100 09
Insurance expenses incurred during the year		2,551,378 00
Gain from loading	\$69,722 09	
Interest earned during the year		\$5,814,846 52
Investment expenses incurred during the year		407,687 19
Net income from investments		5,407,159 33
Interest required to maintain reserve		2,905,979 04
Gain from interest	2,501,180 29	
Expected mortality on net amount at risk		\$3,492,276 00
Actual mortality on net amount at risk		1,770,310 00
Gain from mortality	1,721,966 00	
Expected disbursements to annuitants		\$11,856 00
Net actual annuity claims incurred		20,491 25
Loss from annuities		\$8,635 25
Total gain during the year from surrendered and lapsed policies	116,213 05	
Dividends paid stockholders		50,000 00
Decrease in surplus on dividend account		3,324,600 05
Increase in special funds, and special reserves during the year		271,567 12
Net to loss account		198,592 70

Investment Exhibit.

Total gains from real estate	14,725 16	
Total losses from real estate		247,478 02
Total losses from stocks and bonds		828 13
Loss from assets not admitted		1,155 19
Net gain from compromise and adjustment of mort- gage loans	47,333 61	
Total gains and losses in surplus during the year	\$4,471,140 20	\$4,102,856 46
Surplus December 31, 1912	\$2,348,602 94	
Surplus December 31, 1913	2,716,886 68	
Increase in surplus		368,283 74
Total	\$4,471,140 20	\$4,471,140 20

UNION MUTUAL LIFE INSURANCE COMPANY.

Portland, Maine.

Year ending December 31, 1913.

(Incorporated July 17, 1848. Commenced business October 1, 1849.)

FRED E. RICHARDS, President.

J. FRANK LANG, Secretary.

GEORGE E. HUNT, Attorney in California at San Francisco.

Amount of ledger assets December 31, of previous year----- \$18,261,583 23

INCOME.

First year's premiums on original policies, less reinsurance -----	\$217,725 72	
Dividends applied to purchase paid-up additions and annuities -----	61,447 35	
Surrender values applied to purchase paid-up insurance and annuities -----	37,818 32	
Consideration for original annuities involving life contingencies -----	2,000 00	
Total new premiums -----		\$318,991 39
Renewal premiums less reinsurance -----	\$1,950,194 67	
Dividends applied to pay renewal premiums -----	94,723 15	
Surrender values applied to pay renewal premiums --	5,941 29	
Total renewal premiums -----		2,050,859 11
Total premium income -----		\$2,369,850 50
Consideration for supplementary contracts not involving life contingencies -----		51,132 18
Dividends left with company to accumulate at interest -----		3,540 57
Interest on mortgage loans -----	\$73,378 94	
Interest on collateral loans -----	39,292 15	
Interest on bonds and dividends on stocks -----	542,854 52	
Interest on premium notes, policy loans or liens -----	112,731 36	
Interest on deposits -----	11,331 53	
Interest on other debts due the company -----	6,966 67	
Discount on claims paid in advance -----	188 06	
Rents, including \$10,300.00 for company's occupancy of its own buildings -----	46,177 83	
Total interest and rents -----		832,921 06
Profit and loss, miscellaneous -----		1,864 71
Profit on sale or maturity of ledger assets -----		48,201 91
Total income -----		\$3,307,510 93
Total -----		\$21,569,094 16

DISBURSEMENTS.

Death claims and additions -----	\$786,141 34	
Matured endowments and additions -----	273,895 14	
Total death claims and endowments -----		\$1,060,036 48
Annuities involving life contingencies -----		2,648 01
Premium notes and liens voided by lapse, less \$26,009.05 restorations -----		174,352 17
Surrender values paid in cash, or applied in liquidation of loans or notes -----		478,069 02
Surrender values applied to pay new and renewal premiums -----		5,941 29
Surrender values applied to purchase paid-up insurance and annuities -----		37,818 32
Dividends paid policyholders in cash, or applied in liquidation of loans or notes -----		187,167 58

Dividends applied to pay renewal premiums	94,723 15
Dividends applied to purchase paid-up additions and annuities	61,147 08
Left with the company to accumulate at interest	3,540 57
(Total paid policyholders, \$2,105,443.67)	
Expense of investigation and settlement of policy claims, including legal expenses	1,674 05
Supplementary contracts not involving life contingencies	9,242 02
Dividends with interest, held on deposit surrendered during the year	690 06
Commissions to agents	220,364 99
Compensation of managers and agents not paid by commissions on new business	397 76
Agency supervision and traveling expenses of supervisors	18,225 17
Branch office expenses	53,082 32
Medical examiners' fees and inspection of risks	15,180 50
Salaries and all other compensation of officers and home office employees	102,715 27
Rent	26,776 94
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	17,940 60
Legal expense	6,293 88
Furniture, fixtures and safes	2,525 43
Repairs, and expenses (other than taxes) on real estate	20,763 03
Taxes on real estate	12,336 10
State taxes on premiums	42,904 84
Insurance department licenses and fees	3,733 72
All other licenses, fees and taxes	5,804 12
Other disbursements	4,946 78
Agents' balances charged off	665 00
Loss on sale or maturity of ledger assets	33,231 22
Decrease in book value of ledger assets	22,752 85
Total disbursements	\$2,727,690 41
Balance	\$18,841,403 75

LEDGER ASSETS.

Book value of real estate	\$958,653 68
Mortgage loans on real estate	1,499,323 80
Loans secured by collaterals	834,577 00
Loans on company's policies assigned as collateral	2,384,160 71
Premium notes on policies in force	98,861 64
Book value of bonds and stocks	12,395,801 42
Cash in office	376 42
Deposits in trust companies and banks not on interest	73,413 05
Deposits in trust companies and banks on interest	595,868 50
Bills receivable	102 00
Agents' balances	265 53
Total ledger assets	\$18,841,403 75

Non-Ledger Assets.

Interest due and accrued on mortgages	\$24,579 43
Interest due and accrued on bonds	168,445 27
Interest due and accrued on collateral loans	3,375 34
Interest due and accrued on premium notes, loans or liens	49,775 40
Rents due and accrued on company's property	4,179 22
Total	250,354 66
Net uncollected and deferred premiums, new business, \$47,980.04; renewals, \$248,930.88	296,910 92
Gross assets	\$19,388,669 33

Amount brought forward.....	\$19,388,669 33
Deduct Assets Not Admitted.	
Agents' debit balances	\$329 85
Bills receivable	102 00
Premium notes or loans on policies and net premiums in excess of value of their policies.....	634 00
Overdue and accrued interest on bonds in default....	23,011 67
Book value of ledger assets over market value.....	1,182,314 15
Total	1,206,391 67
Admitted assets	\$18,182,277 66

LIABILITIES.

Net present value of outstanding policies: Actuaries, 4 per cent; American, 3 per cent; computed by the company	\$16,753,914 00
Same for reversionary additions.....	363,998 00
Same for annuities	20,551 00
Total	\$17,138,463 00
Deduct net value of risks reinsured.....	10,731 00
Net reserve	\$17,127,732 00
Present value of supplementary contracts not involving life con- tingencies	100,369 00
Death losses in process of adjustment.....	\$26,156 79
Death losses reported for which no proofs have been received	55,928 52
Matured endowments due and unpaid.....	9,102 85
Death losses and other policy claims resisted.....	14,535 00
Total policy claims	105,723 16
Dividends left with the company to accumulate at interest.....	8,065 73
Premiums paid in advance, including surrender values so applied....	1,028 08
Unearned interest and rent paid in advance.....	13,213 55
Commissions due agents on premium notes, when paid.....	3,700 00
Commissions to agents due or accrued.....	1,500 00
Cost of collection on uncollected and deferred premiums in excess of loading	13,850 00
Salaries, rents, office expenses, bills, and accounts due or accrued..	5,000 00
Medical examiners' and legal fees due or accrued.....	5,300 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	47,000 00
Dividends or other profits due policyholders.....	24,233 43
Total	\$17,456,714 95
Unassigned funds (surplus)	725,562 71
Total liabilities	\$18,182,277 66

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912.....	\$102,210 10
Received during the year on old policies.....	192,233 59
Restored by revival of policies.....	2,404 44
	\$296,848 13
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$3,159 73
Used in purchase of surrendered policies.....	713 64
Voided by lapse	14,177 44
Used in payment of dividends to policyholders.....	1,480 00
Redeemed by maker in cash.....	178,455 68
Total reduction of premium note account.....	197,986 49
Balance note assets at end of the year.....	\$98,861 64

EXHIBIT OF POLICIES.

Ordinary.

BUSINESS PAID FOR.	Number.	Amount.
At end of previous year-----	43,626	\$63,491,853 00
Issued during the year-----	3,564	6,931,378 00
Revived during the year-----	77	126,706 00
Increased during the year-----	62	50,375 00
Totals -----	47,329	\$70,600,312 00
Deduct ceased:		
	Number.	Amount.
By death -----	426	\$746,007 00
By maturity and discount -----	213	292,625 00
By expiry -----	713	1,058,943 00
By surrender -----	811	1,251,507 00
By lapse -----	1,262	2,008,483 00
By decrease -----	58	183,791 00
Total terminated -----	3,483	\$5,541,356 00
Outstanding at end of the year-----	43,846	\$65,058,956 00
Policies reinsured -----	5	\$110,000 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912-----	2,965	\$4,313,541 42
Policies issued during the year-----	277	605,924 73
Total -----	3,242	\$4,919,466 15
Deduct policies ceased to be in force-----	204	321,651 56
Policies in force December 31, 1913-----	3,038	\$4,597,814 59
Losses and claims unpaid December 31, 1912-----	8	\$12,500 00
Losses and claims incurred during the year-----	37	44,045 00
Total -----	45	56,545 00
Losses and claims settled during the year-----	38	49,004 03
Losses and claims unpaid December 31, 1913-----	7	7,540 97
Premiums received -----		\$161,516 15

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 20.95 per cent of the gross premiums) -----		
Insurance expenses incurred during the year -----		
Loss from loading -----		\$5,496 77
Interest earned during the year-----	\$845,191 39	
Investment expenses incurred during the year -----	55,813 35	
Net income from investments-----	\$789,378 04	
Interest required to maintain reserve--	604,288 00	
Gain from interest -----	\$185,090 04	
Expected mortality on net amount at risk -----	\$642,168 00	
Actual mortality on net amount at risk	430,531 25	
Gain from mortality -----	211,636 75	
Expected disbursements to annuitants--	\$1,165 58	
Net actual annuity claims incurred---	2,571 01	
Loss from annuities -----		1,405 43

Amount brought forward-----		\$6,902 20
Total gain during the year from surrendered and lapsed policies -----	37,386 87	
Decrease in surplus on dividend account-----		357,938 96
Net gain account -----	846 52	

Investment Exhibit.

Total gains from stocks and bonds-----	48,201 91	
Total losses from stocks and bonds-----		665,439 77
Loss from assets not admitted-----		9,735 47
Balance unaccounted for -----	433 30	
Total gains and losses in surplus during the year---	\$483,595 39	\$1,040,016 40
Surplus December 31, 1912-----	\$1,860,408 61	
Surplus December 31, 1913-----	1,303,987 60	
Decrease in surplus -----	556,421 01	
Total -----	\$1,040,016 40	\$1,040,016 40

THE WEST COAST LIFE INSURANCE COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated March 12, 1906. Commenced business in California April 2, 1906.)

THOS. L. MILLER, President. GEO. H. BEAUDRY, Actuary and Assistant Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$350,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,062,067 50

INCOME.

First year's premiums on original policies, less rein- surance -----	\$151,542 55	
Surrender values to pay first year's premiums-----	12 60	
Dividends applied to purchase paid-up additions and annuities -----	1,537 00	
Total new premiums-----		\$153,092 15
Renewal premiums, less reinsurance-----	\$631,231 33	
Dividends applied to pay renewal premiums-----	8,027 18	
Surrender values applied to pay renewal premiums---	485 80	
Total renewal premiums-----		639,744 31
Total premium income-----		\$792,836 46
Ledger assets other than premiums from other companies for assum- ing their risks-----		15,001 17
Interest on mortgage loans-----	\$21,495 82	
Interest on collateral loans-----	6,402 20	
Interest on bonds and dividends on stocks-----	22,329 83	
Interest on premium notes, policy loans or liens-----	7,571 55	
Sundry interest -----	126 84	
Rents -----	1,240 00	
Total interest and rents-----		\$59,166 24
Stockholders, \$47,466.34; investment expenses, refund \$58.00; surety, \$424.29; expense, real estate refund, \$8.67-----		47,957 30
Agents' balances previously charged off-----		605 84
Profit on sale or maturity of ledger assets-----		27 89
Increase in book value of ledger assets-----		651 02
Total income -----		\$916,245 92
Total-----		\$1,978,313 42

DISBURSEMENTS.

Death claims and additions-----	\$133,725 34
Accident and disease claims-----	4,621 35
Total and permanent disability claims and additional accidental death benefits-----	2,678 50
Total death claims and endowments-----	\$141,025 19
Premium notes and liens voided by lapse, less restorations-----	2,977 45
Surrender values paid in cash, or applied in liquidation of loans or notes-----	17,869 42
Surrender values applied to pay new and renewal premiums-----	498 40
Dividends applied to pay renewal premiums-----	8,027 18
Dividends applied to shorten the endowment or premium-paying period, special correspondents-----	11,301 66
Dividends applied to purchase paid-up additions and annuities-----	1,537 00
(Total paid policyholders, \$183,236.30.)	
Expense of investigation and settlement of policy claims, including legal expenses-----	1,153 75
Commissions to agents-----	194,653 04
Compensation of managers and agents not paid by commissions on new business-----	173,174 42
Agency supervision and traveling expenses of supervisors-----	1,106 35
Branch office expenses-----	14,766 47
Medical examiners' fees and inspection of risks-----	18,773 64
Salaries and all other compensation of officers and home office em- ployees-----	49,534 86
Rent-----	6,147 00
Advertising, printing, stationery, postage, telegraph, telephone, ex- press and exchange-----	14,152 69
Legal expense-----	241 70
Furniture, fixtures and safes-----	1,648 56
Taxes on real estate-----	142 14
State taxes on premiums-----	10,233 80
Insurance department licenses and fees-----	587 50
All other licenses, fees and taxes-----	617 98
Other disbursements-----	8,248 21
Decrease in book value of ledger assets-----	42 24
Total disbursements-----	\$678,460 65
Balance-----	\$1,299,852 77

LEDGER ASSETS.

Book value of real estate-----	\$10,587 53
Mortgage loans on real estate-----	352,825 00
Loans secured by collaterals-----	105,750 00
Loans on company's policies assigned as collateral-----	169,448 31
Premium notes on policies in force and industrial policy liens-----	14,100 11
Book value of bonds and stocks-----	444,167 79
Cash in office-----	16,485 80
Deposits in trust companies and banks not on interest-----	54,187 86
Deposits in trust companies and banks on interest-----	60,000 00
Cash in branch offices and in transit (net)-----	72,300 37
Total ledger assets-----	\$1,299,852 77

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$1,493 91
Interest due and accrued on bonds-----	2,877 00
Interest due and accrued on collateral loans-----	125 00
Interest due and accrued on premium notes, loans or liens-----	271 43
Market value of real estate over book value-----	\$4,767 34
Net uncollected and deferred premiums, new business, \$20,519.30; renewals, \$66,344.02-----	9,412 47
Gross assets-----	86,863 32
46—12297-----	\$1,400,895 90

Gross assets -----	\$1,400,895 90
Deduct Assets Not Admitted.	
Premium notes or loans on policies and net premiums in excess of value of their policies -----	12,106 94
Admitted assets -----	\$1,388,788 96

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by California Insurance Department, on all insurance in force -----	\$993,374 00
Same for reversionary additions -----	4,652 00
Total -----	\$998,026 00
Deduct net value of risks reinsured -----	12,388 00
Total -----	\$985,638 00
Extra reserve for total and permanent disability benefits and for additional accidental death benefits included in life policies, and accident and health indemnity -----	5,749 00
Net reserve -----	\$991,387 00
Death losses in process of adjustment -----	\$4,619 73
Death losses repotred for which no proofs have been received -----	2,602 62
Total policy claims -----	7,222 35
Premiums paid in advance, including surrender values so applied -----	3,671 38
Unearned interest and rent paid in advance -----	3,512 93
Salaries, rents, office expenses, bills, and accounts due or accrued -----	2,726 16
Medical examiners' and legal fees due or accrued -----	2,080 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----	9,126 32
Dividends declared on or apportioned to annual dividend policies payable to policyholders during 1914 -----	844 25
Fluctuation reserve -----	5,000 00
Total -----	\$1,025,570 39
Paid-up capital -----	350,000 00
Unassigned funds (surplus) -----	13,218 57
Total liabilities -----	\$1,388,788 96

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912 -----	\$3,544 49
Received during the year on new policies -----	462 25
Received during the year on old policies -----	15,100 85
	\$19,107 59
Deductions during the year as follows:	
Voided by lapse -----	\$2,633 55
Redeemed by maker in cash -----	3,076 33
Total reduction of premium note account -----	5,709 88
Balance note assets at end of the year -----	\$13,397 71

EXHIBIT OF POLICIES.**Ordinary.****ALL BUSINESS PAID FOR.**

	Number.	Amount.
Policies in force December 31, 1912 -----	5,755	\$10,948,387 00
Policies issued, revived, changed and increased during the year -----	3,485	6,268,001 00
Total -----	9,240	\$17,216,388 00

Deduct policies which have ceased to be in force during year :

	Number.	Amount.
By death	54	\$79,000 00
By expiry	589	1,043,298 00
By surrender	85	250,240 00
By lapse	1,208	1,429,700 00
By decrease		52,632 00
Total	1,936	\$2,854,870 00
Total policies in force at end of year 1913	7,304	14,361,518 00
Reinsured	211	1,304,329 00

EXHIBIT OF POLICIES.

Industrial.

• ALL BUSINESS PAID FOR.

	Number.	Amount.
Policies in force December 31, 1912	42,751	\$6,201,705 00
Policies issued, revived, changed and increased during the year	34,088	5,201,427 00
Total	76,839	\$11,403,132 00
Deduct policies which have ceased to be in force during year :		
By death	478	\$73,395 00
By lapse	25,899	4,050,324 00
Total	26,377	4,123,719 00
Total policies in force at end of year 1913	50,462	\$7,279,413 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	3,203	\$7,359,944 00
Policies issued during the year	1,363	3,474,705 00
Total	4,566	\$10,834,649 00
Deduct policies ceased to be in force	819	1,404,527 00
Policies in force December 31, 1913	3,747	\$9,430,122 00
Losses and claims unpaid December 31, 1912	1	\$950 05
Losses and claims incurred during the year	65	61,672 67
Total	66	\$62,622 72
Losses and claims settled during the year	65	61,672 67
Losses and claims unpaid December 31, 1913	1	\$950 05
Premiums received		\$312,700 65

BUSINESS IN CALIFORNIA.

Industrial.

	Number.	Amount.
Policies in force December 31, 1912	25,705	\$3,742,758 00
Policies issued during the year	20,479	3,114,044 00
Total	46,184	\$6,856,802 00
Deduct policies ceased to be in force	14,865	2,314,887 00
Policies in force December 31, 1913	31,319	\$4,541,915 00
Losses and claims incurred during the year	424	\$43,568 31
Losses and claims settled during the year	420	42,611 31
Losses and claims unpaid December 31, 1913	4	\$957 00
Premiums received		\$188,309 03

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.		Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year (averaging 44.7 per cent of the gross premiums) -----	\$372,295 40		
Insurance expenses incurred during the year -----	510,589 19		
Loss from loading -----			\$138,293 79
Interest earned during the year -----	\$59,579 44		
Investment expenses incurred during the year -----	3,979 87		
Net income from investments -----	\$55,599 57		
Interest required to maintain reserve --	29,950 00		
Gain from interest -----		\$25,649 57	
Expected mortality on net amount at risk -----	\$173,735 22		
Actual mortality on net amount at risk --	129,555 41		
Gain from mortality -----		44,179 81	
Total gain during the year from surrendered and lapsed policies -----		21,993 58	
Decrease in surplus on dividend account -----			9,794 78
Investment Exhibit.			
Total gains from real estate -----		6,138 00	
Total gains from stocks and bonds -----		27 89	
Gain from assets not admitted -----		7,490 17	
Accident and disease claims paid -----			4,621 35
Received from stockholders -----		47,466 34	
Surplus December 31, 1912 -----	\$12,983 13		
Surplus December 31, 1913 -----	13,218 57		
Increase in surplus -----			235 44
Total -----		\$152,945 36	\$152,945 36

WESTERN STATES LIFE INSURANCE COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated October 11, 1909. Commenced business in California (Licensed)
June 25, 1910.)

WARREN R. PORTER, President.

FREDERIC S. WITHINGTON, Secretary.

CAPITAL.

Capital stock paid up in cash -----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year -----		\$1,439,264 96

INCOME.

First year's premiums on original policies, less rein- surance -----	\$200,868 56	
Guaranteed reductions applied to purchase paid-up ad- ditions -----	86 09	
Surrender values applied to purchase paid-up insur- ance and annuities -----	6,951 27	
Total new premiums -----		\$207,905 92

Renewal premiums, less reinsurance	\$255,895 38
Guaranteed reductions applied to pay renewal premiums	1,367 14
Surrender values applied to pay renewal premiums	22 00
Total renewal premiums	\$257,284 52
Total premium income	\$465,190 44
Consideration for supplementary contracts not involving life contingencies	1,471 00
Guaranteed reductions left with company to accumulate at interest	23,250 06
Interest on mortgage loans	\$38,858 12
Interest on bonds and dividends on stocks	37,189 31
Interest on premium notes, policy loans or liens	1,160 63
Interest on deposits	504 39
Total interest and rents	77,712 45
From other sources	1,807 57
Agents' balances previously charged off	30 43
Increase in book value of ledger assets	716 65
Total income	\$570,178 60
Total	\$2,009,443 56

DISBURSEMENTS.

Death claims and additions	\$37,300 00
Total and permanent disability claims and additional accidental death benefits	1,471 00
Total death claims and endowments	\$39,071 00
Premium notes and liens voided by lapse, less \$48.00 restorations	68 32
Surrender values paid in cash, or applied in liquidation of loans or notes	3,006 53
Surrender values applied to pay new and renewal premiums	22 00
Surrender values applied to purchase paid-up insurance	6,951 27
Guaranteed reductions paid policyholders in cash, or applied in liquidation of loans or notes	9,431 80
Guaranteed reductions applied to pay renewal premiums	1,367 14
Guaranteed reductions applied to purchase paid-up additions	86 09
Left with the company to accumulate at interest	23,250 06
(Total paid policyholders, \$83,254.21.)	
Supplementary contracts not involving life contingencies	770 00
Guaranteed reductions with interest, held on deposit, surrendered during the year	1,817 62
Commissions to agents	133,721 08
Compensation of managers and agents not paid by commissions on new business	48,283 37
Agency supervision and traveling expenses of supervisors	20,850 15
Branch office expenses	9,310 18
Medical examiners' fees and inspection of risks	18,309 07
Salaries and all other compensation of officers and home office employees	46,326 75
Rent	8,440 00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	19,932 36
Legal expense	583 10
Furniture, fixtures and safes	2,559 57
State taxes on premiums	5,154 08
Insurance department licenses and fees	1,582 90
All other licenses, fees and taxes	3,249 89
Other disbursements	11,051 32
Agents' balances charged off	4,730 88
Loss on sale or maturity of ledger assets	108 00
Decrease in book value of ledger assets	522 37
Total disbursements	\$420,556 90
Balance	\$1,588,886 66

LEDGER ASSETS.

Mortgage loans on real estate-----	\$698,850 00
Loans on company's policies assigned as collateral-----	18,542 77
Premium notes on policies in force-----	2,900 67
Book value of bonds and stocks-----	675,486 30
Cash in office-----	1,472 32
Deposits in trust companies and banks not on interest-----	142,154 04
Deposits in trust companies and banks on interest-----	16,932 19
Agents' balances: Debit, \$34,393.03; credit, \$1,844.66-----	32,548 37
Total ledger assets-----	\$1,588,886 66

Non-Ledger Assets.

Interest due and accrued on mortgages-----	\$6,364 57
Interest due and accrued on bonds-----	14,864 01
Interest due and accrued on premium notes, loans or liens-----	31 50
Interest due and accrued on other assets-----	319 36
Total interest-----	21,579 44
Net uncollected and deferred premiums, new business, \$11,871.03; renewals, \$25,214.79-----	37,085 82
Gross assets-----	\$1,647,551 92

Deduct Assets Not Admitted.

Commuted commissions-----	\$34,393 03
Premium notes or loans on policies and net premiums in excess of value of their policies-----	3,462 00
Book value of ledger assets over market value-----	3,884 78
Total-----	41,739 81
Admitted assets-----	\$1,605,812 11

LIABILITIES.

Net present value of outstanding policies: American, 3½ per cent; computed by the California Insurance Department-----	\$378,331 00
Same for reversionary additions-----	48 00
Total-----	\$378,379 00
Deduct net value of risks reinsured-----	1,537 00
Total-----	\$376,842 00
Extra reserve for total and permanent disability bene- fits and for additional accidental death benefits in- cluded in life policies-----	3,238 00
Net reserve-----	\$380,080 00
Present value of supplementary contracts not involving life con- tingencies-----	9,584 00
Death losses reported for which no proofs have been received-----	8,900 00
Guaranteed reductions left with the company to accumulate at in- terest-----	35,010 47
Premiums paid in advance, including surrender values so applied--	1,382 17
Unearned interest and rent paid in advance-----	1,721 80
Medical examiners' and inspection fees due or accrued-----	561 75
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	6,025 00
Reserve against bonuses contingent upon production of a stated amount of paid for business-----	2,456 00
Other liabilities-----	1,662 67
Total-----	\$447,383 86
Paid-up capital-----	1,000,000 00
Unassigned funds (surplus)-----	158,428 25
Total liabilities-----	\$1,605,812 11

PREMIUM NOTE ACCOUNT.

On hand December 31, 1912	\$557 66	
Received during the year on old policies	6,396 45	
Total		\$6,954 11
Deductions during the year as follows:		
Used in purchase of surrendered policies	\$178 00	
Voided by lapse	68 32	
Used in payment of dividends to policyholders	44 16	
Redeemed by maker in cash	3,762 96	
Total reduction of premium note account		4,653 44
Balance note assets at end of the year		\$2,900 67

EXHIBIT OF POLICIES.

Ordinary.

ALL BUSINESS WRITTEN (PAID-FOR BASIS).

	Number.	Amount.
Policies in force December 31, 1912	3,997	\$9,384,550 00
Policies issued, revived, changed and increased during the year	2,815	5,679,913 00
Total	6,812	\$15,064,463 00
Deduct policies which have ceased to be in force during year:		
	Number.	Amount.
By death and disability	20	\$45,500 00
By expiry	3	5,500 00
By surrender	33	122,090 00
By lapse	1,270	2,807,845 00
By decrease		19,000 00
Total	1,326	2,999,935 00
Total policies in force at end of year 1913	5,486	\$12,064,528 00
Reinsured	31	\$279,850 00

BUSINESS IN CALIFORNIA.

Ordinary.

	Number.	Amount.
Policies in force December 31, 1912	2,932	\$7,265,950 00
Policies issued during the year	1,710	3,783,113 00
Total	4,642	\$11,049,063 00
Deduct policies ceased to be in force	894	2,149,985 00
Policies in force December 31, 1913	3,748	\$8,899,078 00
Losses and claims unpaid December 31, 1912	1	\$2,000 00
Losses and claims incurred during the year	12	31,500 00
Total	13	\$33,500 00
Losses and claims settled during the year	11	25,600 00
Losses and claims unpaid December 31, 1913	2	\$7,900 00
Premiums received		\$339,496 28

GAIN AND LOSS EXHIBIT.

Insurance Exhibit.

	Gain in surplus.	Loss in surplus.
Loading on actual premiums of the year averaging 64.1 per cent of the new gross premiums and 8.05 per cent of renewals)	\$179,707 86	
Insurance expenses incurred during the year	331,289 33	
Loss from loading		\$151,581 47

Amount brought forward-----		\$151,581 47
Interest earned during the year-----	\$82,452 35	
Investment expenses incurred during the year -----	226 00	
Net income from investments-----	\$82,226 35	
Interest required to maintain reserve--	11,795 91	
Gain from interest-----		\$70,430 44
Expected mortality on net amount at risk -----	\$100,688 07	
Actual mortality on net amount at risk	41,948 00	
Gain from mortality-----		58,740 07
Total gain during the year from surrendered and lapsed policies -----	24,804 00	
Decrease in surplus on guaranteed reduction account		33,563 55
Increase in special funds and special reserves during the year -----		5,761 00
Net to loss account-----		4,555 55
Investment Exhibit.		
Total losses from stocks and bonds-----		108 00
Loss from assets not admitted-----		15,928 54
Net loss on account of total and permanent disability benefits or additional accidental death benefits in- cluded in life policies-----		1,389 00
Gain from excess interest on guaranteed reductions left at interest-----	368 70	
Excess interest on supplementary contracts-----	126 20	
Balance unaccounted for-----		46 67
Total gains and losses in surplus during the year----	\$154,469 41	\$212,933 78
Surplus December 31, 1912-----	\$216,892 62	
Surplus December 31, 1913-----	158,428 25	
Decrease in surplus-----	58,464 37	
Total -----	\$212,933 78	\$212,933 78

LIFE AND ACCIDENT INSURANCE COMPANIES.

(ASSESSMENT)

Abstracts compiled from the Annual Statements showing the financial condition on December 31, 1913.

LIFE AND ACCIDENT INSURANCE COMPANIES.

(ASSESSMENT.)

CALIFORNIA ACCIDENT ASSOCIATION.

San Francisco, California.

Year ending December 31, 1913.

(Commenced business in California January 15, 1912.)

WM. BLACKWELL, President.

J. P. VAN DOOZER, Secretary.

Balance from previous year -----	\$5,865 00
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INCOME.

Membership fees actually received -----	\$12,926 00
First year's assessments or premiums -----	18,077 30
Subsequent years' assessments or premiums -----	3,267 00

Total received from applicants and members -----	\$34,270 30
Deduct payments returned to applicants and members -----	569 75

Net amount received from applicants and members -----	\$33,700 55
Interest on bank deposits -----	175 00
Gross rents from association's property -----	600 00

Total income -----	\$34,475 55
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Sum -----	\$40,340 53
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DISBURSEMENTS.

Death claims -----	\$1,000 00
Sick and accident claims -----	8,704 05

Total payments to members -----	\$9,704 05
Commission and fees paid to agents (first years) -----	12,926 00
Commission and fees paid to agents (renewals) -----	1,333 55
Salaries of officers and trustees -----	1,000 00
Salaries of office employees -----	2,007 25
Salaries and fees paid to medical examiners -----	469 50
Traveling and other expenses of officers, trustees, and committees --	275 00
Insurance department's fees and licenses -----	46 00
Taxes on assessments or premiums -----	105 00
Other taxes -----	25 78
Rent -----	683 00
Advertising, printing and stationery -----	1,597 14
Postage, express, telegraph and telephone -----	701 27
Legal expenses in litigating claims -----	509 10
Other legal expenses -----	50 00
Furniture and fixtures -----	53 19
Borrowed money -----	601 40
Adjusting claims -----	910 55
Sundry expense -----	236 13
Accounts payable, 1912 -----	751 31

Total disbursements -----	\$33,985 27
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Balance -----	\$6,355 28
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LEDGER ASSETS.

Deposited in trust companies and banks on interest -----	\$5,000 00
Deposited in banks (not on interest) -----	501 92
Cash in association's office -----	136 70
Agents' balances -----	141 81
Bills receivable -----	574 85
Total ledger assets -----	\$6,355 28

Non-Ledger Assets.

Interest and rents due and accrued -----	87 50
Mortuary assessments due or unpaid on last call -----	2,103 00
Gross assets -----	\$8,545 78

Deduct Assets Not Admitted.

Agents' debit balances -----	\$141 81
Bills receivable -----	574 85
Total -----	\$716 66
Total admitted assets -----	\$7,829 12

LIABILITIES.

Total death claims -----	\$3,533 03
Sick and accident claims adjusted, and not yet due -----	\$335 00
Sick and accident claims reported but not yet ad- justed -----	312 50
Total sick and accident claims -----	\$647 50
Total unpaid claims -----	\$4,180 53
Advance premiums or assessments -----	343 00
Total liabilities -----	\$4,523 53

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.
Policies or certificates in force December 31, 1912, as per last statement -----	1,491
Policies or certificates written during the year -----	1,924
Total -----	3,415
Deduct terminated or decreased during the year -----	1,356
Total policies or certificates in force December 31, 1913	2,059

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS (CALIFORNIA).	Number.	Amount.
Claims incurred during the year -----	4	
Claims paid during the year -----	1	\$1,000 00
Claims rejected during the year -----	3	

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS (CALIFORNIA).	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement --	6	\$330 00
Claims incurred during the year -----		9,021 55
Total -----		\$9,351 55
Claims paid during the year -----		8,704 05
Claims unpaid December 31, 1913 -----		\$647 50

GREAT WESTERN ACCIDENT ASSOCIATION.**Des Moines, Iowa.**

Year ending December 31, 1913.

(Incorporated in 1901. Commenced business in California in 1913.)

H. B. HAWLEY, President.

R. D. EMERY, Secretary.

Balance from previous year----- \$94,129 14

INCOME.

Membership fees actually received----- \$21,674 71

First year's assessments or premiums----- 124,807 84

Subsequent years' assessments or premiums----- 162,333 35

Total received from applicants and members----- \$308,815 90

Deduct payments returned to applicants and members----- 1,517 83

Net amount received from applicants and members----- \$307,298 07

Interest on mortgage loans----- 3,375 32

Interest on bonds and dividends on stocks----- 60 00

Interest on bank deposits----- 241 30

Interest from all other sources----- 131 99

Holding account ----- 1,472 06

Agents' balances previously charged off----- 95 00

Total income ----- \$312,673 74

Sum ----- \$406,802 88

DISBURSEMENTS.

Death claims and specific indemnity claims----- \$6,567 75

Sick and accident claims----- 99,641 06

Dividends ----- 2,341 20

Total payments to members----- \$108,550 01

Commission and fees paid to agents----- 92,816 76

Salaries of managers or agents----- 7,537 85

Salaries of officers and trustees----- 10,500 00

Salaries of office employees----- 19,646 74

Salaries and fees paid to medical examiners----- 956 85

Traveling and other expenses of managers and agents----- 4,776 49

Collection and remittance of assessments, etc. ----- 5,433 03

Insurance department's fees and licenses----- 574 30

Other licenses and fees, municipal licenses----- 145 00

Taxes on assessments or premiums----- 2,562 28

Other taxes: Federal excise, \$314.63; corporation, \$20; general,
\$18.34 ----- 352 97

Rent ----- 4,390 38

Advertising, printing and stationery----- 6,881 76

Postage, express, telegraph and telephone----- 4,962 33

Legal expenses in litigating claims----- 364 30

Other legal expenses----- 696 50

Furniture and fixtures----- 3,808 12

Other disbursements----- 12,807 77

Total disbursements ----- \$287,763 44

LEDGER ASSETS.

Mortgage loans on real estate----- \$100,400 00

Book value of bonds and stocks----- 1,000 00

Deposited in banks (not on interest)----- 10,928 83

Cash in association's office----- 665 18

Agents' balances ----- 4,677 74

Cash in hands of agents in transit secured----- 1,367 69

Total ledger assets----- \$119,039 44

Non-Ledger Assets.

Interest and rents due and accrued	\$1,913 34
Mortuary assessments due or unpaid on last call	8,330 91
Installment premium notes on policies in force	387,467 38
Gross assets	\$516,751 07

Deduct Assets Not Admitted.

Agents' debit balances	\$4,677 74
Installment premium notes on policies in force	387,467 38
	392,145 12
Total admitted assets	\$124,605 95

LIABILITIES.

Death and specific indemnity claims resisted	\$2,900 00
Death and specific indemnity claims reported but not yet adjusted	800 00
Total death and specific indemnity claims	\$3,700 00
Total sick and accident claims	13,946 55
Total unpaid claims	17,646 55
Salaries, rents, expenses, etc., due or accrued	587 00
Commissions to agents due or accrued	1,838 00
Taxes due or accrued	2,800 00
Advance premiums or assessments paid for more than one year	138 50
Total liabilities	\$23,010 05

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Policies or certificates in force December 31, 1912, as per last statement	25,111	
Policies or certificates written during the year	11,003	
Total	36,114	
Deduct terminated or decreased during the year	10,339	
Total policies or certificates in force December 31, 1913	25,775	\$441,589 62

BUSINESS IN CALIFORNIA DURING YEAR.

Policies or certificates written during the year	28
Total policies or certificates in force December 31, 1913 (several moved in from other states)	127
Received during the year from members in California: Accident, \$66.66; expense, \$122.49; \$189.15.	

EXHIBIT OF DEATH CLAIMS AND SPECIFIC INDEMNITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	10	\$3,881 00
Claims incurred during the year	21	6,386 75
Total	31	\$10,267 75
Claims paid during the year	24	6,567 75
Balance	7	\$3,700 00
CALIFORNIA CLAIMS.		
Claims incurred during the year	1	\$35 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	543	\$15,365 86
Claims incurred during the year	4,372	98,221 75
Total	4,915	\$113,587 61
Claims paid during the year	4,410	99,641 06
Claims unpaid December 31, 1913	505	\$13,946 55
CALIFORNIA CLAIMS.		
Claims incurred during the year	3	\$39 16

GUARANTEE FUND LIFE ASSOCIATION.**Omaha, Nebraska.**

Year ending December 31, 1913.

(Incorporated December, 1901. Commenced business in California in 1911.)

J. C. BUFFINGTON, President.

J. W. HUGHES, Secretary.

Balance from previous year ----- \$1,021,677 30

INCOME.

Membership fees actually received -----	\$246,484 12
First year's assessments or premiums -----	348,612 04
Subsequent years' assessments or premiums -----	268,667 35
Other payments by applicants and members—Fee for change of policy -----	6,618 00
Fee for change of beneficiary and delinquency -----	1,032 30
Total received from applicants and members -----	\$871,413 81
Interest on mortgage loans -----	30,992 86
Interest on bonds and dividends on stocks -----	500 00
Interest on bank deposits -----	815 27
Interest from all other sources -----	13,926 53
Total income -----	\$917,648 47
Sum -----	\$1,939,325 77

DISBURSEMENTS.

Death claims -----	\$181,350 00
Cancellation of guarantee deposits -----	15,628 60
Lapses of guarantee deposits -----	137,501 00
Total payments to members -----	\$334,479 60
Commission and fees paid to agents -----	167,168 77
Salaries of officers and trustees -----	15,158 46
Salaries of office employees -----	22,909 00
Salaries and fees paid to medical examiners -----	20,552 88
Traveling and other expenses of officers, trustees, and committees -----	959 53
Traveling and other expenses of managers and agents -----	189 10
Collection and remittance of assessments, etc. -----	4,402 72
Insurance department's fees and licenses -----	4,686 86
Items in suspense, credited to expense fund December, 1912 -----	518 18
Taxes on assessments or premiums -----	2,207 35
Other taxes -----	22 81
Rent for association's occupancy of its own buildings -----	5,413 95
Advertising, printing and stationery -----	9,624 60
Postage, express, telegraph and telephone -----	8,489 40
Legal expenses in litigating claims -----	72 00
Other legal expenses -----	1,744 40
Furniture and fixtures -----	2,606 96
Borrowed money -----	9,400 00
Other disbursements -----	17,930 61
Interest transferred from reserve fund to mortuary fund -----	1,595 00
Total disbursements -----	\$630,132 18
Balance -----	\$1,309,193 59

LEDGER ASSETS.

Mortgage loans on real estate -----	\$646,297 50
Book value of bonds and stocks -----	10,000 00
Deposited in trust companies and banks on interest -----	32,295 87
Deposited in banks (not on interest) -----	2,882 22

Cash in association's office	\$468 77
Agents' balances	8,740 69
Bills receivable	442 92
Other ledger assets: Reserve notes, not yet due from members in good standing, \$466,668.15; proceeds call No. 48, due December 26, 1913	141,397 47
Total ledger assets	\$1,309,193 59

Non-Ledger Assets.

Interest accrued	10,269 76
Gross assets	\$1,319,463 35

Deduct Assets Not Admitted.

Agents' debit balances	\$8,740 69
Bills receivable	442 92
Total	9,183 61
Total admitted assets	\$1,310,279 74

LIABILITIES.

Death claims reported but not yet adjusted	\$22,000 00
Present value of deferred death and disability claims payable in installments	14,916 80
Total death claims	\$36,916 80
Salaries, rents, expenses, etc., due or accrued estimated	5,000 00
Taxes due or accrued estimated	5,000 00
Total liabilities	\$46,916 80

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Policies or certificates in force December 31, 1912, as per last statement		19,563	\$39,126,000 00
Policies or certificates written during the year		8,717	17,434,000 00
Policies or certificates restored during the year		700	1,400,000 00
Total		28,980	\$57,960,000 00
Deduct terminated or decreased during the year		4,570	9,140,000 00
Total policies or certificates in force December 31, 1913		24,410	\$48,820,000 00
BUSINESS IN CALIFORNIA DURING YEAR.			
Policies or certificates in force December 31, 1912, as per last statement		1,020	\$2,040,000 00
Policies or certificates written during the year		514	1,028,000 00
Policies or certificates restored during the year		45	90,000 00
Total		1,579	\$3,158,000 00
Deduct terminated or decreased during the year		386	772,000 00
Total policies or certificates in force December 31, 1913		1,193	\$2,386,000 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		15	\$46,000 00
Claims incurred during the year		66	178,000 00
Total		81	\$224,000 00
Claims paid during the year		70	194,000 00
Balance		11	\$30,000 00
Saved by compromising or scaling down claims during the year		3	3,850 00
Claims unpaid December 31, 1913		8	\$26,150 00
CALIFORNIA CLAIMS.			
Claims incurred during the year		2	\$6,000 00

MASONIC MUTUAL ACCIDENT COMPANY.**Springfield, Massachusetts.**

Year ending December 31, 1912.

(Incorporated August 15, 1901. Commenced business January 16, 1902.)

CLYDE W. YOUNG, President.

SAMUEL W. MUNSELL, Secretary.

Balance from previous year-----	\$27,754 85
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INCOME.

Subsequent years' assessments or premiums-----	\$63,036 82
Total received from applicants and members-----	\$63,036 82
Deduct payments returned to applicants and members-----	204 44
Net amount received from applicants and members-----	\$62,832 38
Interest on bonds and dividends on stocks-----	937 67
Interest on bank deposits-----	126 27
Total income-----	\$63,896 32
Sum -----	\$91,651 17

DISBURSEMENTS.

Death claims-----	\$1,890 00
Sick and accident claims-----	28,268 35
Total payments to members-----	\$30,158 35
Commission and fees paid to agents-----	4,466 16
Salaries of officers and trustees-----	7,500 00
Other compensation of officers and trustees-----	298 00
Salaries of office employees-----	2,509 00
Salaries and fees paid to medical examiners-----	344 83
Traveling and other expenses of officers, trustees, and committees-----	1,023 00
Traveling and other expenses of managers and agents-----	1,881 73
Collection and remittance of assessments, etc.-----	4,649 53
Insurance department's fees and licenses-----	576 00
Corporation license (California)-----	10 00
Taxes on assessments or premiums-----	505 72
Other taxes-----	4 09
Rent -----	1,054 00
Advertising, printing and stationery-----	2,049 23
Postage, express, telegraph and telephone-----	1,672 30
Legal expenses in litigating claims-----	363 41
Furniture and fixtures-----	355 60
Other disbursements-----	1,217 03
Agent's balances charged off-----	342 17
Total disbursements-----	\$60,980 15
Balance -----	\$30,671 02

LEDGER ASSETS.

Book value of bonds and stocks-----	\$23,292 60
Deposited in trust companies and banks on interest-----	5,095 14
Cash in association's office-----	1,624 92
Agents' balances-----	478 36
Other ledger assets, income of emergency fund in hands of treasurer of Massachusetts-----	180 00
Total ledger assets-----	\$30,671 02

Non-Ledger Assets.

Interest and rents due and accrued-----	428 76
Mortuary assessments due or unpaid on last call-----	648 50
Furniture and fixtures-----	1,200 00
Supplies on hand-----	500 00
Other items -----	1,700 00
Gross assets-----	<u>\$33,448 28</u>

Deduct Assets Not Admitted.

Agents' debit balances-----	\$478 36
Book value of bonds and stocks over market value---	1,227 60
Other items, supplies on hand-----	500 00
Furniture and fixtures-----	1,200 00
Total -----	<u>3,405 96</u>
Total admitted assets-----	<u>\$30,042 32</u>

LIABILITIES.

Sick and accident claims reported but not yet adjusted, 130*-----	\$2,884 70
Salaries, rents, expenses, etc., due or accrued-----	314 11
Commissions to agents due or accrued-----	186 86
Taxes due or accrued-----	547 63
Advance premiums or assessments-----	3,300 75
All other liabilities, unearned premiums-----	5,231 62
Total liabilities-----	<u>\$12,465 67</u>

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.
Policies or certificates in force December 31, 1911, as per last statement -----	5,237
Policies or certificates written during the year-----	4,432
Total -----	<u>9,669</u>
Deduct terminated or decreased during the year-----	<u>3,128</u>
Total policies or certificates in force December 31, 1912--	<u>6,541</u>

BUSINESS IN CALIFORNIA DURING YEAR.

Policies or certificates in force December 31, 1911, as per last statement -----	284
Policies or certificates written during the year-----	302
Total -----	<u>586</u>
Deduct terminated or decreased during the year-----	<u>211</u>
Total policies or certificates in force December 31, 1912--	<u>375</u>

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims (face value) incurred during the year-----	8	\$1,890 00
Saved by compromising or scaling down claims during the year -----	---	1,535 00

CALIFORNIA CLAIMS.

Claims (face value) incurred during the year-----	2	615 00
Saved by compromising or scaling down claims during the year -----	---	785 00

*Of the 130 reported, but unpaid, no proofs of loss received. The amounts indicated is a probable liability based on the average amount paid per claim during the year 1913.

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1911, as per last statement	99	\$3,342 15	
Claims incurred during the year	1,305	24,926 20	
Total	1,404	\$28,268 35	
Claims paid during the year	1,274	28,268 35	
Claims unpaid December 31, 1912	*130		
CALIFORNIA CLAIMS.			
Claims unpaid December 31, 1911, as per last statement	6	\$263 57	
Claims incurred during the year	54	993 03	
Total	60	\$1,256 60	
Claims paid during the year	55	1,256 60	
Claims unpaid December 31, 1912	*5		

MERCHANTS' LIFE ASSOCIATION.

Burlington, Iowa.

Year ending December 31, 1913.

(Incorporated April 4, 1894. Commenced business in California March 31, 1911.)

JOHN J. SEERLEY, President.

F. J. KUHLEMEIER, Secretary.

Balance from previous year \$988,050 35

INCOME.

Membership fees actually received	\$110,361 22
Reserve fund	219,108 28
First year's assessments or premiums	43,645 70
Subsequent years' assessments or premiums	424,228 43
Change beneficiary	219 50
Reinstatement fees	595 00
Total received from applicants and members	\$798,158 13
Deduct payments returned to applicants and members	1,095 55
Net amount received from applicants and members	\$797,062 58
Interest on mortgage loans	36,513 02
Interest on bonds and dividends on stocks	722 17
Interest on bank deposits	2,405 33
Interest from all other sources	5,636 53
Future call fund	1,989 40
Total income	\$844,329 03
Sum	\$1,832,379 38

DISBURSEMENTS.

Death claims	\$302,501 10
Guarantee fund returned to beneficiary	90 50
Total payments to members	\$302,591 60
Commission and fees paid to agents on account of first years' fees, dues, assessments or premiums	110,623 25
Commission and fees paid to agents on account of subsequent years' renewal commission	18,065 21
Paid banks for recommendations	11,270 50

*Reported but no proofs of loss received.

Salaries of officers and trustees (7)	\$16,896 00
Salaries of office employees (20)	11,597 50
Salaries and fees paid to medical examiners	2,250 00
Traveling and other expenses of managers and agents	3,354 58
Collection and remittance of assessments, etc.	4,951 59
Insurance department's fees and licenses	3,109 09
Calls paid out of future call fund	1,527 40
Taxes on assessments or premiums	8,528 98
Municipal tax	662 41
Printing press account	234 03
Rent	2,339 00
Advertising, printing and stationery	9,077 01
Postage, express, telegraph and telephone	12,220 39
Other legal expenses	900 20
Lapsed reserve notes	98,114 03
Furniture and fixtures	1,084 58
Miscellaneous	1,543 69
Medical examinations	18,689 75
Interest paid on advances	560 00
Inspection of risks	1,527 06
Agents' balances charged off	1,700 87
Total disbursements	<u>\$643,418 72</u>
Balance	\$1,188,960 66

LEDGER ASSETS.

Mortgage loans on real estate	\$802,431 32
Book value of bonds	26,258 75
Deposited in trust companies and banks on interest ..	114,234 33
Deposited in banks (not on interest)	175 01
Agents' balances	4,835 73
Reserve fund notes of members in good standing	<u>241,025 52</u>
Total ledger assets	\$1,188,960 66

Non-Ledger Assets.

Interest due and accrued on mortgages, \$29,160.63; bonds, \$206.71; other assets, \$532.29	29,899 63
Mortuary calls to become due on benefit certificate but only to the extent necessary to meet outstanding claims. Call issued December 31, 1913	18,000 00
Approximate mortuary income	<u>\$100,000 00</u>
Gross assets	\$1,236,860 29

Deduct Assets Not Admitted.

Agents' debit balances	\$4,835 73
Book value of bonds and stocks over market value	1,188 75
Reserve fund notes	<u>241,025 52</u>
	247,050 00
Total admitted assets	<u>\$989,810 29</u>

LIABILITIES.

Death claims reported but not yet adjusted, 9	\$18,000 00
Salaries, rents, expenses, etc, due or accrued	\$15,086 62
Taxes due or accrued, estimated	8,000 00
Advanced by directors, \$7,000.00, and accrued interest, \$280.00	7,280 00
Value of outstanding benefit certificates or policies as provided by 32 G. A. Chapter 83 Iowa	362,481 00
Future call fund	<u>1,008 49</u>
	393,856 11
Total liabilities	<u>\$411,856 11</u>

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Policies or certificates in force December 31, 1912, as per last statement -----	26,610	\$53,111,000 00
Policies or certificates written during the year -----	6,710	13,420,000 00
Total -----	33,320	\$66,531,000 00
Deduct terminated or decreased during the year -----	4,071	8,139,000 00
Total policies or certificates in force December 31, 1913..	29,249	\$58,392,000 00
BUSINESS IN CALIFORNIA DURING YEAR.		
Policies or certificates in force December 31, 1912, as per last statement -----	76	\$152,000 00
Policies or certificates written during the year -----	105	210,000 00
Total -----	181	\$362,000 00
Deduct terminated or decreased during the year -----	47	94,000 00
Total policies or certificates in force December 31, 1913..	134	\$268,000 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
C. C. Dawson's claim, certificate not issued ; see annual statement, December 31, 1912 -----	--	\$2,000 00
Claims unpaid December 31, 1912, as per last statement ---	13	26,184 25
Claims incurred during the year -----	148	294,000 00
Total -----	161	\$322,184 25
Claims paid during the year -----	152	302,501 10
Balance -----	9	\$19,683 15
Saved by compromising or scaling down claims during the year -----	--	1,683 15
Claims unpaid December 31, 1913 -----	9	\$18,000 00
CALIFORNIA CLAIMS.		
Claims incurred during the year -----	2	4,000 00

NATIONAL LIFE ASSOCIATION.

Des Moines, Iowa.

Year ending December 31, 1913.

(Incorporated October 24, 1899. Commenced business in California in 1900.)

HENRY PYLE, President.

GUY BARKER, Secretary.

Balance from previous year ----- \$740,879 58

INCOME.

Membership fees actually received -----	\$187,531 40
First year's assessments or premiums -----	85,214 83
Subsequent years' assessments or premiums -----	319,724 56
Change of beneficiary, \$136.02; conversion of policies, \$2,322.20; agents' commissions, \$13,617.44 -----	16,075 66
Total received from applicants and members -----	\$608,546 45
Deduct payments returned to applicants and members -----	19,147 15
Net amount received from applicants and members -----	\$589,399 30
Interest on mortgage loans -----	20,718 99
Interest on reserve fund notes -----	6,635 91
Total income -----	\$616,754 20
Sum -----	\$1,357,633 78

DISBURSEMENTS.

Death claims.....	\$230,857 25
Commission and fees paid to agents.....	185,390 82
Salaries of managers or agents.....	2,100 00
Salaries of officers and trustees.....	22,147 92
Salaries of office employees.....	13,202 15
Salaries and fees paid to medical examiners.....	15,888 18
Traveling and other expenses of managers and agents.....	977 39
Collection and remittance of assessments, etc.....	2,912 11
Insurance department's fees and licenses.....	2,754 93
Taxes on assessments or premiums.....	3,972 60
Rent	2,726 57
Advertising, printing and stationery.....	5,250 52
Postage, express, telegraph and telephone.....	4,899 64
Legal expenses in litigating claims.....	2,335 54
Other legal expenses.....	1,343 38
Furniture and fixtures.....	4,099 47
Borrowed money.....	21,281 24
Inspection of risks.....	3,907 49
Sundries	1,588 37
Lapsed reserve fund notes.....	45,652 00

Total disbursements.....\$573,287 57

Balance

\$784,346 21

LEDGER ASSETS.

Mortgage loans on real estate.....	\$424,125 00
Deposited in banks (not on interest).....	87,255 85
Cash in association's office.....	5,128 18
Notes not yet due.....	272,984 84
Other ledger assets.....	789,493 87
Less advance premiums paid, \$739.69; overdraft at bank, \$4,407.97..	5,147 66

Total ledger assets.....\$784,346 21

Non-Ledger Assets.

Interest and rents due and accrued.....	17,736 35
Mortuary assessments due or unpaid on last call.....	40,000 00

Gross assets.....\$842,082 56

Deduct Assets Not Admitted.

Notes not yet due.....	272,984 84
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Total admitted assets.....\$569,097 72

LIABILITIES.

Death claims resisted, 5.....	\$15,000 00
Death claims reported but not yet adjusted, 10.....	25,000 00

Total death claims.....\$40,000 00

Salaries, rents, expenses, etc., due or accrued.....	291 87
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Taxes due or accrued.....	4,000 00
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Borrowed money.....	5,000 00
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Contingent liability, case in Superior Court.....	5,693 00
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Total liabilities.....\$57,984 87

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Policies or certificates in force December 31, 1912, as per last statement	-----	15,115	\$30,139,500 00
Policies or certificates written during the year	-----	6,507	13,575,000 00
Total	-----	21,622	\$43,714,500 00
Deduct terminated or decreased during the year	-----	3,490	8,201,000 00
Total policies or certificates in force December 31, 1913	-----	18,132	\$35,513,500 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	14	\$33,000 00
Claims incurred during the year	-----	126	249,000 00
Total	-----	140	\$282,000 00
Claims paid during the year	-----	125	230,857 25
Balance	-----	15	\$51,142 75
Saved by compromising or scaling down claims during the year	-----	---	11,142 75
Claims unpaid December 31, 1913	-----	15	\$40,000 00

SUNSET ASSURANCE ASSOCIATION.

Santa Barbara, California.

Year ending December 31, 1913.

(Incorporated in 1911. Commenced business in California September 7, 1911.)

SAMUEL P. LAW, Acting President.

CHAS. McDERMATT, Secretary.

Balance from previous year	-----	5,636 25
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INCOME.

Membership fees actually received	-----	5,730 00
First year's assessments or premiums	-----	16,169 76
Interest on bonds and dividends on stocks	-----	750 00
From all other sources	-----	174 50
Total income	-----	\$22,824 26
Sum	-----	\$28,460 51

DISBURSEMENTS.

Death claims	-----	\$500 00
Sick and accident claims	-----	8,819 82
Total payments to members	-----	\$9,319 82
Paid to Home Protective Association per contract	-----	13,766 77
Total disbursements	-----	\$23,094 59
Balance	-----	\$5,365 92

LEDGER ASSETS.

Book value of bonds and stocks	-----	\$5,000 00
Deposited in trust companies and banks on interest	-----	125 00
Deposited in banks (not on interest)	-----	90 92
Bills receivable	-----	150 00
Total admitted assets	-----	\$5,365 92

LIABILITIES.

Sick and accident claims due and unpaid-----	\$876 08	
Sick and accident claims reported but not yet adjusted--	431 76	
Total unpaid claims-----		\$1,307 84
Advance premiums or assessments-----		161 25
Surplus to policyholders-----		3,896 83
Total liabilities-----		\$5,365 92

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Policies or certificates in force December 31, 1912, as per last statement-----	2,095	\$207,600 00
Policies or certificates written during the year-----	1,161	116,100 00
Total-----	3,256	\$323,700 00
Deduct terminated or decreased during the year-----	1,794	177,500 00
Total policies or certificates in force December 31, 1913--	1,462	\$146,200 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	5	\$500 00
CALIFORNIA CLAIMS.		
Claims incurred during the year-----	5	500 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	22	\$671 71
Claims incurred during the year-----	308	9,455 95
Total-----	330	\$10,127 66
Claims paid during the year-----	299	8,819 82
Claims unpaid December 31, 1913-----	31	\$1,307 84

UNITED PROTECTIVE LIFE ASSOCIATION.

Los Angeles, California.

Year ending December 31, 1913.

(Incorporated July 1, 1913. Commenced business in California October, 1914.)

FRANK I. WHEAT, President.

L. O. CULP, Secretary.

INCOME.

First year's assessments or premiums-----	\$5,500 28
Borrowed money-----	3,307 31
Total income-----	\$8,807 59

DISBURSEMENTS.

Commission and fees paid to agents-----	\$209 60
Salaries of managers or agents-----	1,750 00
Other compensation of office employees-----	550 00
Traveling and other expenses of officers, trustees, and committees--	376 60
Insurance department's fees and licenses-----	65 00
Rent-----	250 00
Advertising, printing and stationery-----	434 90
Postage, express, telegraph and telephone-----	100 00
Furniture and fixtures-----	83 62
Borrowed money (interest on)-----	15 00
Total disbursements-----	\$3,744 72

LEDGER ASSETS.

Book value of bonds and stocks-----	\$5,000 00
Deposited in banks (not on interest)-----	56 87
Gross assets-----	\$5,056 87

LIABILITIES.

Borrowed money-----	\$3,301 31
Total liabilities-----	\$3,301 31

EXHIBIT OF POLICIES OR CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Policies or certificates written during the year-----		68	\$90,500 00
BUSINESS IN CALIFORNIA DURING YEAR.			
Policies or certificates written during the year-----		68	\$90,500 00
Received during the year from members in California: Total, \$5,500.28.			

THE WESTERN LIFE AND ACCIDENT COMPANY.

Denver, Colorado.

Year ending December 31, 1913.

(Incorporated October, 1900. Commenced business in California May, 1912)

THOS. I. GREGORY, President.

R. V. FOWNER, Secretary.

Balance from previous year-----	\$21,648 55
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INCOME.

Membership fees actually received-----	20,894 75
Subsequent years' assessments or premiums-----	74,637 55
Total received from applicants and members-----	\$95,532 30
Returned premium-----	52 80
Net amount received from applicants and members-----	\$95,479 50
Interest on mortgage loans-----	1,059 45
Interest from all other sources-----	40
Commission on real estate loans-----	59 00
Sale of business (Louisville, Ky.)-----	337 50
Total income-----	\$96,935 85
Sum -----	\$118,584 40

DISBURSEMENTS.

Death claims-----	\$2,252 75
Sick and accident claims-----	16,063 95
Dividends to policyholders-----	4,037 10
Total payments to members-----	\$22,353 80
Commission and fees paid to agents-----	39,629 77
Salaries of managers or agents-----	3,070 82
Salaries of officers and trustees-----	10,800 00
Salaries of office employees-----	3,842 75
Salaries and fees paid to medical examiners-----	902 05
Traveling expenses-----	1,040 90
Collection and remittance of assessments, etc.-----	1,828 79
Insurance department's fees and licenses-----	570 12
Municipal, \$5.00; occupation license, \$25.00-----	30 00
Taxes on assessments or premiums-----	1,089 12
Municipal taxes, \$63.34; license tax, \$20.00-----	83 34

Rent	\$2,821 00
Advertising, printing and stationery.....	1,766 66
Postage, express, telegraph and telephone.....	1,768 06
Legal expenses in litigating claims.....	168 90
Other legal expenses.....	944 00
Furniture and fixtures.....	74 45
Other disbursements.....	826 75
Agents' balances charged off.....	3,457 16
Total disbursements.....	<u>\$97,068 44</u>
Balance	<u>\$21,515 96</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$17,700 00
Deposited in banks (not on interest).....	3,277 50
Cash in association's office.....	93 80
Agents' balances.....	437 96
Other ledger assets, suspense.....	6 70
Total ledger assets.....	<u>\$21,515 96</u>

Non-Ledger Assets.

Interest and rents due and accrued.....	166 59
Premiums or assessments actually collected by agencies not yet turned over to the association.....	500 00
Assessments due or unpaid on last call.....	1,100 00
Furniture, fixtures and safes	2,800 00
Printing, stationery and supplies on hand.....	1,200 00
Gross assets	<u>\$27,282 55</u>

Deduct Assets Not Admitted.

Furniture, fixtures and safes.....	\$2,800 00
Printing, stationery and supplies	1,200 00
Total	<u>4,000 00</u>
Total admitted assets	<u>\$23,282 55</u>

LIABILITIES.

Total unpaid claims	\$1,111 40
Salaries, rents, expenses, etc., due or accrued.....	272 77
Taxes due or accrued on premium.....	3,757 32
Advance premiums or assessments less 25 per cent renewals paid agents	750 00
Dividends due policyholders.....	668 40
Total liabilities	<u>\$6,559 89</u>

EXHIBIT OF POLICIES OR CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.
Policies or certificates in force December 31, 1912, as per last statement	6,073
Policies or certificates written during the year.....	5,484
Total	<u>11,557</u>
Deduct terminated or decreased during the year.....	<u>5,444</u>

Total policies or certificates in force December 31, 1913 6,113

BUSINESS IN CALIFORNIA DURING THE YEAR.

	Number.
Policies or certificates in force December 31, 1912, as per last statement	324
Policies or certificates written during the year.....	1,214
Total	<u>1,538</u>
Deduct terminated or decreased during the year.....	<u>644</u>

Total policies or certificates in force December 31, 1913 894

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year-----		36	\$2,252 75
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----		1	\$100 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----		77	\$1,371 60
Claims incurred during the year-----		824	15,803 75
Total -----		901	\$17,175 35
Claims paid during the year-----		854	16,063 95
Claims unpaid December 31, 1913-----		47	\$1,111 40
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----		70	\$1,696 55
Claims paid during the year-----		62	1,580 55
Claims unpaid December 31, 1913-----		8	\$116 00

MISCELLANEOUS INSURANCE COM- PANIES.

Abstracts compiled from the Annual Statements showing the financial condition on December 31, 1913.

MISCELLANEOUS INSURANCE COMPANIES.

THE ÆTNA ACCIDENT AND LIABILITY COMPANY.

Hartford, Connecticut.

Year ending December 31, 1913.

(Incorporated May, 1883. Commenced business in California in 1908.)

M. G. BULKELEY, President.

J. SCOFIELD ROWE, Secretary.

J. B. MOLONY, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$2,670,730 54

INCOME.

Liability—Gross premiums written and renewed during the year, \$265,592.88; deduct re-insurance, \$179,129.30; return premiums on policies cancelled, \$26,051.96; premiums on policies not taken, \$38,731.42; total deductions, \$243,912.68; net premiums-----	\$21,680 20
Fidelity—Gross premiums written and renewed during the year, \$89,378.15; deduct re-insurance, \$5,158.28; return premiums on policies cancelled, \$6,506.66; premiums on policies not taken, \$4,035.16; total deductions, \$15,700.10; net premiums-----	73,678 05
Surety—Gross premiums written and renewed during the year, \$367,163.78; deduct re-insurance, \$30,173.84; return premiums on policies cancelled, \$22,657.06; premiums on policies not taken, \$13,502.00; total deductions, \$66,332.90; net premiums-----	300,830 88
Plate glass—Gross premiums written and renewed during the year, \$164,119.80; deduct reinsurance, \$40.01; return premiums on policies cancelled, \$6,916.92; premiums on policies not taken, \$30,687.36; total deductions, \$37,644.29; net premiums-----	126,475 51
Burglary and theft—Gross premiums written and renewed during the year, \$251,269.30; deduct re-insurance, \$18,225.35; return premiums on policies cancelled, \$17,514.24; premiums on policies not taken, \$35,801.75; total deductions, \$71,541.34; net premiums-----	179,727 96
Sprinkler—Gross premiums written and renewed during the year, \$108,120.71; deduct re-insurance, \$15,579.65; return premiums on policies cancelled, \$8,065.25; premiums on policies not taken, \$30,362.01; total deductions, \$54,006.91; net premiums-----	54,113 80
Fly wheel—Gross premiums written and renewed during the year, \$7,660.77; deduct re-insurance, \$1,600.90; return premiums on policies cancelled, \$815.42; premiums on policies not taken, \$1,277.63; total deductions, \$3,693.95; net premiums-----	3,966 82
Automobile and teams property damage—Gross premiums written and renewed during the year, \$844,397.28; deduct re-insurance, \$6,051.42; return premiums on policies cancelled, \$85,244.20; premiums on policies not taken, \$140,447.67; total deductions, \$231,743.29; net premiums-----	612,653 99
Total net premiums-----	\$1,373,127.21
Interest on mortgage loans, \$34,860.86; collateral loans, \$7,037.18 -----	\$41,898 04
Interest on bonds and dividends on stocks, \$58,302.60; from other sources, \$2,209.19-----	60,511 79
Total interest and rents-----	102,409 83
Total income -----	\$1,475,537 04
Sum -----	\$4,146,267 58

DISBURSEMENTS.

Liability—Gross amount paid for losses, \$30,217.13; deduct re-insurance, \$26,402.43; salvage, \$101.00; total deductions, \$26,503.43; net amount paid policyholders for losses-----	\$3,713 70
Fidelity—Gross amount paid for losses, \$3,572.99; salvage, \$509.30; total deductions, \$509.30; net amount paid policyholders for losses-----	3,063 69
Surety—Gross amount paid for losses, \$27,287.47; salvage, \$1,270.45; total deductions, \$1,270.45; net amount paid policyholders for losses-----	26,017 02
Plate glass—Gross amount paid for losses, \$48,785.76; deduct re-insurance, \$88.11; salvage, \$373.09; total deductions, \$461.20; net amount paid policyholders for losses-----	48,324 56
Burglary and theft—Gross amount paid for losses, \$62,365.68; deduct re-insurance, \$2,052.37; salvage, \$771.28; total deductions, \$2,823.65; net amount paid policyholders for losses-----	59,542 03
Sprinkler—Gross amount paid for losses, \$28,303.72; deduct, re-insurance, \$5,244.85; salvage, \$550.38; total deductions, \$5,795.23; net amount paid policyholders for losses-----	22,508 49
Automobile and teams property damage—Gross amount paid for losses, \$199,158.62; deduct salvage, \$2,810.00; total deductions, \$2,810.00; net amount paid policyholders for losses-----	196,348 62
Total -----	\$359,518 11
Investigation and adjustment of claims-----	\$15,940 00
Commissions or brokerage to agents (less amount received on return premiums and re-insurance) -----	298,383 21
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	152,098 17
Salaries, traveling and all other expenses of agents not paid by commission -----	34,164 96
Inspections (other than medical and claim)-----	10,502 77
Rents -----	9,335 05
State taxes on premiums-----	12,894 28
Insurance department licenses and fees-----	7,775 81
All other licenses, fees and taxes-----	21,183 71
Legal expenses -----	933 34
Advertising -----	20,948 53
Printing and stationery -----	35,891 94
Postage, telegraph, telephone and express-----	18,363 52
Furniture and fixtures -----	15,284 02
Stockholders for interest or dividends-----	80,000 00
Sundry expense -----	6,054 38
Investment expense-----	2,950 51
Agents' balances charged off-----	881 70
Loss on sale or maturity of ledger assets-----	301 00
Total disbursements -----	\$1,103,405 01
Balance -----	\$3,042,862 57

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$558,281 25
Loans secured by pledge of bonds, stocks or other collaterals-----	182,950 00
Book value of bonds and stocks-----	1,731,260 49
Cash in office-----	566 67
Deposits in trust companies and banks not on interest-----	118,323 48
Deposits in trust companies and banks on interest-----	115,895 92

Amount brought forward----- \$2,707,277 81
 Gross premiums in course of collection on policies or renewals issued:

	On or after October 1, 1913.	Prior to October 1, 1913.	
Liability -----	\$34,820 22	\$3,165 27	
Fidelity -----	13,950 07	2,545 50	
Surety -----	47,988 03	14,958 29	
Plate glass -----	28,677 38	1,917 10	
Burglary and theft-----	38,031 52	1,282 87	
Sprinkler -----	13,301 85	934 22	
Fly-wheel -----	2,099 04	66 20	
Automobile and teams property damage	117,903 30	9,818 06	
Total -----	<u>\$296,771 41</u>	<u>\$34,687 51</u>	331,458 92
Bills receivable and suspense accounts-----		\$3,348 23	
Advance commissions, \$400.13; advance traveling ex- penses, \$377.48 -----		777 61	4,125 84
Ledger assets as per balance-----			<u>\$3,042,862 57</u>

Non-Ledger Assets.

Interest due and accrued on:			
Mortgages -----		\$15,876 59	
Bonds -----		14,752 08	
Collateral loans -----		1,094 58	
Other assets, bank balances-----		328 66	
			<u>32,051 91</u>
Market value of bonds and stocks over book value-----			47,004 51
Due from re-insurance companies on losses paid-----			592 76
Gross assets -----			<u>\$3,122,511 75</u>

Deduct Assets Not Admitted.

Bills receivable and suspense accounts-----	\$3,348 23	
Premiums in course of collection written prior to October 1, 1913-----	34,687 51	
Advance commissions, \$400.13; advance traveling ex- penses, \$377.48 -----	777 61	
Total -----		<u>38,813 35</u>
Total admitted assets-----		<u>\$3,083,698 40</u>

LIABILITIES.

Losses and claims:		
Fidelity—Reported or in process of adjustment, \$9,154.80; in- curred but not reported, \$457.74; resisted, \$15,000.00: Total, \$24,612.54. Net unpaid claims-----		\$24,612.54
Surety—Reported or in process of adjustment, \$18,400.00; in- curred but not reported, \$920.00: Total, \$19,320.00. Net un- paid claims -----		19,320 00
Plate glass—Reported or in process of adjustment, \$2,107.48; incurred but not reported, \$105.37: Total, \$2,212.85. Net unpaid claims -----		2,212 85
Burglary and theft—Reported or in process of adjustment, \$7,045.00; incurred but not reported, \$352.25; resisted, \$2,800.00: Total, \$10,197.25; deduct re-insurance, \$1,262.50. Net unpaid claims -----		8,934 75
Sprinkler—Reported or in process of adjustment, \$517.56; resisted, \$125.00: Total, \$642.56; deduct reinsurance, \$58.82. Net unpaid claims -----		583 74
Automobile and teams property damage—Reported or in process of adjustment, \$29,658.12; incurred but not reported, \$2,850.00; re- sisted, \$15,827.11: Total, 48,335.23. Net unpaid claims-----		<u>48,335 23</u>
Total net unpaid claims-----		<u>\$103,999 11</u>
Special reserve for unpaid liability and workmen's compensation losses -----		1,000 00

Estimated expenses of investigation and adjustment of unpaid claims	\$5,199 96	
Unearned premiums at 50 per cent on risks running one year or less	612,116 02	
Unearned premiums, pro rata on risks running more than one year	82,090 78	
Total unearned premiums		\$699,406 76
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Liability, \$8,705.05; fidelity, \$2,999.26; surety, \$10,845.29; plate glass, \$8,889.99; burglary and theft, \$9,469.85; sprinkler, \$2,261.31; fly wheel, \$524.76; automobile and teams property damage, \$27,235.66		70,931 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		3,706 49
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		17,774 27
Re-insurance		28,795 45
Advance premiums (100 per cent)		1,010 43
Investment expense (account loans on mortgages)		1,034 78
Capital stock tax		25,000 00
Total amount of all liabilities except capital		\$952,658 46
Capital actually paid up in cash	\$1,000,000 00	
Surplus over all liabilities	1,131,039 94	
Surplus as regards policyholders		2,131,039 94
Total liabilities		\$3,083,698 40

EXHIBIT OF PREMIUMS.

	Liability.	Fidelity.	Surety.
In force December 31, 1912-----	\$75,235 38	\$28,144 21	\$98,107 32
Written or renewed during the year----	265,592 88	89,378 15	367,163 78
Totals -----	\$340,828 26	\$117,522 36	\$465,271 10
Deduct expirations and cancellations--	170,543 47	43,614 46	163,819 35
In force at the end of the year-----	\$170,284 79	\$73,907 90	\$301,451 75
Deduct amount re-insured -----	158,428 92	6,076 85	27,500 87
Net in force December 31, 1913---	\$11,855 87	\$67,831 05	\$273,950 88
Amount at risk December 31, 1913-----		\$22,255,449 00	\$56,008,465 00
	Plate Glass.	Burglary and Theft.	Sprinkler.
In force December 31, 1912-----	\$113,196 87	\$189,473 40	\$49,947 86
Written or renewed during the year----	164,119 80	251,269 30	108,120 71
Totals -----	\$277,316 67	\$440,742 70	\$158,068 57
Deduct expirations and cancellations--	149,686 39	198,467 79	67,757 27
In force at the end of the year-----	\$127,630 28	\$242,274 91	\$90,311 30
Deduct amount re-insured-----	11 33	23,085 76	22,472 67
Net in force December 31, 1913--	\$127,618 95	\$219,189 15	\$67,838 63
		Fly Wheel.	Automobiles and Teams Property Damage.
In force December 31, 1912-----		\$6,035 13	\$413,710 48
Written or renewed during the year-----		7,660 77	844,397 28
Totals -----		\$13,695 90	\$1,258,107 76
Deduct expirations and cancellations-----		4,290 04	674,949 98
In force at the end of the year-----		\$9,405 86	\$583,157 78
Deduct amount re-insured-----		3,318 43	
Net in force December 31, 1913-----		\$6,087 43	\$583,157 78

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Liability -----	\$39 00	
Fidelity -----	2,401 36	
Surety -----	24,054 83	\$1,346 78
Plate glass -----	8,955 00	2,705 88
Burglary and theft -----	8,321 27	3,050 93
Sprinkler -----	1,004 79	6 25
Automobile and teams property damage -----	19,370 34	6,308 58
Total -----	\$64,146 59	\$13,418 42

AMERICAN AUTOMOBILE INSURANCE COMPANY.

St. Louis, Missouri.

Year ending December 31, 1913.

(Incorporated December 22, 1911. Commenced business in California August, 1912.)

CHAS. W. DISBROW, President.

S. S. WILLIAMS, Secretary.

ARONSON GALE CO., INC., Attorneys in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash -----	\$225,000 00	
Amount of ledger assets December 31 of previous year -----	\$537,863 32	
Decrease of paid-up capital during the year -----	75,000 00	
Surplus paid in by stockholders -----	175,000 00	
Extended at -----		\$462,863 32

INCOME.

Automobile and teams property damage—Gross premiums written and renewed during the year, \$847,305.58; deduct reinsurance, \$70,905.34; return premiums on policies cancelled, \$282,204.72; total deductions, \$353,110.06; net premiums -----		\$494,195 52
Interest on mortgage loans -----	\$180 00	
Interest on bonds and dividends on stocks, \$10,646.66; from other sources, \$1,824.93 -----	12,471 59	
Total interest and rents -----		12,651 59
Reinsurance liability increase -----		8,352 17
Surplus contributed -----		75,000 00
Profit on sale or maturity of ledger assets -----		277 50
Total income -----		\$590,476 78
Sum -----		\$1,053,340 10

DISBURSEMENTS.

Automobile and teams property damage—Gross amount paid for losses, \$260,223.77; deduct reinsurance, \$21,167.54; salvage, \$4- 582.97; total deductions, \$25,750.51; net amount paid policyhold- ers for losses -----		\$234,473 26
Investigation and adjustment of claims -----		15,186 82
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----		114,523 06
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees -----		49,808 88
Salaries, traveling and all other expenses of agents not paid by com- mission -----		4,822 43
Inspections (other than medical and claim) -----		246 35

Rents	\$4,320 00
State taxes on premiums	4,870 51
Insurance department licenses and fees	1,486 24
All other licenses, fees and taxes	1,871 57
Legal expenses	8,246 31
Advertising	2,350 26
Printing and stationery	4,406 46
Postage, telegraph, telephone and express	3,415 84
Furniture and fixtures	1,165 75
Dealers' policy fees refunded	50 00
Home office expense	2,247 64
Traveling expense	2,880 31
Advance to agents	3,487 81
Local board fees, \$66.00; loss on sale of furniture, \$24.50	90 50
Agents' balances charged off	2,304 96
Decrease in book value of ledger assets	6,521 25
Total disbursements	\$468,776 21
Balance	\$584,563 89

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$3,000 00
Book value of bonds and stocks	297,182 50
Cash in office	4,175 44
Deposits in trust companies and banks not on interest	12,740 66
Deposits in trust companies and banks on interest	123,613 23
Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913—Automobile and teams property damage, \$134,125.24; prior to October 1, 1913, \$6,248.21	140,373 45
Due from reinsuring companies for losses	3,478 61
Ledger assets as per balance	\$584,563 89

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$17 50
Bonds	720 00
Total	737 50
Gross assets	\$585,301 39

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	6,248 21
Total admitted assets	\$579,053 18

LIABILITIES.

Automobile and teams property damage—Losses and claims adjusted, \$1,892.86; reported or in process of adjustment, \$18,968.88; resisted, \$9,335.00; total unpaid claims	\$30,196 74
Unearned premiums at 50 per cent on risks running one year or less	214,981 13
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Automobile and teams property damage	30,423 28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	556 80
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	7,000 00
Reinsurance	8,404 84
Total amount of all liabilities except capital	\$291,562 79
Capital actually paid up in cash	\$225,000 00
Surplus over all liabilities	62,490 39
Surplus as regards policyholders	287,490 39
Total liabilities	\$579,053 18

EXHIBIT OF PREMIUMS.

	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$348,620 47
Written or renewed during the year-----	847,305 58
Totals -----	\$1,195,926 05
Deduct expirations and cancellations-----	655,554 96
In force at the end of the year-----	\$540,371 09
Deduct amount reinsured-----	110,408 84
Net amount in force December 31, 1913-----	\$429,962 25

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Automobile and teams property damage—Gross premiums, less return premiums on risks written or renewed during the year, \$36,715.19; gross losses paid-----	\$11,966 83
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AMERICAN CASUALTY COMPANY.

Tacoma, Washington.

Year ending December 31, 1913.

(Incorporated May 6, 1907. Commenced business in California May, 1911.)

J. E. CHILBERG, President.

FRED S. FOGG, Secretary.

A. L. REED, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash -----	\$204,175 00
Amount of ledger assets December 31 of previous year-----	\$283,735 01

INCOME.

Accident—Gross premiums written and renewed during the year, \$81,837.57; deduct reinsurance, \$7,699.06; return premiums on policies cancelled, \$152.70: Total deductions, \$7,851.76-----	\$73,985 81
Health—Gross premiums written and renewed during the year, \$45,073.31; deduct reinsurance, \$1,058.20; return premiums on policies cancelled, \$76.35: Total deductions, \$1,134.55-----	43,938 76
Workmen's collective—Gross premiums written and renewed during the year -----	7,352 11
Total net premiums -----	\$125,276 68
Policy fees required or represented by applications -----	25,990 00
Interest on mortgage loans, \$9,061.81; collateral loans, \$440.00 -----	\$9,501 81
Interest on bonds and dividends on stocks, \$372.00; from other sources, \$1,469.35 -----	1,841 35
Rents -----	852 20
Total interest and rents -----	12,195 36
From all other sources -----	6,287 88
Total income -----	\$169,749 92
Sum -----	\$453,484 93

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$38,888.55; deduct reinsurance, \$1,485.95 -----	\$37,402 60
Health—Gross amount paid for losses, \$16,602.30; deduct reinsurance, \$348.18 -----	16,254 12
Workmen's collective—Gross amount paid for losses-----	4,051 70
Total net amount paid policyholders for losses-----	\$57,708 42

Policy fees retained by agents	\$25,990 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	25,513 50
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	13,292 58
Salaries, traveling and all other expenses of agents not paid by commission	9,939 68
Rents	3,425 00
Repairs and expenses (other than taxes) on real estate	75 90
Taxes on real estate	852 83
State taxes on premiums	993 09
Insurance department licenses and fees	672 48
All other licenses, fees and taxes	103 57
Legal expenses	57 80
Advertising	1,079 27
Printing and stationery	2,053 49
Postage, telegraph, telephone and express	1,439 95
Other disbursements	13,297 80
Total disbursements	<u>\$156,495 36</u>
Balance	<u>\$296,989 57</u>

LEDGER ASSETS.

Book value of real estate	\$58,033 74
Mortgage loans on real estate, first liens	152,977 24
Loans secured by pledge of bonds, stocks or other collaterals	13,799 23
Book value of bonds and stocks	6,101 00
Cash in office	2,107 19
Cash deposit	11,000 35
Deposits in trust companies and banks not on interest	7,376 61
Deposits in trust companies and banks on interest, certificate of deposit	17,000 00
Gross premiums in course of collection on policies or renewals issued:	
Accident—On or after October 1, 1913, \$8,274.56; prior to October 1, 1913, \$2,295.87	10,570 43
Bills receivable	2,368 01
Insurance department license and fees for 1914 advanced	112 00
Suspense account, \$51.64; due from agents, \$1,385.32; commission advanced, \$5,887.89	7,324 85
Accounts receivable, \$5.00; furniture and fixtures, \$6,005.69; stationery, \$8.00; orders, \$435.90	7,246 59
Advertising novelties, \$150.95; judgment accounts, \$752.13; due from collectors, \$69.25	972 33
Ledger assets	<u>\$296,989 57</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$6,386 87
Bonds	111 75
Collateral loans	365 80
Other assets on nine certificates of deposit with Bankers Trust Company, Tacoma	281 66
Total	<u>7,146 08</u>
Reinsurance unearned	<u>2,643 04</u>
Gross assets	<u>\$306,778 69</u>

Gross assets -----		\$306,778 69
Deduct Assets Not Admitted.		
Order account, \$435.90; account received, \$5.00; due from collections, \$69.25 -----	\$510 15	
Bills receivable, \$2,368.01; furniture and fixtures, \$6,005.69 -----	8,373 70	
Supplies, printed matter and stationery, \$800.00; advertising novelties, \$150.95; judgment account, \$752.13 -----	1,703 08	
Premiums in course of collection written prior to October 1, 1913 -----	2,295 87	
Due from agents, \$1,385.32; suspense account, \$51.64 -----	1,436 96	
Total -----		14,319 76
Total admitted assets -----		\$292,458 93

LIABILITIES.

Losses and claims:		
Accident—Net unpaid claims, except liability and workmen's compensation -----		\$2,323 36
Health—Net unpaid claims, except liability and workmen's compensation -----		1,161 68
Total -----		\$3,485 04
Unearned premiums at 50 per cent on risks running one year or less \$31,710.83 -----		15,855 42
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident -----		4,129 01
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----		1,644 75
Advance premiums (100 per cent) -----		9,829 92
Drafts payable, \$419.00; accounts payable, \$59.75; due to agents, \$153.75 -----		632 50
Total amount of all liabilities except capital -----		\$35,576 64
Capital actually paid up in cash -----	\$204,175 00	
Surplus over all liabilities -----	52,707 29	
Surplus as regards policyholders -----		256,882 29
Total liabilities -----		\$292,458 93

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912 -----	\$3,527 58	
Written or renewed during the year -----	81,389 14	\$45,521 74
Totals -----	\$84,916 72	\$45,521 74
Deduct expirations and cancellations -----	48,185 50	41,784 87
In force at the end of the year -----	\$36,731 22	\$3,736 87
Deduct amount reinsured -----	7,699 06	1,058 20
Net in force December 31, 1913 -----	\$29,032 16	\$2,678 67

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$12,649 17	\$7,442 37
Health -----	12,001 63	3,099 34
Totals -----	\$24,650 80	\$10,541 71

THE AMERICAN CREDIT-INDEMNITY COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated April 28, 1893. Commenced business in California in 1897.)

E. M. TREAT, President.

JOS. J. GROSS, Secretary.

GEO. V. LYDDANE, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$350,000 00	
Amount of ledger assets December 31 of previous year		\$1,416,430 02

INCOME.

Credit—Gross premiums written and renewed during the year, \$751,043.78; deduct reinsurance, \$937.50; return premiums on policies cancelled, \$13,920.54; premiums on policies not taken, \$20,834.30: Total deductions, \$35,692.34. Net premiums	\$715,351 44	
Interest on bonds and dividends on stocks, \$56,719.64; from other sources, \$3,143.90	59,863 54	
Total income	\$775,214 98	
Sum		\$2,191,645 00

DISBURSEMENTS.

Credit—Gross amount paid for losses, \$412,020.26; deduct reinsurance, \$5,291.67; salvage, \$24,018.33: Total deductions, \$29,310.00; net amount paid policyholders for losses	\$382,710 26	
Investigation and adjustment of claims	14,928 13	
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	178,050 41	
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	53,110 55	
Salaries, traveling and all other expenses of agents not paid by commission	22,810 44	
Rents	10,064 87	
State taxes on premiums	13,329 03	
Insurance department licenses and fees	2,305 31	
All other licenses, fees and taxes	4,173 39	
Legal expenses	4,376 63	
Advertising	9,793 54	
Printing and stationery	3,583 59	
Postage, telegraph, telephone and express	5,181 70	
Interest in reconversion of securities	42 05	
Other disbursements	6,819 69	
Loss on sale or maturity of ledger assets	8,283 77	
Total disbursements	\$719,563 36	
Balance		\$1,472,081 64

LEDGER ASSETS.

Book value of bonds and stocks	\$1,242,652 81	
Cash in office	1,718 54	
Deposits in trust companies and banks on interest	49,536 20	
Bills receivable	\$10,679 20	
Premium notes, \$82,429.54; furniture and fixtures, \$45,899.06; agents' balances (debits, \$41,599.06; credits, \$2,432.77): \$39,166.29	167,494 89	
Total	178,174 09	
Ledger assets as per balance		\$1,472,081 64

Ledger assets		\$1,472,081 64
Non-Ledger Assets.		
Interest due and accrued on:		
Bonds	\$11,962 10	
Premium notes	245 69	
		12,207 79
Gross assets		\$1,484,289 43
Deduct Assets Not Admitted.		
Bills receivable, \$10,679.20; furniture and fixtures, \$45,899.06	\$56,578 26	
Agents' balances, \$41,599.06; premium notes past due, \$28,152.55	69,751 61	
Bonds	117,382 81	
Stocks	24,230 00	
Total		267,942 68
Total admitted assets		\$1,216,346 75
LIABILITIES.		
Net unpaid claims (credit)		\$40,972 00
Special reserve for credit losses on policies in October, November and December, 1913, being 50 per cent of \$217,380.17. Gross premiums received on said policies, less \$15,225.74 paid during said months on losses under said policies	\$93,464 34	
Special reserve for accrued losses on credit policies in force December 31, 1913, being 50 per cent of \$332,420.38, earned premiums on said policies	166,210 19	
Total unpaid claims		\$300,646 53
Unearned premiums pro rata on risks running one year or less	\$334,885 07	
Unearned premiums pro rata on risks running more than one year	4,631 40	
Total unearned premiums		339,516 47
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913		2,735 12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, estimated		2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		11,251 32
Advance premiums (100 per cent)		4,980 00
Contingent reserve for guarantees to policyholders		8,000 00
Total amount of all liabilities except capital		\$669,129 44
Capital actually paid up in cash	\$350,000 00	
Surplus over all liabilities	197,217 31	
Surplus as regards policyholders		547,217 31
Total liabilities		\$1,216,346 75
EXHIBIT OF PREMIUMS.		
Advance premiums	Credit. \$400 00	
In force December 31, 1912	706,822 20	
Written or renewed during the year	751,043 78	
Totals		\$1,458,265 98
Deduct expirations and cancellations		780,411 63
In force at the end of the year		\$677,854 35
Deduct amount reinsured		937 50
Net in force December 31, 1913		\$676,916 85
Advance premiums		4,980 00
		\$671,936 85

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Credit—Gross premiums less return premiums on risks written or renewed during the year, \$32,807.50. Gross losses paid ----- \$6,168 69

AMERICAN SURETY COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated April 14, 1884. Commenced business in California, 1887.)

F. W. LAURENTZ, President.

H. B. ZEVELY, Secretary.

H. J. DOUGLAS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash ----- \$5,000,000 00
Amount of ledger assets December 31 of previous year ----- \$9,468,794 31

INCOME.

Fidelity—Gross premiums written and renewed during the year, \$1,503,954.07; deduct reinsurance, \$32,199.42; return premiums on policies cancelled, \$134,885.21; premiums on policies not taken, \$87,487.29; total deductions, \$254,571.92. Net premiums	1,249,382 15
Surety—Gross premiums written and renewed during the year, \$2,431,233.51; deduct reinsurance, \$92,081.02; return premiums on policies cancelled, \$324,451.55; premiums on policies not taken, \$193,322.05; total deductions, \$609,854.62. Net premiums	1,821,378 89
Total net premiums	\$3,070,761 04
Interest on mortgage loans, \$10,230.92; collateral loans, \$961.58	\$11,192 50
Interest on bonds and dividends on stocks, \$182,620.58; from other sources, \$21,006.44	203,627 02
Rents, including \$43,900.00 for company's occupancy of its own buildings	289,227 15
Total interest and rents	504,046 67
Checks of other parties in process of collection December 31, 1913, \$1,712.94; December 31, 1912, \$777.53	\$935 41
Premiums paid in advance, December 31, 1913, \$35,499.90; December 31, 1912, \$19,820.85	15,679 05
	16,614 46
Profit on sale or maturity of ledger assets	112,197 85
Increase in liability for federal income tax, \$83.33; increase in liability for accounts payable, \$3,634.14	3,717 47
Total income	\$3,707,337 49
Sum	\$13,176,131 89

DISBURSEMENTS.

Fidelity—Gross amount paid for losses, \$478,088.36; deduct reinsurance, \$6,191.58; salvage, \$107,515.20; total deductions, \$113,706.78. Net amount paid policyholders for losses	\$364,381 58
Surety—Gross amount paid for losses, \$1,076,754.35; deduct reinsurance, \$36,630.20; salvage, \$538,722.85; total deductions, \$575,353.05. Net amount paid policyholders for losses	501,401 30
Total	\$865,782 88
Investigation and adjustment of claims	62,812 92

Amount brought forward-----	\$928,595 80
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	422,541 07
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	350,376 85
Salaries, traveling and all other expenses of agents not paid by commission -----	772,670 88
Inspections (other than medical and claim)-----	15,206 37
Rents, including \$43,900 for company's occupancy of its own buildings -----	47,702 50
Repairs and expenses (other than taxes) on real estate, including rent of building leased for 99 years-----	189,613 98
Taxes on real estate -----	79,247 12
State taxes on premiums -----	44,148 23
Insurance department licenses and fees -----	19,576 15
Federal corporation tax, \$3,637.33; Municipal tax, \$3,637.61; Internal revenue tax, \$405.03 -----	7,679 97
Legal expenses -----	7,291 80
Advertising -----	8,668 58
Printing and stationery -----	11,319 49
Postage, telegraph, telephone and express -----	39,121 29
Furniture and fixtures -----	5,364 54
Stockholders for interest or dividends -----	500,000 00
Other disbursements -----	37,110 41
Investment expenses -----	147 01
Loss on sale or maturity of ledger assets-----	18,852 00
Decrease in liability for reinsurance-----	24,207 27
Total disbursements -----	<u>\$3,529,441 31</u>
Balance -----	\$9,646,690 49

LEDGER ASSETS.

Book value of real estate -----			\$3,480,000 00
Mortgage loans on real estate, first liens-----			54,250 00
Loans secured by pledge of bonds, stocks or other collateral-----			21,026 36
Book value of bonds and stocks—Bonds, \$1,747,727.42; stocks, \$2,786,328.63 -----			4,534,056 05
Cash in office -----			9,187.94
Deposits in trust companies and banks not on interest-----			438,760 39
Deposits in trust companies and banks on interest-----			491,918 25
Gross premiums in course of collection on policies or renewals issued :			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Fidelity -----	\$104,892 83	\$27,432 77	*
Surety -----	239,521 67	245,644 23	
Total -----	\$344,414 50	\$273,077 00	617,491 50
Ledger assets as per balance-----			\$9,646,690 49

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages -----	\$480 43
Bonds -----	18,053 73
Collateral loans -----	197 83
Other assets -----	150 00
Rents due and accrued -----	9,780 05
Total -----	<u>28,662 04</u>
Gross assets -----	\$9,675,352 53

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913 -----	\$273,077 00
Book value of ledger assets over market value-----	530,936 05
Total -----	<u>\$804,013 05</u>
Total admitted assets -----	\$8,871,339 48

LIABILITIES.

Losses and claims:

Fidelity—Reported or in process of adjustment, \$102,637.05; incurred but not reported, \$118,555.60; resisted, \$103,038.63; total, \$324,231.28; deduct reinsurance, \$907.46. Net unpaid claims -----	\$323,323 82
Surety—Reported or in process of adjustment, \$131,251.37; incurred but not reported, \$124,035.53; resisted, \$125,393.34; total, \$380,680.24; deduct re-insurance, \$14,891.18. Net unpaid claims -----	365,789 06
Total unpaid claims -----	\$689,112 88
Estimated expenses of investigation and adjustment of unpaid claims -----	25,000 00
Unearned premiums at 50 per cent, \$1,479,235.43; at 75 per cent, \$62,838.71; at 100 per cent, \$60,968.37—\$1,603,042 51	
Unearned premiums, pro rata on risks running more than one year -----	236,059 24
Total unearned premiums -----	1,839,101 75
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Fidelity, \$11,027.09; surety, \$22,385.57 -----	33,412.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued -----	44,453 51
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----	48,713 28
Reinsurance -----	22,616 38
Advance premiums (100 per cent) -----	35,499 90
Reserve for contingent expenses -----	25,000 00
Checks of other parties in process of collection -----	1,712 94
Total amount of all liabilities except capital -----	\$2,764,623 30
Capital actually paid up in cash -----	\$5,000,000 00
Surplus over all liabilities -----	1,106,716 18
Surplus as regards policyholders -----	6,106,716 18
Total liabilities -----	\$8,871,339 48

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1912 -----	\$1,240,915 82	\$2,044,808 94
Written or renewed during the year -----	1,503,954 07	2,431,233 51
Totals -----	\$2,744,869 89	\$4,476,042 45
Deduct expirations and cancellations -----	1,422,175 50	2,141,899 34
In force at the end of year -----	\$1,322,694 39	\$2,334,143 11
Deduct amount reinsured -----	25,197 11	70,585 31
Net in force December 31, 1913 -----	\$1,297,497 28	\$2,263,557 80
Amount at risk December 31, 1913 -----	457,643,817 00	526,234,642 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Fidelity -----	\$30,302 33	\$885 58
Surety -----	46,544 73	22,189 52
Total -----	\$76,847 06	\$23,075 10

CALIFORNIA PACIFIC TITLE INSURANCE COMPANY.**San Francisco, California.**

Year ending December 31, 1913.

(Incorporated February 16, 1886. Commenced business in California in 1886.)

E. J. McCUTCHEN, President.

MURRAY F. VANDALL, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$1,100,000 00	
Amount of ledger assets December 31 of previous year_	\$1,419,487 62	
Decrease during the year in ledger liabilities (escrow and trust funds)-----	60,782 97	
Extended at -----		\$1,358,704 65

INCOME.

Title—Net premiums -----		\$106,383 00
Interest on mortgage loans, \$27,741.89; bills receiv- able, \$6.16 -----	\$27,748 05	
Interest on bonds and dividends on stocks, \$3,666.42; from other sources, \$5,758.28-----	9,424 70	
Rents -----	789 50	
Total interest and rents-----		37,962 25
Trust earnings -----		4,513 41
Miscellaneous fees -----		567 62
Abstracts, reports, etc.-----		16,753 83
Profit on sale or maturity of ledger assets-----		67 50
Total income -----		\$166,247 61
Sum-----		\$1,524,952 26

DISBURSEMENTS.

Title—Gross amount paid for losses-----		\$128 99
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		3,956 10
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees-----		59,483 54
Rents -----		13,851 54
Taxes on real estate-----		328 95
State taxes on premiums-----		1,622 18
Insurance department licenses and fees-----		40 00
All other licenses, fees and taxes-----		1,598 27
Legal expenses -----		15,100 00
Advertising -----		537 00
Printing and stationery-----		3,305 51
Stockholders for interest or dividends-----		30,000 00
Title insurance surplus fund-----		3,581 50
Bad accounts written off-----		2,388 95
General expense -----		6,084 12
Fire and elevator insurance-----		55 25
Platt defalcation -----		13,152 39
Total disbursements -----		\$155,214 29
Balance-----		\$1,369,737 97

LEDGER ASSETS.

Book value of real estate-----	\$40,703 78
Mortgage loans on real estate-----	467,927 50
Book value of bonds and stocks (Schedule D)-----	105,710 50
Cash in office-----	198 82
Deposits in trust companies and banks on interest-----	178,476 10

Title—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913-----	\$1,147 50
Plant -----	550,000 00
Outstanding accounts -----	24,484 77
Accounts receivable, \$450.00; contingent, \$639.00-----	1,089 00
Total admitted assets-----	\$1,369,737 97

LIABILITIES.

Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	\$781 45
Title insurance surplus fund-----	113,581 50
Escrow liability -----	116,804 00
Trust liability -----	7,463 87
Italy and California joint account-----	17 80
Rent security -----	300 00
Total amount of all liabilities except capital-----	\$238,948 62
Capital actually paid up in cash-----	\$1,100,000 00
Surplus over all liabilities-----	30,789 35
Surplus as regards policyholders-----	1,130,789 35
Total liabilities -----	\$1,369,737 97

EXHIBIT OF PREMIUMS.

In force December 31, 1912-----	Title. \$12,372,010 00
Written or renewed during the year-----	106,383 00
Net in force December 31, 1913-----	\$12,478,393 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums, less return premiums, on risks written or renewed during the year, \$106,383.00; gross losses paid-----	\$128 99
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CASUALTY COMPANY OF AMERICA.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated September, 1903. Commenced business in California in 1905.)

EDWIN W. DELEON, President.

JOHN S. JESSKINS, Secretary.

C. W. HUGHES, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$750,000 00
Amount of ledger assets December 31 of previous year-----	\$2,806,520 44

INCOME.

Accident—Gross premiums written and renewed during the year, \$382,731.61; deduct reinsurance, \$79,550.70; return premiums on policies cancelled, \$7,503.94; premiums on policies not taken, \$93,670.35: Total deductions, \$180,724.99. Net premiums-----	\$202,006 62
Health—Gross premiums written and renewed during the year, \$139,494.53; deduct reinsurance, \$9,096.49; return premiums on policies cancelled, \$1,849.20; premiums on policies not taken, \$35,702.39: Total deductions, \$46,648.08. Net premiums-----	92,846 45
Liability—Gross premiums written and renewed during the year, \$2,632,453.17; deduct reinsurance, \$13,371.87; return premiums on policies cancelled, \$501,903.38; premiums on policies not taken, \$369,747.28: Total deductions, \$885,022.53. Net premiums-----	1,747,430 64

Amount brought forward-----	\$2,042,283 71
Workmen's compensation—Gross premiums written and renewed during the year, \$806,979.31; deduct return premiums on policies cancelled, \$156,794.10; premiums on policies not taken, \$54,675.47: Total deductions, \$211,469.57. Net premiums-----	595,509 74
Fidelity—Gross premiums written and renewed during the year, \$50,587.91; deduct reinsurance, \$3,334.64; return premiums on policies cancelled, \$1,876.71; premiums on policies not taken, \$2,560.32: Total deductions, \$7,771.67. Net premiums-----	42,816 24
Surety—Gross premiums written and renewed during the year, \$68,841.03; deduct reinsurance, \$6,018.28; return premiums on policies cancelled, \$1,590.21; premiums on policies not taken, \$4,315.50: Total deductions, \$11,923.99. Net premiums-----	56,917 04
Plate glass—Gross premiums written and renewed during the year, \$165,768.18; deduct reinsurance, \$9.73; return premiums on policies cancelled, \$3,437.80; premiums on policies not taken, \$44,373.23: Total deductions, \$47,820.76. Net premiums-----	117,947 42
Steam boiler—Gross premiums written and renewed during the year, \$181.35; deduct reinsurance, \$10,061.13; return premiums on policies cancelled, \$3,277.98; premiums on policies not taken, \$553.00: Total deductions, \$13,892.11. Net premiums-----	13,710 76
Burglary and theft—Gross premiums written and renewed during the year, \$87,821.17; deduct reinsurance, \$13,021.53; return premiums on policies cancelled, \$3,679.49; premiums on policies not taken, \$11,041.68: Total deductions, \$27,742.70. Net premiums---	60,078 47
Industrial—Gross premiums written and renewed during the year---	108,342 86
Fly wheel—Return premiums on policies cancelled, \$87.30; premiums on policies not taken, \$78.24. Net premiums-----	165 54
Automobile and teams property damage—Gross premiums written and renewed during the year, \$43,398.11; deduct return premiums on policies cancelled, \$3,154.21; premiums on policies not taken, \$8,652.03: Total deductions, \$11,806.24. Net premiums-----	31,591 87
Workmen's collective—Gross premiums written and renewed during the year, \$25,326.10; deduct return premiums on policies cancelled, \$743.52; premiums on policies not taken, \$2.65: Total deductions \$746.17. Net premiums-----	24,579 93
Total net premiums-----	\$3,066,190 98
Policy fees required or represented by applications-----	714 00
Interest on mortgage loans, \$2,400.00; interest on bonds and dividends on stocks, \$81,539.42; from other sources, \$3,869.65-----	87,809 07
Profit on sale or maturity of ledger assets-----	1,718 19
Total income -----	\$3,156,432 24
Sum-----	\$5,962,952 68

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$218,110.79; deduct reinsurance, \$46,500.33. Net amount paid policyholders for losses---	\$171,610 46
Liability—Gross amount paid for losses-----	1,345,598 21
Workmen's compensation—Gross amount paid for losses-----	88,681 37
Fidelity—Gross amount paid for losses, \$241.68; deduct salvage, \$51.80. Net amount paid policyholders for losses-----	189 88
Surety—Gross amount paid for losses, \$18,870.91; deduct reinsurance, \$6,884.10; salvage, \$3,515.98: Total deductions, \$10,400.08. Net amount paid policyholders for losses-----	8,470 83
Plate glass—Gross amount paid for losses-----	72,072 59
Steam boiler—Gross amount paid for losses-----	2,604.62
Burglary and theft—Gross amount paid for losses, \$25,121.75; deduct reinsurance, \$3,438.88. Net amount paid policyholders for losses -----	21,682 87
Industrial—Gross amount paid for losses-----	57,965 55
Automobile and teams property damage—Gross amount paid for losses -----	23,432 80
Workmen's collective—Gross amount paid for losses-----	15,801 45
Total -----	\$1,808,110 63

Investigation and adjustment of claims	\$231,609 41
Policy fees retained by agents	714 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	759,759 28
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	157,070 09
Salaries, traveling and all other expenses of agents not paid by commission	94 43
Medical examiners' fees and salaries	3,999 96
Inspection (other than medical and claim)	24,571 26
Rents	12,180 92
State taxes on premiums	39,188 66
Insurance department licenses and fees	3,376 05
All other licenses, fees and taxes	6,164 81
Legal expenses	691 42
Advertising	2,029 21
Printing and stationery	6,588 28
Postage, telegraph, telephone and express	10,182 50
Furniture and fixtures	1,938 87
Stockholders for interest or dividends	45,000 00
Other disbursements	27,512 17
Agents' balances charged off	1,893 75
Loss on sale or maturity of ledger assets	275 00
Total disbursements	\$3,142,950 70
Balance	\$2,820,001 98

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$49,273 34
Book value of bonds and stocks	1,795,755 62
Cash in office	24,104 07
Deposits in trust companies and banks not on interest	11,389 70
Deposits in trust companies and banks on interest	223,872 69
Gross premiums in course of collection on policies or renewals issued:	

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$65,892 32	\$5,619 79	
Liability	263,711 99	239 63	
Workmen's compensation	269,872 51	14 55	
Fidelity	907 70	884 32	
Surety	17,574 72	4,797 24	
Plate glass	17,509 18	331 37	
Steam boiler	241 45		
Burglary and theft	18,347 44	222 31	
Industrial	178 64		
Fly wheel	17 91		
Automobile and teams property damage	28,231 29	92 72	
Workmen's collective	2,500 00		
Total	\$682,812 47	\$11,508 13	694,320 60
Equity in excise reinsurance fund, \$9,915.40; workmen's compensation reinsurance bureau, \$11,370.56			21,285 96
Ledger assets, as per balance			\$2,820,001 98

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$812 74
Bonds	20,751 89
Emerson National Bank, Warrensburg, N. Y., \$88.10; Mercantile Trust Company, St. Louis, Mo., \$677.08	765 18
Total	22,329 81
Reinsurance due from other companies	21,562 68
Gross assets	\$2,863,894 47

Gross assets -----	\$2,863,894 47
Deduct Assets Not Admitted.	
Reinsurance due from other companies, non-admitted-----	\$3,212 57
Premiums in course of collection, written prior to October 1, 1913-----	11,508 13
Bonds, \$89,223.27; stocks, \$74,917 46-----	164,140 73
Total -----	178,861 43
Total admitted assets-----	\$2,685,033 04

LIABILITIES.

Losses and claims:	
Accident—Adjusted, \$1,904.83; reported or in process of adjustment, \$12,580.84; resisted, \$24,500.00: Total, \$38,985.67; deduct reinsurance, \$4,564.82. Net unpaid claims-----	\$34,420 85
Health—Adjusted, \$1,593.37; reported or in process of adjustment, \$6,578.04; resisted, \$527.57: Total, \$8,698.98; deduct reinsurance, \$1,311.17. Net unpaid claims-----	7,387 81
Fidelity—Reported or in process of adjustment, \$149.55; resisted, \$1,000.00: Total -----	1,149 55
Surety—Reported or in process of adjustment, \$2,231.80; resisted, \$467.75: Total \$2,699.55; deduct reinsurance, \$750.00. Net unpaid claims -----	1,949 55
Plate glass—Adjusted -----	6,450 42
Steam boiler—Resisted -----	750 00
Burglary and theft—Adjusted, \$290.64; reported or in process of adjustment, \$7,670.07; resisted, \$200.00: Total, \$8,160.71; deduct reinsurance, \$750.00. Net unpaid claims-----	7,410 71
Industrial—Adjusted, \$377.01; reported or in process of adjustment, \$6,726.29: Total-----	7,103 30
Automobile and teams property damage—Reported or in process of adjustment -----	5,031 05
Workmen's collective—Adjusted -----	1,468 49
Net unpaid claims-----	\$73,121 73
Special reserve for unpaid liability and workmen's compensation losses -----	564,936 86
Total unpaid claims-----	\$638,058 59
Unearned premiums at 50 per cent on risks running one year or less-----	\$896,872 90
Unearned premiums, pro rata on risks running more than one year-----	72,803 00
Total unearned premiums-----	969,675 90
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, 25 per cent, \$13,209.76; liability, \$37,417.51; workmen's compensation, \$528.25; fidelity, \$213.94; surety, 25 per cent, \$2,991.31; plate glass, \$5,795.54; steam boiler, \$68.06; burglary and theft, 25 per cent, \$3,528.21; industrial, \$51.75; fly wheel, \$5.48; automobile and teams property damage, 25 per cent, \$5,695.66; workmen's collective, \$528.25 -----	101,088 92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	1,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement, \$37,500; less New York State, \$2,500-----	35,000 00
Reinsurance -----	4,657 24
Total amount of all liabilities except capital-----	\$1,749,480 65
Capital actually paid up in cash-----	\$750,000 00
Surplus over all liabilities-----	185,552 39
Surplus as regards policyholders-----	935,552 39
Total liabilities -----	\$2,685,033 04

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912	\$280,330 83		\$1,561,524 58
Written or renewed during the year	382,731 61	\$139,494 53	2,632,453 17
Totals	\$663,062 44	\$139,494 53	\$4,193,977 75
Deduct expirations and cancellations	400,749 13	53,184 60	3,165,720 19
In force at the end of the year	\$262,313 31	\$86,309 93	\$1,028,257 56
Deduct amount reinsured	54,116 97	8,609 97	5,812 40
Net in force December 31, 1913	\$208,196 34	\$77,699 96	\$1,022,445 16
	Workmens' Compensation.	Fidelity.	Surety.
In force December 31, 1912		\$6,934 82	\$39,738 67
Written or renewed during the year	\$806,979 31	50,587 91	68,841 03
Totals	\$806,979 31	\$57,522 73	\$108,579 70
Deduct expirations and cancellations	565,733 95	20,796 76	43,405 04
In force at the end of the year	\$241,245 36	\$36,725 97	\$65,174 66
Deduct amount reinsured		372 50	8,450 46
Net in force December 31, 1913	\$241,245 36	\$36,353 47	\$56,724 20
	Plate Glass.	Steam Boiler	Burglary and Theft.
In force December 31, 1912	\$151,315 13	\$99,566 97	\$85,691 72
Written or renewed during the year	165,768 18	181 35	87,821 17
Totals	\$317,083 31	\$99,748 32	\$173,512 89
Deduct expirations and cancellations	197,984 77	77,627 96	89,437 34
In force at the end of the year	\$119,098 54	\$22,120 36	\$84,075 55
Deduct amount reinsured		22,120 36	11,713 09
Net in force December 31, 1913	\$119,098 54		\$72,362 46
		Industrial.	Fly Wheel.
In force December 31, 1912			\$1,141 16
Written or renewed during the year		\$108,342 86	
Totals		\$108,342 86	\$1,141 16
Deduct expirations and cancellations		108,342 86	1,141 16
		Automobiles and Teams Property Damage.	Workmens' Collective.
In force December 31, 1912		\$63,393 20	\$15,571 50
Written or renewed during the year		43,398 11	25,326 10
Totals		\$106,791 31	\$40,897 60
Deduct expirations and cancellations		36,086 33	20,104 60
Net in force December 31, 1913		\$70,704 98	\$20,793 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$263 06	
Health	57 97	\$73 03
Liability	26,218 89	10,655 59
Workmen's compensation	165 30	268 32
Fidelity	51 00	
Surety	67 94	
Plate glass	1,680 19	97 67
Burglary and theft	1,263 03	
Industrial	300 00	
Automobile and teams property damage	1,646 93	351 45
Total	\$31,114 31	\$11,446 06

CHICAGO BONDING AND SURETY COMPANY.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated August 1, 1912. Commenced business in California July 21, 1913.)

A. J. SABATH, President.

OLIVER F. ROBERTS, Secretary.

ARTHUR G. MASON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash -----	\$250,000 00	
Amount of ledger assets December 31 of previous year -----		\$320,756 47

INCOME.

Fidelity—Gross premiums written and renewed during the year, \$52,559.99; deduct reinsurance, \$9,431.78; return premiums on policies cancelled, \$4,136.81: Total deductions, \$13,568.59. Net premiums -----		\$38,991 40
Surety—Gross premiums written and renewed during the year, \$87,322.59; deduct reinsurance, \$9,169.05; return premiums on policies cancelled, \$7,535.66: Total deductions, \$16,704.71. Net premiums -----		70,617 88
Total net premiums -----		\$109,609 28
Interest on mortgage loans -----	\$3,554 14	
Interest on bonds and dividends on stocks, \$5,880.83; from other sources, \$1,887.24 -----	7,768 07	
Total interest -----		11,322 21
Discounts (special assessment vouchers, \$825.00; for cash on expense bills, \$74.09) -----		899 09
Total income -----		\$121,830 58
Sum -----		\$442,587 05

DISBURSEMENTS.

Fidelity—Gross amount paid for losses, \$200.00; deduct salvage, \$110.00. Net amount paid policyholders for losses -----		\$90 00
Surety—Gross amount paid for losses -----		8,134 28
Total net amount paid policyholders for losses -----		\$8,224 28
Investigation and adjustment of claims -----		43 45
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----		13,324 89
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees -----		31,089 68
Salaries, traveling and all other expenses of agents not paid by commission -----		4,840 27
Rents -----		1,720 00
States taxes on premiums -----		58 40
Insurance department licenses and fees -----		2,494 69
All other licenses, fees and taxes -----		100 00
Legal expenses -----		5,295 00
Advertising -----		2,635 20
Printing and stationery -----		5,991 67
Postage, telegraph, telephone and express -----		1,979 46
Furniture and fixtures -----		1,307 82
Other disbursements -----		21,083 74
Total disbursements -----		\$100,188 55
Balance -----		\$342,398 50

LEDGER ASSETS.

Mortgage loans on real estate, first liens			\$86,500 00
Book value of bonds and stocks			149,216 25
Cash in office			765 55
Deposits in trust companies and banks not on interest			105 21
Deposits in trust companies and banks on interest			55,088 29
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Fidelity	\$8,504 15	\$2,153 97	
Surety	20,115 71	1,824 31	
Totals	\$28,619 86	\$3,978 28	32,598 14
Advances and deposits			1,625 06
City of Chicago special assessment voucher No. 1609 (due December 31, 1917—interest 5 per cent)			10,000 00
City of Chicago special assessment voucher No. 3796 (due December 31, 1923—interest 5 per cent)			6,500 00
Ledger assets as per balance			\$342,398 50

Non-Ledger Assets.

Interest due and accrued on:			
Mortgages		\$596 71	
Bonds		1,786 67	
Other assets		294 08	
Total			2,677 46
Gross assets			\$345,075 96

Deduct Assets Not Admitted.

Advances and deposits	\$1,625 06	
Premiums in course of collection written prior to October 1, 1913	3,978 28	
Book value of ledger assets over market value	941 25	
Total		6,544 59
Total admitted assets		\$338,531 37

LIABILITIES.

Losses and claims:		
Fidelity—Reported or in process of adjustment		\$2,100 00
Surety—Reported or in process of adjustment		400 00
Net unpaid claims, except liability and workmen's compensation		\$2,500 00
Unearned premiums at 50 per cent on risks running one year or less	\$43,351 70	
Unearned premiums, pro rata on risks running more than one year	5,965 68	
Total unearned premiums		49,317 38
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913		2,656 27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		268 89
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		1,000 00
Reinsurance		6,956 34
Over subscription of capital		50 00
Total amount of all liabilities except capital		\$62,748 88
Capital actually paid up in cash	\$250,000 00	
Surplus over all liabilities	2,578 49	
Surplus as regards policyholders		275,782 49
Total liabilities		\$338,531 37

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1912 -----	\$1,948 20	\$1,294 09
Written or renewed during the year -----	52,559 99	87,322 59
Totals -----	\$54,508 19	\$88,616 68
Deduct expirations and cancellations -----	8,718 47	17,328 21
In force at the end of the year -----	\$45,789 72	\$71,288 47
Deduct amount reinsured -----	9,971 50	13,876 66
Net in force December 31, 1913 -----	\$35,818 22	\$57,411 81
Amount at risk December 31, 1913 -----	\$13,405,396 00	\$8,684,422 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Fidelity—Gross premiums less return premiums on risks written or renewed during the year, \$361.12; surety, \$2,218.53 -----	\$2,579 65
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CITY ABSTRACT AND TITLE INSURANCE COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated May 23, 1910. Commenced business in California August 29, 1910.)

H. W. DIMOND, President.

J. H. HUMPHREY, Secretary.

CAPITAL.

Capital stock paid up in cash -----	\$250,000 00
Amount of ledger assets December 31 of previous year -----	\$282,154 17

INCOME.

Title—Gross premiums written and renewed during the year -----	\$14,088 00
Interest on mortgage loans, \$7,741.70; collateral loans, \$12.25 -----	\$7,753 95
Interest from other sources -----	622 24
Total interest -----	8,376 19
Miscellaneous fees -----	25,340 60
Refund taxes, 1911-1912 -----	478 77
Total income -----	\$48,283 56
Sum -----	\$330,437 73

DISBURSEMENTS.

Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	\$167 50
Salaries, fees and all other compensation of officers, directors, trustees and home office employees -----	23,094 75
Rents -----	2,820 00
Repairs and expenses (other than taxes) on real estate -----	1,141 13
State taxes on premiums -----	215 42
Insurance department licenses and fees -----	117 30
All other licenses, fees and taxes -----	63 06
Legal expenses -----	10,300 00
Printing and stationery -----	686 20
Postage, telegraph, telephone and express -----	434 16
Furniture and fixtures -----	1,110 00
Other disbursements -----	1,583 10
Decrease in book value of ledger assets -----	769 00
Total disbursements -----	\$42,501 62
Balance -----	\$287,936 11

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$132,000 00
Cash in office-----	1,197 31
Deposits in trust companies and banks not on interest-----	1,025 43
Deposits in trust companies and banks on interest-----	17,943 88
Title—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$667.50; prior to October 1, 1913, \$732.50 -----	1,400 00
Bills receivable -----	2,960 00
Furniture and fixtures-----	6,289 54
Plant -----	125,000 00
Recording -----	119 95
Ledger assets as per balance-----	<u>\$287,936 11</u>

Deduct Assets Not Admitted.

Furniture and fixtures-----	\$6,289 54
Premiums in course of collection written prior to Octo- ber 1, 1913-----	732 50
Total -----	<u>7,022 04</u>
Total admitted assets-----	<u>\$280,914 07</u>

LIABILITIES.

Title insurance surplus fund-----	\$7,950 00
Capital actually paid up in cash-----	\$250,000 00
Surplus over all liabilities-----	22,964 07
Surplus as regards policyholders-----	<u>272,964 07</u>
Total liabilities -----	<u>\$280,914 07</u>

EXHIBIT OF PREMIUMS.

In force December 31, 1912-----	Title. \$20,422 25
Written or renewed during the year-----	14,088 00
Net in force December 31, 1913-----	<u>\$34,510 25</u>

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums, less return premiums, on risks written or renewed during the year, \$13,510.00; gross losses paid-----	\$232 70
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COMMONWEALTH BONDING AND CASUALTY INSURANCE COMPANY.**Fort Worth, Texas.**

Year ending December 31, 1913.

(Incorporated March 23, 1911. Commenced business in California February 21, 1913.)

DR. BACON SAUNDERS, President.

B. F. ALLEN, JR., Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00
Amount of ledger assets December 31 of previous year-----	<u>\$624,794 22</u>

INCOME.

Accident—Gross premiums written and renewed during the year, \$27,418.02; deduct reinsurance, \$418.48; return premiums on policies cancelled, \$533.43; premiums on policies not taken, \$426.26: Total deductions, \$1,378.17. Net premiums-----	<u>\$26,039 85</u>
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Amount brought forward-----	\$26,039 85
Health—Gross premiums written and renewed during the year, \$19,054.86; deduct reinsurance, \$418.49; return premiums on pol- icies cancelled, \$201.22; premiums on policies not taken, \$35.60; Total deductions, \$655.31. Net premiums-----	18,399 55
Liability—Gross premiums written and renewed during the year, \$34,787.41; deduct return premiums on policies cancelled, \$9,284.09; premiums on policies not taken, \$1,196.95; Total de- ductions, \$10,481.04. Net premiums-----	24,306 37
Fidelity—Gross premiums written and renewed during the year, \$2,769.65; deduct return premiums on policies cancelled, \$3.75; premiums on policies not taken, \$192.50; Total deductions, \$196.25. Net premiums-----	2,573 40
Surety—Gross premiums written and renewed during the year, \$41,747.63; deduct reinsurance, \$509.00; return premiums on pol- icies cancelled, \$3,308.28; premiums on policies not taken, \$377.95; Total deductions, \$4,195.23. Net premiums-----	37,552 40
Plate glass—Gross premiums written and renewed during the year, \$3,410.58; deduct return premiums on policies cancelled, \$330.71; premiums on policies not taken, \$302.74; Total deductions, \$633.45. Net premiums-----	2,777 13
Burglary and theft—Gross premiums written and renewed during the year, \$1,131.80; deduct reinsurance, \$113.19; return pre- miums on policies cancelled, \$ 4.08; premiums on policies not taken, \$149.91; Total deductions, \$267.18. Net premiums-----	864 62
Automobile and teams property damage—Gross premiums written and renewed during the year, \$10,003.89; deduct return premiums on policies cancelled, \$796.15; premiums on policies not taken, \$255.15; Total deductions, \$1,051.30. Net premiums-----	8,952 59
Total net premiums-----	\$121,465 91
Policy fees required or represented by applications-----	5,320 00
Interest on mortgage loans, \$12,822.40; collateral loans, \$6,851.47-----	\$19,673 87
Interest on bonds and dividends on stocks, \$2,120.00; from other sources, \$1.25-----	2,121 25
Total interest-----	21,795 12
From all other sources-----	114 13
Total income-----	\$148,695 16
Sum-----	\$773,489 38

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$16,030.98; deduct reinsur- ance, \$2,107.26. Net amount paid policyholders for losses-----	\$13,923 72
Health—Gross amount paid for losses, \$7,881 96; deduct reinsur- ance, \$4.99. Net amount paid policyholders for losses-----	7,876 97
Liability—Net amount paid policyholders for losses-----	4,429 10
Surety—Gross amount paid for losses, \$13,729.45; deduct salvage, \$8,634.73. Net amount paid policyholders for losses-----	5,094 72
Plate glass—Gross amount paid for losses, \$1,785.79; deduct sal- vage, \$37.05. Net amount paid policyholders for losses-----	1,748 74
Burglary and theft—Net amount paid policyholders for losses-----	130 96
Automobiles and teams property damage—Gross amount paid for losses, \$2,488.18; deduct salvage, \$75.00. Net amount paid policy- holders for losses-----	2,413 18
Total net amount paid policyholders for losses-----	\$35,617 39
Investigation and adjustment of claims-----	1,831 96
Policy fees retained by agents-----	5,320 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	30,401 47
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees-----	18,447 63
Salaries, traveling and all other expenses of agents not paid by com- mission-----	8,271 10

Medical examiners' fees and salaries	\$2,400 00
Rents	2,315 90
State taxes on premiums	371 13
Insurance department licenses and fees	1,001 55
All other licenses, fees and taxes	641 65
Legal expenses	5,539 15
Advertising	2,017 91
Printing and stationery	3,047 70
Postage, telegraph, telephone and express	2,388 36
Other disbursements	10,238 90
Total disbursements	\$129,851 80
Balance	\$643,637 58

LEDGER ASSETS.

Book value of real estate.....			\$5,000 00
Mortgage loans on real estate, first liens, \$227,983.85; other than first, \$27,163.76			255,147 61
Loans secured by pledge of bonds, stocks or other collaterals.....			275,235 78
Book value of bonds and stocks.....			55,000 00
Cash in office.....			1,637 56
Deposits in trust companies and banks not on interest.....			15,975 37
Deposits with treasurer, state of Texas.....			2,702 30
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Accident	\$1,923 57	\$723 29	
Health	669 76	181 41	
Liability	9,098 38	536 98	
Fidelity	140 08	9 00	
Surety	7,200 92	1,549 20	
Plate glass	427 41	172 45	
Burglary and theft.....	234 94	2 20	
Automobiles and teams property damage	2,695 84	142 93	
Totals	\$22,390 90	\$3,317 46	25,708 36
Bills receivable		\$3,946 89	
Furniture and fixtures.....		3,283 71	
Total			7,230 60
Ledger assets as per balance.....			\$643,637 58

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$24,018 09
Bonds	250 00
Collateral loans	35,343 36
Total interest	59,611 45
Gross assets	\$703,249 03

Deduct Assets Not Admitted.

Loaned on company's own stock	\$99,717 03
Bills receivable, \$3,946.89; furniture and fixtures, \$3,283.71	7,230 60
Premiums in course of collection written prior to October 1, 1913	3,317 46
Second liens on real estate	27,163 76
Real estate loans with inspection margin	5,757 90
Collateral loans with inspection margin	80,329 93
Total	223,516 68
Total admitted assets	\$479,732 35

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$497.29; reported or in process of adjustment, \$4,879.48; resisted, \$2,550.00: Total, \$7,926.77; deduct reinsurance, \$1,290.00. Net unpaid claims-----	\$6,636 77
Health—Reported or in process of adjustment, \$940.20; deduct reinsurance, \$29.99. Net unpaid claims-----	910 21
Surety—Adjusted, \$5,150.00; reported or in process of adjustment, \$4,525.00; resisted, \$12,600.00. Net unpaid claims-----	22,275 00
Plate glass—Net unpaid claims-----	163 00
Automobiles and teams property damage—Net unpaid claims-----	204 36
Net unpaid claims-----	\$30,189 34
Special reserve for unpaid liability and workmen's compensation losses-----	8,728 27
Total unpaid claims-----	\$38,917 61
Estimated expenses of investigation and adjustment of unpaid claims	1,606 79
Unearned premiums at 50 per cent on risks running one year or less-----	\$38,916 50
Unearned premiums pro rata on risks running more than one year-----	1,351 46
Total unearned premiums-----	40,267 96
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$565.44; health, \$214.32; liability, \$2,911.48; fidelity, \$44.82; surety, \$2,304.30; plate glass, \$136.77; burglary and theft, \$75.18; automobiles and teams property damage, \$826.66-----	7,078 97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	1,269 05
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	1,087 70
Due and to become due for borrowed money-----	26,506 66
Return premiums-----	5,328 23
Advance premiums (100 per cent)-----	3,550 00
Accounts payable-----	3,086 60
Total amount of all liabilities except capital-----	\$128,699 57
Capital actually paid up in cash-----	\$300,000 00
Surplus over all liabilities-----	51,032 78
Surplus as regards policyholders-----	351,032 78
Total liabilities-----	\$479,732 35

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$8,328 00	\$1,882 00	\$4,785 00
Written or renewed during the year----	27,418 02	19,054 86	34,787 41
Totals-----	\$35,746 02	\$20,936 86	\$39,572 41
Deduct expirations and cancellations----	28,041 23	19,726 74	22,268 93
In force at end of the year-----	\$7,704 79	\$1,210 12	\$17,303 48
Deduct amount reinsured-----	338 69	159 70	-----
Net in force December 31, 1913----	\$7,366 10	\$1,050 42	\$17,303 48
	Fidelity.	Surety.	Plate Glass
In force December 31, 1912-----	\$1,980 00	\$17,085 00	\$2,337 00
Written or renewed during the year----	2,769 65	41,747 63	3,410 58
Totals-----	\$4,749 65	\$58,832 63	\$5,747 58
Deduct expirations and cancellations----	2,501 65	19,209 09	2,645 94
In force at end of the year-----	\$2,248 00	\$39,623 54	\$3,101 64
Deduct amount reinsured-----	-----	497 75	-----
Net in force December 31, 1913----	\$2,248 00	\$39,125 79	\$3,101 64
Amount at risk December 31, 1913----	\$787,395 00	\$9,141,653 05	

	Burglary and Theft.	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$715 00	\$1,904 00
Written or renewed during the year-----	1,131 80	10,003 89
Totals -----	\$1,846 80	\$11,907 89
Deduct expirations and cancellations-----	53 73	3,685 54
In force at the end of the year-----	\$1,793 07	\$8,222 35
Deduct amount reinsured-----	181 45	-----
Net in force December 31, 1913-----	\$1,611 62	\$8,222 35

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$310 15	-----
Health -----	287 35	12 50
Liability -----	10,190 74	1,896 00
Fidelity -----	407 75	-----
Surety -----	15,817 10	1,608 51
Plate glass -----	209 89	1 15
Burglary and theft -----	41 00	-----
Automobiles and teams property damage-----	3,143 57	110 60
Totals -----	\$30,488 55	\$3,628 76

CONTINENTAL CASUALTY COMPANY.

Hammond, Indiana.

Year ending December 31, 1913.

(Incorporated November, 1897. Commenced business in California February 1, 1902.)

H. G. B. ALEXANDER, President.

WM. H. BETTS, Secretary.

J. E. BETTS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$2,283,792 73

INCOME.

Accident—Gross premiums written and renewed during the year, \$3,190,026.21; deduct reinsurance, \$6,166.53; return premiums on policies cancelled, \$24,996.32; premiums on policies not taken, \$694,800.87: Total deductions, \$725,963.72. Net premiums-----	\$2,464,062 49
Health—Gross premiums written and renewed during the year, \$863,958.85; deduct return premiums on policies cancelled, \$4,069.17; premiums on policies not taken, \$113,372.77: Total deductions, \$117,441.94. Net premiums-----	746,516 91
Total net premiums-----	\$3,210,579 40
Policy fees required or represented by applications-----	134,749 00
Interest on mortgage loans, \$30,737.36; collateral loans, \$4,657.19-----	\$35,394 55
Interest on bonds and dividends on stocks, \$21,128.69; from other sources, \$1,259.30-----	22,387 99
Rents -----	3,005 63
Total interest and rents-----	60,788 17
Agents' balances previously charged off-----	8,227 85

Amount brought forward-----	\$3,414,344 42
Profit on sale or maturity of ledger assets-----	685 57
Increase in book value of ledger assets-----	30 39
Total income-----	<u>\$3,415,060 38</u>
Sum-----	<u>\$5,698,853 11</u>

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$1,120,073.14; deduct reinsurance, \$4,309.44. Net amount paid policyholders for losses-----	\$1,115,763 97
Health—Net amount paid policyholders for losses-----	337,850 89
Total-----	<u>\$1,453,614.86</u>
Investigation and adjustment of claims-----	33,244 81
Policy fees retained by agents-----	134,749 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	666,137 83
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	348,425 00
Salaries traveling and all other expenses of agents not paid by commission-----	445,947 96
Medical examiners' fees and salaries-----	17,339 67
Rents-----	61,908 36
State taxes on premiums-----	58,738 58
Insurance department licenses and fees-----	11,112 66
All other licenses, fees and taxes-----	13,439 80
Legal expenses-----	42,005 65
Advertising-----	10,511 79
Printing and stationery-----	42,791 95
Postage, telegraph, telephone and express-----	36,394 16
Furniture and fixtures-----	15,000 00
Stockholders for interest or dividends-----	60,000 00
General expense-----	33,027 79
Agents' balances charged off-----	16,850 08
Loss on sale or maturity of ledger assets-----	233 53
Decrease in book value of ledger assets-----	707 94
Total disbursements-----	<u>\$3,502,241 42</u>
Balance-----	<u>\$2,196,611 69</u>

LEDGER ASSETS.

Book value of real estate-----	\$35,000 00
Mortgage loans on real estate, first liens-----	496,650 00
Book value of bonds and stocks-----	588,435 37
Cash in office-----	3,697 37
Deposits in trust companies and banks not on interest-----	1,636 22
Deposits in trust companies and banks on interest-----	123,781 83
Gross premiums in course of collection on policies or renewals issued: Accident, on or after October 1, 1913, \$480,286.41; health, \$135,465.39-----	615,751 80
Bills receivable-----	\$9,639 73
Agents' balances-----	89,108 22
Furniture and fixtures-----	80,008 42
Cash in hands of postmasters and treasurers in in transit-----	152,902 73
	<u>331,659 10</u>
Ledger assets as per balance-----	<u>\$2,196,611 69</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$7,528 50
Bonds-----	5,400 71
	<u>12,929 21</u>
Gross assets-----	<u>\$2,209,540 90</u>

Deduct Assets Not Admitted.

Agents' balances-----	\$89,108 22	
Bills receivable, \$9,639.73; furniture and fixtures, \$80,008.42-----	89,648 15	
Book value of stocks and bonds over market value--	25,059 32	
Total-----		203,815 69
Total admitted assets-----		\$2,005,725 21

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$9,961.26; reported or in process of adjustment, \$101,605.82; resisted, \$49,325.00: Total, \$160,892.08; deduct reinsurance, \$10,500.00. Net unpaid claims-----		\$150,392 08
Health—Reported or in process of adjustment, \$10,008.84; resisted, \$2,475.00: Total, \$12,483.84. Net unpaid claims-----		12,483 84
Net unpaid claims, except liability and workmen's compensation-----		\$162,875 92
Estimated expenses of investigation and adjustment of unpaid claims-----		1,000 00
Unearned premiums at 50 per cent on risks running one year or less-----		795,249 64
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913, accident, \$65,394.45; health, \$18,444.59-----		83,839 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		13,780 17
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		30,000 00
Reinsurance-----		4,745 30
Advance premiums (100 per cent)-----		970 30
Voluntary contingent reserve-----		150,000 00
Total amount of all liabilities except capital-----		\$1,242,460 37
Capital actually paid up in cash-----	\$300,000 00	
Surplus over all liabilities-----	463,264 84	
Surplus as regards policyholders-----		763,264 84
Total liabilities-----		\$2,005,725 21

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$1,443,931 54	\$189,149 67
Written or renewed during the year-----	3,190,026 21	863,958 85
Totals-----	\$4,633,957 75	\$1,053,108 52
Deduct expirations and cancellations-----	3,225,399 37	857,384 64
In force at the end of the year-----	\$1,408,558 38	\$195,723 88
Deduct amount reinsured-----	13,782 97	
Net in force December 31, 1913-----	\$1,394,775 41	\$195,723 88

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$103,787 53	\$57,319 84
Health-----	34,277 43	12,756 64
Total-----	\$138,064 96	\$70,076 48

**UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY
ASSURANCE CORPORATION, LIMITED, OF
LONDON, ENGLAND.**

Boston, Mass.

Year ending December 31, 1913.

(Incorporated October 25, 1880. Commenced business in California in 1881.)

SAMUEL APPLETON, United States Manager.

CHARLES J. O'KELL, Attorney in California at San Francisco.

Amount of ledger assets December 31 of previous year ----- \$7,493,279 14

INCOME.

Accident—Gross premiums written and renewed during the year, \$338,699.80; deduct reinsurance, \$510.37; return premiums on policies cancelled, \$25,855.29; premiums on policies not taken, \$18,655.48: Total deductions, \$45,021.14. Net premiums -----	\$293,678 66
Health—Gross premiums written and renewed during the year, \$103,634.45; deduct reinsurance, \$35.00; return premiums on policies cancelled, \$10,335.14; premiums on policies not taken, \$7,556.11: Total deductions, \$17,926.25. Net premiums -----	85,708 20
Liability—Gross premiums written and renewed during the year, \$4,603,346.24; deduct return premiums on policies cancelled, \$1,185,100.45; premiums on policies not taken, \$195,751.20: Total deduction, \$1,380,851.65. Net premiums -----	3,222,494.59
Workmen's compensation—Gross premiums written and renewed during the year, \$2,226,880.95; deduct return premiums on policies cancelled, \$300,035.19; premiums on policies not taken, \$35,913.95: Total deductions, \$335,949.14. Net premiums -----	1,890,931 81
Fidelity—Gross premiums written and renewed during the year, \$90,338.00; deduct reinsurance, \$387.50; return premiums on policies cancelled, \$14,089.83; premiums on policies not taken, \$3,724.62: Total deductions, \$18,201.95. Net premiums-----	72,136 05
Surety—Net premiums written and renewed during the year-----	20 00
Plate glass—Gross premiums written and renewed during the year, \$37,144.16; deduct return premiums on policies cancelled, \$3,013.01; premiums on policies not taken, \$2,807.67: Total deductions, \$5,820.68. Net premiums -----	31,323 48
Steam boiler—Gross premiums written and renewed during the year, \$37,339.62; deduct return premiums on policies cancelled, \$2,963.66; premiums on policies not taken, \$2,941.27: Total deductions, \$5,904.93. Net premiums -----	31,434 69
Burglary and theft—Gross premiums written and renewed during the year, \$140,639.44; deduct reinsurance, \$353.89; return premiums on policies cancelled, \$13,156.20; premiums on policies not taken, \$8,966.86: Total deductions, \$22,476.95. Net premiums--	118,162 49
Automobile and teams property damage—Gross premiums written and renewed during the year, \$519,486.48; deduct return premiums on policies cancelled, \$88,188.49; premiums on policies not taken, \$42,327.31: Total deductions, \$130,515.80. Net premiums -----	388,970 68
Workmen's collective—Gross premiums written and renewed during the year, \$42,589.61; deduct return premiums on policies cancelled, \$23,949.25; premiums on policies not taken, \$2,448.92: Total deductions, \$26,398.17. Net premiums -----	16,191 44
Total net premiums -----	\$6,151,052 09

Interest on bonds and dividends on stocks	\$234,939 01
Received on agency bank accounts	636 45
Received on cash held by trustees	1,162 04
Received on deposits in trust companies and banks	176 92
Total interest	\$236,914 42
Agents' balances previously charged off	877 95
Increase in book value of ledger assets, bonds	3,066 25
Total income	\$6,391,910 71
Sum	\$13,885,189 85

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$157,535.53; deduct reinsurance, \$62.50. Net amount paid policyholders for losses	\$157,473 03
Health—Gross amount paid for losses	34,538 46
Liability—Gross amount paid for losses	2,046,650 58
Workmen's compensation—Gross amount paid for losses	583,513 90
Fidelity—Gross amount paid for losses, \$30,409.25; deduct salvage, \$8,361.05. Net amount paid policyholders for losses	22,048 20
Plate glass—Gross amount paid for losses	9,840 77
Burglary and theft—Gross amount paid for losses	40,118 51
Automobile and teams property damage—Gross amount paid for losses	128,218 87
Workmen's collective—Gross amount paid for losses	16,743 72
Total net amount paid policyholders for losses	\$3,039,146 04
Investigation and adjustment of claims	579,577 16
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,620,371 00
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	129,891 15
Salaries, traveling and all other expenses of agents not paid by commission	50,616 88
Medical examiners' fees and salaries	133 00
Inspections (other than medical and claim)	84,459 31
Rents	16,163 86
State taxes on premiums	111,068 88
Insurance department licenses and fees	10,497 44
All other licenses, fees and taxes	12,007 92
Legal expenses	11,728 05
Advertising	17,241 38
Printing, stationery and supplies	42,563 77
Postage, telegraph, telephone and express	28,304 71
Furniture and fixtures	6,718 54
Remitted to head office	553,318 48
Investment expenses	643 03
Miscellaneous expenses	18,124 11
Agents' balances charged off	4,523 49
Bonds (per schedule D)	220,935 00
Total disbursements	\$6,558,033 20
Balance	\$7,327,156 65

LEDGER ASSETS.

Book value of bonds and stocks	\$5,923,175 00
Cash in office	505 25
Deposits in trust companies and banks not on interest	2,794 75
Deposits in trust companies and banks on interest	790 79
Cash deposited with trustees with Kidder, Peabody & Co., on interest	84,435 66

Amount brought forward-----			\$6,011,701 45
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$58,608 01	\$3,349 48	
Health -----	17,094 00	1,020 92	
Liability -----	673,972 04	54,783 38	
Workmen's compensation -----	351,648 02	28,812 87	
Fidelity -----	7,326 00	123 45	
Surety -----	20 00		
Plate glass -----	6,105 00	113 59	
Steam boiler -----	8,547 00	340 52	
Burglary and theft -----	24,420 00	383 02	
Automobile and teams property dam- age -----	64,713 01	3,231 76	
Workmen's collective -----	8,547 00	2,296 13	
Totals -----	\$1,221,000 08	\$94,455 12	1,315,455 20
Ledger assets as per balance-----			\$7,327,156 65
Non-Ledger Assets.			
Interest due and accrued on bonds-----			85,761 77
Gross assets -----			\$7,412,918 42
Deduct Assets Not Admitted.			
Premiums in course of collection, written prior to October 1, 1913--			94,455 12
Total admitted assets -----			\$7,318,463 30
LIABILITIES.			
Losses and claims:			
Accident—Reported or in process of adjustment, \$35,525.00; re- sisted, \$45,045.00. Net unpaid claims -----			\$80,570 00
Health—Reported or in process of adjustment -----			10,690 00
Fidelity—Reported or in process of adjustment -----			31,655 00
Plate glass—Reported or in process of adjustment-----			1,400 00
Burglary and theft—Reported or in process of adjustment, \$11,- 840.00; resisted, \$6,890.00. Net unpaid claims -----			18,730 00
Automobile and teams property damage—Reported or in process of adjustment -----			35,800 00
Workmen's collective—Reported or in process of adjustment ----			3,415 00
Net unpaid claims, except liability and workmen's compensation			\$182,260 00
Special reserve for unpaid liability and workmen's compensation losses -----			2,113,199 00
Estimated expenses of investigation and adjustment of unpaid claims			10,225 00
Unearned premiums at 50 per cent on risks running one year or less -----		\$2,332,579 34	
Unearned premiums, pro rata on risks running more than one year -----		305,302 18	
Total unearned premiums -----			2,637,881 52
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$23,- 464.74; health, \$6,682.89; liability, \$179,377.38; workmen's com- pensation, \$68,034.41; fidelity, \$2,614.68; surety, \$6.00; plate glass, \$2,449.72; steam boiler, \$2,590.70; burglary and theft, \$10,184.55; automobile and teams property damage, \$18,380.05; workmen's collective, \$1,521.19 -----			315,306 31
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--			70,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement ----			80,000 00
Total amount of all liabilities except capital -----			\$5,408,871 83
Capital actually paid up in cash, statutory deposit---	\$250,000 00		
Surplus over all liabilities -----	1,659,591 47		
Surplus as regards policyholders -----			1,909,591 47
Total liabilities -----			\$7,318,463 30

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912	\$266,510 94	\$71,338 65	\$3,743,605 53
Written or renewed during the year	338,699 80	103,634 45	4,603,346 24
Totals	\$605,210 74	\$174,973 10	\$8,346,951 77
Deduct expirations and cancellations	322,382 98	96,192 12	5,774,603 96
In force at the end of the year	\$282,827 76	\$78,780 98	\$2,572,347 81
Deduct amount reinsured	475 00	35 00	280 48
Net in force December 31, 1913	\$282,352 76	\$78,745 98	\$2,572,067 33
	Workmens' Compensation.	Fidelity.	Surety.
In force December 31, 1912	\$877,742 00	\$67,185 06	-----
Written or renewed during the year	2,226,880 95	90,338 00	\$20 00
Totals	\$3,104,622 95	\$157,523 06	\$20 00
Deduct expirations and cancellations	1,513,317 85	89,382 46	-----
In force at the end of the year	\$1,591,305 10	\$68,140 60	\$20 00
Deduct amount reinsured	-----	387 50	-----
Net in force December 31, 1913	\$1,591,305 10	\$67,753 10	\$20 00
Amount at risk December 31, 1913	-----	\$20,065,502 00	\$1,100 00
	Plate Glass.	Steam Boiler	Burglary and Theft.
In force December 31, 1912	\$16,081 98	\$40,784 14	\$163,917 12
Written or renewed during the year	37,144 16	37,339 62	140,639 44
Totals	\$53,226 14	\$78,123 76	\$304,556 56
Deduct expirations and cancellations	22,233 93	19,978 84	122,031 55
In force at the end of the year	\$30,992 21	\$58,144 92	\$182,525 01
Deduct amount reinsured	-----	-----	1,493 08
Net in force December 31, 1913	\$30,992 21	\$58,144 92	\$181,031 93
	Automobiles and Teams	Property Damage.	Workmen's Collective.
In force December 31, 1912	-----	\$390,783 16	\$29,794 19
Written or renewed during the year	-----	519,486 48	42,589 61
Totals	-----	\$910,269 64	\$72,383 80
Deduct expirations and cancellations	-----	521,505 41	59,111 95
In force at the end of the year	-----	\$388,764 23	\$13,271 85

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$27,792 45	\$14,866 49
Health	3,956 96	872 75
Liability	179,731 44	101,141 33
Workmen's compensation	9,353 93	744 76
Fidelity	2,314 69	-----
Plate glass	3,878 18	1,239 74
Steam boiler	531 75	-----
Burglary and theft	4,679 41	708 17
Automobile and teams property damage	12,852 98	4,233 80
Workmen's collective	2,184 78	1,116 47
Totals	\$247,276 57	\$124,923 51

EQUITABLE SURETY COMPANY.**St. Louis, Missouri.**

Year ending December 31, 1913.

(Incorporated March 28, 1911. Commenced business in California in 1911.)

B. J. TAUSSIG, President.

W. H. WEST, Secretary.

A. P. REDDING, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$500,000 00	
Amount of ledger assets December 31 of previous year--	\$1,516,771 71	
Increase of ledger assets-----	9,422 17	
Extended at -----		\$1,526,193 88

INCOME.

Fidelity—Gross premiums written and renewed during the year, \$326,833.37; deduct reinsurance, \$51,656.29; return premiums, on policies cancelled, \$60,288.23: Total deductions, \$111,944.52--		\$214,888 85
Surety—Gross premiums written and renewed during the year, \$460,113.19; deduct reinsurance, \$31,170.67; return premiums on policies cancelled, \$48,182.65: Total deductions, \$79,353.32-----		380,759 82
Total net premiums -----		\$595,648 72
Interest on mortgage loans-----	\$2,000 00	
Interest on bonds and dividends on stocks, \$47,635.83; from other sources, \$3,290.82 -----	50,926 65	
Rents -----	106 20	
Total interest and rents -----		53,032 85
Profit on sale or maturity of ledger assets-----		1,389 50
Total income -----		\$650,071 07
Sum -----		\$2,176,264 95

DISBURSEMENTS.

Fidelity—Gross amount paid for losses, \$39,802.01; deduct reinsur- ance, \$1,750.00; salvage, \$10,163.33: Total deductions, \$11,913.33. Net amount paid policyholders for losses-----		\$27,888 68
Surety—Gross amount paid for losses, \$193,094.51; deduct reinsur- ance, \$7,105.52; salvage, \$22,656.99: Total deductions, \$29,762.51. Net amount paid policyholders for losses-----		163,332 00
Total -----		\$191,220 68
Investigation and adjustment of claims-----		12,433 75
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----		130,918 89
Salaries, fees and all other compensation of officers, directors, trust- ees, and home office employees -----		87,502 07
Salaries, traveling and all other expenses of agents not paid by commission -----		100,788 39
Inspections (other than medical and claim)-----		489 62
Rents -----		6,530 34
Taxes on real estate -----		173 63
State taxes on premiums -----		7,450 36
Insurance Department licenses and fees-----		7,261 46
All other licenses, fees and taxes-----		15,888 45
Legal expenses -----		7,690 56
Advertising -----		1,600 16
Printing and stationery -----		11,874 07
Postage, telegraph, telephone and express-----		9,472 98
Furniture and fixtures -----		2,847 75

General expenses	\$12,137 76
Decrease account reinsurance	10,248 27
Agents' balances charged off	430 86
Decrease in book value of ledger assets	35,125 00
Total disbursements	\$652,085 05
Balance	\$1,524,179 90

LEDGER ASSETS.

Book value of real estate			\$1,008 00
Mortgage loans on real estate, first liens			43,000 00
Loans secured by pledge of bonds, stocks or other collaterals			1,030 30
Book value of bonds and stocks			1,127,081 65
Cash in office			2,210 00
Deposits in trust companies and banks not on interest			33,047 40
Deposits in trust companies and banks on interest			117,512 23
Gross premiums in course of collection on policies or renewals issued :			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Fidelity	\$41,437 76	\$6,364 94	
Surety	61,835 21	49,887 54	
Totals	\$103,272 97	\$56,252 48	\$159,525 45
Accounts receivable			3,169 93
New York excise funds in banks			28,686 62
Furniture and fixtures			7,908 32
Ledger assets as per balance			\$1,524,179 90

Non-Ledger Assets.

Interest due and accrued on :	
Mortgages	\$500 00
Bonds	18,785 73
Total	19,285 73
Gross assets	\$1,543,465 63

Deduct Assets Not Admitted.

Furniture and fixtures	\$7,908 32
Accounts collectible	3,169 93
Premiums in course of collection, written prior to	
October 1, 1913	56,252 48
Cash in banks subject to agents' check	7,746 70
Book value of ledger assets over market value	79,964 15
Total	155,041 58
Total admitted assets	\$1,388,424 05

LIABILITIES.

Losses and claims :	
Fidelity—Adjusted, \$521.21 ; reported or in process of adjustment,	
\$5,705.45 ; incurred but not reported, \$5,482.74 : Total,	
\$11,709.40 ; deduct reinsurance, \$2,638.98. Net unpaid claims ..	\$9,070 42
Surety—Adjusted, \$867.06 ; reported or in process of adjustment,	
\$53,627.49 ; incurred but not reported, \$12,050.00 ; resisted,	
\$64,283.51 : Total, \$130,828.06 ; deduct reinsurance, \$11,019.84.	
Net unpaid claims	119,808 22
Total unpaid claims	\$128,878 64
Estimated expenses of investigation and adjustment	
of unpaid claims	\$2,500 00
Unearned premiums at 50 per cent on risks running	
one year or less	234,786 72
Unearned premiums, pro rata on risks running more	
than one year	29,461 89
New York excise, 75 per cent	31,011 10
Total unearned premiums	297,759 71

Amount brought forward-----		\$426,638 35
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Fidelity, \$10,109.44; surety, \$14,179.12-----		24,288 56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		7,470 55
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		8,092 54
Total amount of all liabilities except capital-----		\$466,490 00
Capital actually paid up in cash-----	\$500,000 00	
Surplus over all liabilities-----	421,934 05	
Surplus as regards policyholders-----		921,934 05
Total liabilities-----		\$1,388,424 05

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1912-----	\$216,009 35	\$316,689 52
Written or renewed during the year-----	326,833 37	460,113 19
Totals -----	\$542,842 72	\$776,802 71
Deduct expirations and cancellations-----	284,309 95	393,969 21
In force at the end of the year-----	\$258,532 77	\$382,833 50
Deduct amount reinsured-----	51,656 29	31,170 67
Net in force December 31, 1913-----	\$206,876 48	\$351,662 83
Amount at risk December 31, 1913-----	\$69,786,000 00	\$84,740,000 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Fidelity—Gross premiums, less return premiums on risks written or renewed during the year, \$3,855.88; surety, \$4,363.28-----	\$8,219 16
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FEDERAL CASUALTY COMPANY.

Detroit, Michigan.

Year ending December 31, 1913.

(Incorporated March 19, 1906. Commenced business in California in 1906.)

V. D. CLIFF, President.

L. E. DALY, Secretary.

W. H. COOPER, attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$373,168 52

INCOME.

Accident and Health—Gross premiums written and renewed during the year, \$347,364.23; deduct return premiums on policies cancelled, \$570.69. Net premiums-----	\$346,793 54
Policy fees required or represented by applications estimated-----	36,865 00
Interest on mortgage loans, \$153.33; interest on bonds and dividends on stocks, \$18,590.49; from other sources, \$426 86-----	19,170 68
Profit on sale or maturity of ledger assets-----	782 20
Increase in book value of ledger assets-----	200 00
Total income -----	\$402,811 42
Sum -----	\$775,979 94

DISBURSEMENTS.

Accident and Health—Net amount paid policyholders for losses	\$138,245 19
Policy fees retained by agents	35,835 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	71,140 79
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	29,907 54
Salaries, traveling and all other expenses of agents not paid by commission	30,159 57
Medical examiners' fees and salaries	1,097 01
Rents	7,753 00
State taxes on premiums	6,601 97
Insurance Department licenses and fees	2,158 02
All other licenses, fees and taxes	690 17
Legal expenses	802 24
Advertising	916 64
Printing and stationery	3,383 73
Postage, telegraph, telephone and express	4,411 10
Furniture and fixtures	1 65
To stockholders, for interest or dividends	35,000 00
Office supplies	348 46
General expense	1,446 07
Agents' balances charged off	983 93
Loss on sale or maturity of ledger assets	2,073 00
Decrease in book value of ledger assets	909 45
Total disbursements	\$373,864 53
Balance	\$402,115 41

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$4,000 00
Book value of bonds and stocks	392,958 75
Cash in office	1,740 01
Deposits in trust companies and banks not on interest	3,416 65
Ledger assets as per balance	\$402,115 41

Non-Ledger Assets.

Interest due and accrued on:		
Mortgages	\$20 00	
Bonds	5,740 03	5,760 03
Gross assets		\$407,875 44

Deduct Assets Not Admitted.

Book value of ledger assets over market value (per Schedule D)	11,824 80
Total admitted assets	\$396,050 64

LIABILITIES.

Net unpaid claims, except liability and workmen's compensation	\$20,825 00
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident and health	3,000 00
Salaries, rents, expenses, bills, account, fees, etc., due or accrued	500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	6,500 00
Advance premiums (100 per cent)	10,213 80
Total amount of all liabilities except capital	\$41,038 80
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	155,011 84
Surplus as regards policyholders	355,011 84
Total liabilities	\$396,050 64

EXHIBIT OF PREMIUMS.

In force December 31, 1912-----	Accident. \$6,697 01
Written or renewed during the year-----	346,793 54
Total -----	\$353,490 55
Deduct expirations and cancellations-----	343,276 75
In force at the end of the year-----	\$10,213 80

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident—Gross premiums less return premiums on risks written or renewed during the year, \$12,104.15; gross losses paid-----	\$3,348 80
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FIDELITY AND CASUALTY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated March 20, 1876. Commenced business in California in 1881.)

ROBERT J. HILLAS, President.

THEODORE E. GATY, Secretary.

CHARLES J. BOSWORTH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$11,211,156 24

INCOME.

Net premiums:		
Accident -----	\$1,884,094 93	
Health -----	1,243,786 89	
Liability -----	2,457,744 15	
Workmen's compensation -----	948,335 55	
Fidelity -----	243,920 61	
Surety -----	206,536 37	
Plate glass -----	453,153 00	
Steam boiler -----	407,244 88	
Burglary and theft-----	554,663 09	
Fly wheel -----	101,282 70	
Automobile and teams property damage-----	88,896 06	
Workmen's collective -----	197 36	
Total net premiums-----		\$8,589,460 87
Collateral loans -----	\$1,362 66	
Interest on bonds and dividends on stocks, \$373,735.83; from other sources, \$4,184.17-----	377,920 00	
Rents -----	127,077 83	
Total interest and rents-----		506,360 49
From all other sources-----		3,801 48
Money borrowed during year-----		100,000 00
Munich Reinsurance Company, reserve retained under contract----		85,720 69
Agents' balances previously charged off-----		1,086 90
Profit on sale or maturity of ledger assets-----		1,236 50
Total income -----		\$9,287,666 93
Sum -----		\$20,498,823 17

DISBURSEMENTS.

Net amount paid policyholders for losses:

Accident	\$1,001,182 75	
Health	603,792 98	
Liability	1,414,137 52	
Workmen's compensation	275,189 28	
Fidelity	57,657 44	
Surety	78,237 31	
Plate glass	172,488 20	
Steam boiler	45,450 18	
Burglary and theft	182,597 21	
Fly wheel	30,355 28	
Automobile and teams property damage	21,327 60	
Workmen's collective	2,469 74	
Total net amount paid policyholders for losses		\$3,884,885 49
Investigation and adjustment of claims		595,884 38
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)		2,245,926 54
Salaries, fees and all other compensation of officers, directors, trustees and home office employees		538,054 75
Salaries, traveling and all other expenses of agents not paid by commission		452,840 40
Medical examiners' fees and salaries		11,110 77
Inspections (other than medical and claim)		269,201 90
Rents		77,800 59
Repairs and expenses (other than taxes) on real estate		55,612 93
Taxes on real estate		22,243 53
State taxes on premiums		139,016 47
Insurance department licenses and fees		18,392 46
All other licenses, fees and taxes		13,719 32
Legal expenses		4,533 09
Advertising		4,679 25
Printing and stationery		74,966 01
Postage, telegraph, telephone and express		30,076 94
Furniture and fixtures		12,303 05
To stockholders, for interest or dividends		200,000 00
Other disbursements		101,496 21
Loan repaid		100,000 00
Agents' balances charged off		657 07
Loss on sale or maturity of ledger assets		204 46
Decrease in book value of ledger assets		10,000 00
Total disbursements		\$8,863,605 61
Balance		\$11,635,217 56

LEDGER ASSETS.

Book value of real estate		\$1,393,893 45
Book value of bonds and stocks		8,101,550 19
Cash in office		22,880 20
Deposits in trust companies and banks not on interest		145,791 72
Deposits in trust companies and banks on interest		71,892 33
Gross premiums in course of collection on policies or renewals issued:		
	On or after October 1, 1913.	Prior to October 1, 1913.
Accident	\$171,634 99	\$43,581 75
Health	365,415 14	44,045 07
Liability	300,364 07	116,787 70
Workmen's compensation	227,013 06	65,387 58
Fidelity	42,874 63	5,623 01
Surety	22,530 03	27,422 85
Plate glass	72,008 50	10,249 17
Steam boiler	76,690 54	11,020 39
Burglary and theft	100,509 77	6,826 37

Amount brought forward.....	\$1,379,040 73	\$330,943 89	\$9,736,007 89
Fly wheel	26,009 40	2,246 10	
Automobile and teams property damage	18,493 27	2,412 72	
Workmen's collective	717 01	728 86	
Totals	\$1,424,260 41	\$336,331 57	1,760,591 98
Other ledger assets.....			138,617 69

Non-Ledger Assets.

Interest due and accrued on:			
Bonds	\$62,165 28		
Other assets	473 92		
Rents due and accrued.....	195 02		62,834 22
Gross assets			\$11,698,051 78

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913.....	\$336,331 57		
Book value of ledger assets over market value.....	298,363 51		
Total			634,695 08
Total admitted assets.....			\$11,063,356 70

LIABILITIES.

Losses and claims:			
Accident	\$393,259 84		
Health	216,774 86		
Fidelity	45,084 79		
Surety	43,036 39		
Plate glass	17,273 45		
Steam boiler	21,639 00		
Burglary and theft.....	71,637 86		
Fly wheel	8,300 00		
Automobile and teams property damage.....	2,850 00		
Workmen's collective	2,000 00		
Net unpaid claims.....			\$821,856 19
Special reserve for unpaid liability and workmen's compensation losses			1,705,995 35
Total unpaid claims.....			\$2,527,851 54
Estimated expenses of investigation and adjustment of unpaid claims			37,000 00
Total unearned premiums.....			\$4,632,738 60
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$60,415.52; health, \$125,154.69; liability, \$66,861.04; Workmen's compensation, \$37,479.86; fidelity, \$8,429.15; surety, \$4,751.58; plate glass, \$22,135.41; steam boiler, \$18,068.29; burglary and theft, \$28,866.41; fly wheel, \$5,498.39; automobile and teams property damage, \$3,878.04; workmen's collective, \$220.19.....			381,758 57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....			4,202 03
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....			130,914 18
Reinsurance			34,806 77
Reserve for contingencies.....			400,000 00
Other liabilities			105,467 17
Total amount of all liabilities except capital.....			\$8,254,738 86
Capital actually paid up in cash.....	\$1,000,000 00		
Surplus over all liabilities.....	1,808,617 84		
Surplus as regards policyholders.....			2,808,617 84
Total liabilities			\$11,063,356 70

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912	\$2,095,882 87	\$1,285,777 15	\$3,294,272 93
Written or renewed during the year	2,759,268 13	1,818,234 86	3,108,001 54
Totals	\$4,855,151 00	\$3,104,012 01	\$6,402,274 47
Deduct expirations and cancellations	2,749,449 99	1,760,372 50	4,357,256 01
In force at the end of the year	\$2,105,701 01	\$1,343,639 51	\$2,045,018 46
Deduct amount reinsured	15,025 35	3,251 58	942 75
Net in force December 31, 1913	\$2,090,675 66	\$1,340,387 93	\$2,044,075 71
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912		\$288,813 20	\$233,783 60
Written or renewed during the year	\$1,198,022 41	337,019 77	300,959 43
Totals	\$1,198,022 41	\$625,832 97	\$534,743 03
Deduct expirations and cancellations	478,422 07	333,485 64	272,582 13
In force at the end of the year	\$719,600 34	\$292,347 33	\$262,160 90
Deduct amount reinsured	1,234 32	11,846 57	46,552 11
Net in force December 31, 1913	\$718,366 02	\$280,500 76	\$215,608 79
Amount at risk December 31, 1913		\$80,904,776 00	\$37,845,676 00
	Plate Glass.	Steam Boiler	Burglary and Theft.
In force December 31, 1912	\$467,916 74	\$867,322 76	\$713,685 61
Written or renewed during the year	591,827 59	661,041 74	747,570 63
Totals	\$1,059,744 33	\$1,528,364 50	\$1,461,256 24
Deduct expirations and cancellations	587,312 72	616,696 13	686,321 04
In force at the end of the year	\$472,431 62	\$911,668 37	\$774,935 20
Deduct amount reinsured	1,409 68	761 23	17,183 71
Net in force December 31, 1913	\$471,021 94	\$910,907 14	\$757,751 49
	Fly Wheel.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912	\$194,871 49	\$43,400 20	\$18,433 29
Written or renewed during the year	130,617 06	115,135 68	6,978 16
Totals	\$325,488 55	\$158,535 88	\$25,411 45
Deduct expirations and cancellations	119,043 77	73,426 21	15,878 28
In force at the end of the year	\$206,444 78	\$85,109 67	\$9,533 17
Deduct amount reinsured	76 00		
Net in force December 31, 1913	\$206,368 78	\$85,109 67	\$9,533 17

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$71,279 70	\$90,010 77
Health	24,668 53	10,408 34
Liability	185,088 61	72,235 50
Fidelity	3,339 08	476 35
Surety	522 14	
Plate glass	24,311 81	6,915 24
Steam boiler	8,623 29	1,200 85
Burglary and theft	18,219 05	3,428 48
Fly wheel	216 00	419 15
Automobile and teams property damage	4,367 54	1,218 56
Totals	\$340,635 75	\$185,360 54

FIDELITY AND DEPOSIT COMPANY OF MARYLAND.

Baltimore, Maryland.

Year ending December 31, 1913.

(Incorporated February, 1890. Commenced business in California in 1894.)

EDWIN WARFIELD, President.

ROBERT S. HART, Secretary.

G. L. STEVICK, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$3,000,000 00
Amount of ledger assets December 31 of previous year--\$8,800,241 43	
Increase of paid-up capital during the year-----	1,000,000 00
Extended at -----	\$9,800,241 43

INCOME.

Accident—Gross premiums written and renewed during the year, \$293,882.18; deduct reinsurance, \$23,568.94; return premiums on policies cancelled, \$5,932 74; premiums on policies not taken, \$51,291.13; total deductions, \$80,792.81. Net premiums-----	\$213,089 37
Health—Gross premiums written and renewed during the year, \$132,886.61; deduct reinsurance, \$10,871.11; return premiums on policies cancelled, \$3,885.57; premiums on policies not taken, \$26,734.52; total deductions, \$41,491.20. Net premiums-----	91,395 41
Liability—Gross premiums written and renewed during the year, \$2,137,788.32; deduct reinsurance, \$6,080.88; return premiums on policies cancelled, \$201,216.78; premiums on policies not taken, \$371,216.78; total deductions, \$578,747.51. Net premiums -----	1,559,040 81
Workmen's Compensation—Gross premiums written and renewed during the year, \$408,137.73; deduct return premiums on policies cancelled, \$12,311.89; premiums on policies not taken, \$56,083.75; total deductions, \$68,395.64. Net premiums-----	339,742 09
Fidelity—Gross premiums written and renewed during the year, \$1,430,037.51; deduct reinsurance, \$43,745.18; return premiums on policies cancelled, \$86,792.92; premiums on policies not taken, \$83,406.48; total deductions, \$213,944.58. Net premiums-----	1,216,092 93
Surety—Gross premiums written and renewed during the year, \$2,545,058.88; deduct reinsurance, \$91,274.98; return premiums on policies cancelled, \$112,393.41; premiums on policies not taken, \$106,317.09; total deductions, \$309,985.48. Net premiums-----	2,235,073 40
Plate glass—Gross premiums written and renewed during the year, \$606,060.05; deduct reinsurance, \$200.99; return premiums on policies cancelled, \$12,660.47; premiums on policies not taken, \$64,191.87; total deductions, \$77,062.33. Net premiums-----	528,997 72
Burglary and theft—Gross premiums written and renewed during the year, \$400,123.27; deduct reinsurance, \$37,535.42; return premiums on policies cancelled, \$10,424.53; premiums on policies not taken, \$41,163.46; total deductions, \$89,123.41. Net premiums-----	310,999 86
Automobile and teams property damage—Gross premiums written and renewed during the year, \$233,335.55; deduct return premiums on policies cancelled, \$21,981.21; premiums on policies not taken, \$47,244.83; total deductions, \$69,226.04. Net premiums-----	164,109 51
Workmen's collective—Gross premiums written and renewed during the year, \$5,698.08; deduct return premiums on policies cancelled, \$268.20; premiums on policies not taken, \$310.90; total deductions, \$579.10. Net premiums-----	5,118 98
Total net premiums -----	\$6,663,660 08
Inspections -----	1,236 74

Interest on mortgage loans, \$3,178.04; collateral loans, \$3,459.60	\$6,637 64	
Interest on bonds and dividends on stocks, \$679,179.15; from other sources, \$14,256.24	693,435 39	
Rents	179,890 44	
Total interest and rents		\$879,963 47
For assuming outstanding losses American Bonding Co., May 31, 1913	\$460,565 27	
Amount liquidated during year	151,420 70	309,144 57
Commissions, fees, etc.		8,046 24
Increase in advance premiums over 1912		185,566 27
Increase in returned premiums allowed but not claimed over 1912		46,192 98
Increase in premiums due for reinsurance		11,773 66
Agents' balances previously charged off		755 74
Profit on sale or maturity of ledger assets		26,325 00
Increase in book value of ledger assets		183,809 16
Total income		\$8,316,473 91
Sum		\$18,116,715 34

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$99,921.24; deduct reinsurance, \$11,806.20; salvage, \$435.72; total deductions, \$12,241.92. Net amount paid policyholders for losses	\$87,679 32
Health—Gross amount paid for losses, \$37,468.61; deduct reinsurance, \$3,523.63; salvage, \$267.85; total deductions, \$3,791.48. Net amount paid policyholders for losses	33,677 13
Liability—Gross amount paid for losses, \$684,542.40; deduct reinsurance, \$288.74. Net amount paid policyholders for losses	684,253 66
Workmen's compensation—Net amount paid policyholders for losses	89,534 63
Fidelity—Gross amount paid for losses, \$348,554.79; deduct reinsurance, \$4,688.68; salvage, \$71,871.55; total deductions, \$76,560.23. Net amount paid policyholders for losses	271,994 56
Surety—Gross amount paid for losses, \$695,550.99; deduct reinsurance, \$14,307.00; salvage, \$217,360.55; total deductions, \$231,667.55. Net amount paid policyholders for losses	463,883 44
Plate glass—Gross amount paid for losses, \$197,339.40; deduct reinsurance, \$23.98; salvage, \$2,158.33; total deductions, \$2,182.31. Net amount paid policyholders for losses	195,157 09
Burglary and theft—Gross amount paid for losses, \$62,998.41; deduct reinsurance, \$5,820.10; salvage, \$2,814.58; total deductions, \$8,634.68. Net amount paid policyholders for losses	54,363 73
Automobile and teams property damage—Gross amount paid for losses, \$55,932.79; deduct reinsurance, \$289.27. Net amount paid policyholders for losses	55,643 52
Workmen's collective—Net amount paid policyholders for losses	5,649 80
Total	\$1,941,836 88
Collection expenses, salvage and recovery	19,418 38
Investigation and adjustment of claims	257,021 35
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,418,780 61
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	388,306 96
Salaries, traveling and all other expenses of agents not paid by commission	475,943 60
Medical examiners' fees and salaries	169 71
Inspections (other than medical and claim)	63,617 77
Rents	122,624 45
Repairs and expenses (other than taxes) on real estate	48,354 37
Taxes on real estate	43,514 53
State taxes on premiums	83,856 01
Insurance department licenses and fees	18,240 67
All other licenses, fees and taxes	37,032 60

Amount brought forward-----	\$2,918,717 89
Legal expenses -----	29,810 60
Advertising -----	20,021 14
Printing and stationery -----	93,015 96
Postage, telegraph, telephone and express-----	63,677 40
Furniture and fixtures -----	25,093 49
Stockholders for interest or dividends-----	880,000 00
Home office incidentals -----	26,481 96
Exchange on bills, checks, etc.-----	632 10
Home office traveling expense-----	26,878 17
Merger expense, American Bonding Company-----	11,245 15
Expense liquidation, Philadelphia Casualty Company-----	73,936 00
Paid in settlement of claims on accidents on elevator in building--	2,272 50
Agents' balances charged off-----	10,100 22
Loss on sale or maturity of ledger assets-----	562 50
Decrease in book value of ledger assets-----	101,227 31
Total disbursements -----	\$6,283,672 74
Balance -----	\$11,833,042 60

LEDGER ASSETS.

Book value of real estate-----	\$2,549,827 83
Mortgage loans on real estate, first liens-----	108,534 00
Loans secured by pledge of bonds, stocks or other collaterals-----	105,050 00
Book value of bonds and stocks-----	5,964,906 12
Cash in branch offices-----	54,871 27
Deposits in trust companies and banks not on interest-----	85,703 50
Deposits in trust companies and banks on interest-----	1,189,498 31
Gross premiums in course of collection on policies or renewals issued:	

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$65,275 84	\$15,661 42	
Health -----	31,664 73	6,738 37	
Liability -----	371,364 32	100,948 82	
Workmen's compensation -----	39,841 80	31,253 82	
Fidelity -----	194,963 50	137,201 75	
Surety -----	258,907 05	263,913 03	
Plate glass -----	53,457 57	9,963 06	
Burglary and theft -----	67,834 77	15,129 79	
Automobiles and teams property damage -----	35,382 86	11,462 41	
Workmen's collective -----	148 29	37 50	
Total -----	\$1,118,840 73	\$592,309 97	1,711,150 70
Bills receivable -----		\$6,400 00	
New York excise loan fund, \$12,331.32; New York current loss fund, \$20,284.65; New York reserve fund, \$22,982.44; Massachusetts workmen's compensation reserve fund, \$1,502.46-----		57,100 87	
Total -----			63,500 87
Ledger assets as per balance -----			\$11,833,042 60

Non-Ledger Assets.

Interest due and accrued on bonds-----	535 41
Gross assets -----	\$11,833,578 01

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913--	\$592,309 97
Total admitted assets -----	\$11,241,268 04

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$528.54; reported or in process of adjustment, \$33,505.57. Net unpaid claims---	\$34,034 11	
Health—Adjusted, \$348.54; reported or in process of adjustment, \$10,218.58. Net unpaid claims-----	10,567 12	
Fidelity—Adjusted, \$3,372.79; reported or in process of adjustment, \$147,051.31; resisted, \$71,650.00. Net unpaid claims-----	705,091 05	
Surety—Adjusted, \$2,500.00; reported or in process of adjustment, \$386,056.05; resisted, \$316,535.00. Net unpaid claims-----	\$705,091 05	
Plate glass—Net unpaid claims-----	6,971 03	
Burglary and theft—Reported or in process of adjustment-----	43,868 85	
Automobiles and teams property damage—Reported or in process of adjustment-----	24,635 29	
Workmen's collective—Reported or in process of adjustment-----	1,585 15	
Net unpaid claims, except liability and workmen's compensation		\$1,040,530 60
Special reserve for unpaid liability and workmen's compensation losses-----		510,585 33
Total unpaid claims-----		\$1,551,115 93
Unearned premiums at 50 per cent on risks running one year or less-----	\$2,306,983 69	
Unearned premiums, pro rata on risks running more than one year-----	984,043 75	
Total unearned premiums-----		3,291,027 44
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Accident, \$11,258.61; health, \$5,748.37; liability, \$50,372.72; workmen's compensation, \$8,332.14; fidelity, \$16,589.00; surety, \$39,475.87; plate glass, \$10,085.85; burglary and theft, \$11,701.22; automobiles and teams property damage, \$7,306.63; workmen's collective, \$37.07-----		160,907 48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		20,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		100,000 00
Return premiums-----		126,456 70
Reinsurance-----		33,845 76
Advance premiums-----		289,990 57
Reserve for liquidation claims American Bonding Co. reported prior to May 31, 1913-----		309,144 57
Reserve for liquidation, American Bonding Co.-----		100,000 00
Reserve for liquidation, Philadelphia Casualty Co.-----		70,000 00
Total amount of all liabilities except capital-----		\$6,052,488 45
Capital actually paid up in cash-----	\$3,000,000 00	
Surplus over all liabilities-----	2,188,779 59	
Surplus as regards policyholders-----		5,188,779 59
Total liabilities-----		\$11,241,268 04

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$165,787 80	\$74,959 76	\$1,275,855 69
Written or renewed during the year-----	293,882 18	132,886 61	2,137,788 32
Totals-----	\$459,669 98	\$207,846 37	\$3,413,644 01
Deduct expirations and cancellations---	249,724 20	112,859 86	2,152,048 19
In force at the end of the year-----	\$218,945 78	\$94,986 51	\$1,261,595 82
Deduct amount reinsured-----	26,824 79	12,262 26	1,262 35
Net in force December 31, 1913---	\$192,120 99	\$82,724 25	\$1,260,333 47

	Workmens' Compensation.	Fidelity.	Surety.
In force December 31, 1912-----	\$21,291 76	\$268,708 07	\$2,425,843 24
Written or renewed during the year-----	408,137 73	1,430,037 51	2,545,058 88
Totals -----	\$429,429 49	\$1,698,745 58	\$4,970,902 12
Deduct expirations and cancellations-----	172,736 43	1,144,250 23	1,999,045 19
In force at the end of the year-----	\$256,693 06	\$554,495 35	\$2,971,856 93
Deduct amount reinsured-----	-----	32,998 69	173,598 86
Net in force December 31, 1913-----	\$256,693 06	\$521,496 66	\$2,798,258 07
Amount at risk December 31, 1913-----	-----	\$160,935,817 60	\$1,029,124,254 26
		Plate Glass.	Burglary and Theft.
In force December 31, 1912-----	-----	\$231,719 32	\$126,671 40
Written or renewed during the year-----	-----	606,060 05	400,123 27
Totals -----	-----	\$837,779 37	\$526,794 67
Deduct expirations and cancellations-----	-----	472,741 84	201,304 62
In force at the end of the year-----	-----	\$365,037 53	\$325,490 05
Deduct amount reinsured-----	-----	406 52	55,047 72
Net in force December 31, 1913-----	-----	\$364,631 01	\$270,442 33
		Automobiles and Teams	Workmen's Collective.
In force December 31, 1912-----	-----	\$135,540 02	\$8,040 52
Written or renewed during the year-----	-----	233,335 55	5,698 00
Totals -----	-----	\$368,875 57	\$13,738 60
Deduct expirations and cancellations-----	-----	188,763 30	12,474 04
Net in force December 31, 1913-----	-----	\$180,112 27	\$1,264 56

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$22,176 31	\$8,443 51
Health-----	7,893 67	1,787 89
Liability-----	99,546 78	52,663 72
Workmen's compensation-----	5,541 84	3,418 48
Fidelity-----	42,941 44	8,606 29
Surety-----	75,050 47	13,678 01
Plate glass-----	17,178 27	5,019 58
Burglary and theft-----	12,128 94	2,629 89
Automobiles and teams property damage-----	7,068 14	3,405 57
Workmen's collective-----	801 06	3,199 69
Totals -----	\$290,326 92	\$102,852 63

UNITED STATES BRANCH OF THE FRANKFORT GENERAL INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated March, 1865. Commenced business in California 1896.)

C. H. FRANKLIN, United States Manager and Attorney.

W. A. CHOWEN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,548,859 66

INCOME.

Gross premiums-----	Casualty. \$1,351,148 16	
Deduct: Reinsurance premium, casualty	\$22,404 41	
Return premium, casualty-----	194,516 22	
Total -----	216,920 63	
Total premiums (other than perpetuals)-----		\$1,134,227 53
Interest on bonds and dividends on stocks-----	\$47,661 42	
Interest from other sources (deposits in trust companies and banks) -----	1,157 32	
Total interest and rents-----		48,818 74
Remittance from home office-----		60,000 00
Policy fees required or represented by applications-----		17,116 86
Increase in book value of ledger assets-----		13 95
Total income-----		\$1,260,177 08
Total -----		\$2,809,036 74

DISBURSEMENTS.

Gross amount paid for losses-----	Casualty. \$772,277 86	
Deduct amount received for salvage, casualty -----	\$159 58	
Reinsurance, casualty-----	9,097 30	
Total -----	9,256 88	
Net amount paid for losses-----		\$763,020 98
Expenses of adjustment, settlement of losses-----		115,151 02
Commissions or brokerage-----		266,550 24
Salaries and expenses of special and general agents-----		31,626 04
Salaries, fees and other charges of officers, directors, trustees, agents and employees-----		55,966 62
Rents, including company's occupancy of its own buildings-----		9,199 98
Advertising, printing and stationery-----		13,738 31
Postage, telegrams, telephone and express-----		6,149 72
Legal expenses-----		781 46
Furniture and fixtures-----		1,345 16
Inspections (other than medical)-----		17,607 04
State taxes on premiums-----		17,614 58
Insurance department licenses and fees-----		4,181 27
All other licenses, fees and taxes-----		881 14
Remittance to home office-----		2,821 21
Miscellaneous expenses-----		11,603 32
Assessments, workmen's compensation, reinsurance and inspection bureau -----		2,748 70

Amount brought forward-----	\$1,320,986 79
Policy fees retained by agents-----	17,116 86
Loss on sale or maturity of ledger assets-----	69 75
Decrease in book value of ledger assets-----	1,329 52
Total disbursements-----	<u>\$1,339,502 92</u>
Balance -----	\$1,469,533 82

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,264,810 06
Cash in office-----	1,300 00
Deposits in trust companies and banks not on interest-----	6,373 31
Deposits in trust companies and banks on interest-----	10,167 83
Premiums in course of collection subsequent to October 1, last-----	172,551 46
Premiums in course of collection prior to October 1, last-----	7,818 59
Cash in hands of trustees-----	6,512 57
Total ledger assets-----	<u>\$1,469,533 82</u>

Non-Ledger Assets.

Interest due and accrued on bonds-----	\$13,798 75
Interest due and accrued on other assets-----	55 39
Total -----	13,854 14
Equity in assessments paid workmen's compensation, reinsurance and inspection bureau-----	4,509 81
Gross assets-----	<u>\$1,487,897 77</u>

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, last-----	\$7,818 59
Bonds as per Schedule "D" decrease in book value over market value-----	115,215 06
Total -----	123,033 65
Total admitted assets-----	<u>\$1,364,864 12</u>

LIABILITIES.

Losses adjusted and unpaid, due and not due-----	\$1,534 25
Losses in process of adjustment, or in suspense-----	20,995 00
Losses resisted-----	23,543 75
Total claims for losses-----	\$46,073 00
Deduct reinsurance-----	6,056 25
Net amount of unpaid losses-----	\$40,016 75
Unearned premiums at 50 per cent casualty risks-----	\$371,752 67
Unearned premiums at pro rata on casualty risks-----	26,873 86
Total unearned premiums as computed above-----	398,626 53
Special reserve for unpaid liability and workmen's compensation losses -----	408,852 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	1,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	15,000 00
Commissions or other charges due or accrued to agents or brokers on policies issued on or after October 1, 1913-----	40,069 17
Adjusting expenses on unpaid claims-----	1,948 25
Advance premiums-----	5,606 07
Total liabilities, except capital stock-----	<u>\$911,618 77</u>
Cash capital-----	\$250,000 00
Surplus over all liabilities-----	203,245 35
Surplus to policyholders-----	453,245 35
Total -----	<u>\$1,364,864 12</u>

RISKS AND PREMIUMS.

	Casualty Premiums.
In force December 31, 1912	\$912,917 20
Written during the year	1,351,148 16
Totals	\$2,264,065 36
Expired and terminated	1,437,993 01
In force at end of the year	\$826,072 35
Deduct amount reinsured	24,140 92
Net amount in force	\$801,931 43

GENERAL INTERROGATORIES.

Largest amount written on any one risk not deducting reinsurance	\$150,000 00
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BUSINESS IN THE STATE OF CALIFORNIA DURING THE YEAR.

	Casualty.
Gross risks written	\$9,126,618 66
Less	1,818,383 30
Net risks written	\$7,308,235 36
Gross premiums received	\$113,055 25
Less	13,135 73
Net premiums received	\$99,919 52
Net losses paid	72,600 42

**UNITED STATES BRANCH OF THE GENERAL ACCIDENT,
FIRE, AND LIFE ASSURANCE CORPORATON, LTD.,
OF PERTH, SCOTLAND.**

Year ending December 31, 1913.

(Incorporated February 23, 1891. Commenced business in California July 1, 1912.)

C. NORIE MILLER, U. S. Manager. R. C. L. HAMILTON, U. S. Treasurer.

CHARLES R. SIMPSON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash, United States deposit capital	\$250,000 00
Amount of ledger assets December 31 of previous year	\$3,021,615 42

INCOME.

Accident—Gross premiums written and renewed during the year, \$1,285,230.02; deduct reinsurance, \$46,358.91; return premiums on policies cancelled, \$6,046.39; premiums on policies not taken, \$154,847.63; Total deductions, \$207,252.93. Net premiums	\$1,077,977 09
Health—Gross premiums written and renewed during the year, \$429,785.34; deduct reinsurance, \$15,926.78; return premiums on policies cancelled, \$2,712.05; premiums on policies not taken, \$57,046.95; Total deductions, \$75,685.78. Net premiums	354,099 56
Liability—Gross premiums written and renewed during the year, \$2,757,672.77; deduct reinsurance, \$22,348.35; return premiums on policies cancelled, \$197,558.47; premiums on policies not taken, \$789,218.94; Total deductions, \$1,009,125.76. Net premiums	1,748,547 01
Workmen's compensation—Gross premiums written and renewed during the year, \$575,281.21; deduct reinsurance, \$277.71; return premiums on policies cancelled, \$3,982.87; premiums on policies not taken, \$139,546.00; Total deductions, \$143,806.58. Net premiums	431,474 63

Amount brought forward-----	\$3,612,098 29
Burglary and theft—Gross premiums written and renewed during the year, \$197,548.37; deduct reinsurance, \$14,678.61; return premiums on policies cancelled, \$11,454.33; premiums on policies not taken, \$57,856.44: Total deductions, \$83,989.38. Net premiums-----	113,558 99
Automobile and teams property damage—Gross premiums written and renewed during the year, \$463,598.16; return premiums on policies cancelled, \$52,419.83; premiums on policies not taken, \$139,704.03: Total deductions, \$192,123.86. Net premiums-----	271,474 30
Total net premiums-----	\$3,997,131 58
Policy fees required or represented by applications-----	129,369 00
Interest on mortgage loans-----	\$1,141 25
Interest on bonds and dividends on stocks, \$67,292.96; from other sources, \$1,271.30-----	68,564 26
Rents-----	16,124 89
Total interest and rents-----	85,830 40
Received from head office Perth for surplus, etc.-----	601,813 60
Bonus for extension of Minneapolis & St. Louis railroad 5 per cent note-----	175 00
Proceeds from sale of subscription rights to 40 shares Pennsylvania railroad stock-----	235 00
Profit on sale or maturity of ledger assets-----	1,615 55
Total income-----	\$4,816,170 13
Sum-----	\$7,837,785 55

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$485,604.02; deduct reinsurance, \$20,422.63. Net amount paid policyholders for losses----	\$465,181 39
Health—Gross amount paid for losses, \$215,178.33; deduct reinsurance, \$6,807.54. Net amount paid policyholders for losses-----	208,370 79
Liability—Gross amount paid for losses, \$1,126,966.20; deduct reinsurance, \$17,269.76; salvage, \$8,455.56: Total deductions, \$25,725.32. Net amount paid policyholders for losses-----	1,101,240 88
Workmen's compensation—Gross amount paid for losses, \$100,373.51; deduct reinsurance, \$796.30. Net amount paid policyholders for losses-----	99,577 21
Burglary and theft—Gross amount paid for losses, \$85,340.14; deduct reinsurance, \$3,090.72; salvage, \$1,070.25: Total deductions, \$4,160.97. Net amount paid policyholders for losses-----	81,179 17
Automobiles and teams property damage—Gross amount paid for losses, \$132,751.45; deduct reinsurance, \$11,857.47; salvage, \$9,661.99: Total deductions, \$21,519.46. Net amount paid policyholders for losses-----	111,231 99
Total net amount paid policyholders for losses-----	\$2,066,781 43
Investigation and adjustment of claims-----	404,790 75
Policy fees retained by agents-----	129,369 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	1,256,435 85
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	156,599 23
Salaries, traveling and all other expenses of agents not paid by commission-----	112,361 96
Medical examiners' fees and salaries-----	11,828 55
Inspections (other than medical and claim)-----	46,495 28
Rents-----	31,587 72
Repairs and expenses (other than taxes) on real estate-----	8,453 38
Taxes on real estate-----	4,014 07
State taxes on premiums-----	67,707 42
Insurance Department licenses and fees-----	11,659 88
All other licenses, fees and taxes-----	5,658 54
Legal expenses-----	7,954 95

Advertising	\$10,714 53
Printing and stationery	54,459 39
Postage, telegraph, telephone and express	30,465 11
Furniture and fixtures	8,370 46
Commission adjustment year 1912	7,347 99
Convention expense	4,693 62
Remittance to home office	25,000 00
Miscellaneous expense	39,490 49
Agents' balances charged off	16,141 09
Loss on sale or maturity of ledger assets	3,071 25
Total disbursements	<u>\$4,521,451 94</u>
Balance	<u>\$3,316,333 61</u>

LEDGER ASSETS.

Book value of real estate			213,160 58
Mortgage loans on real estate, first liens			19,000 00
Book value of bonds and stocks (Schedule "D")			2,066,387 07
Cash in office			44,443 19
Deposits in trust companies and banks not on interest			82,364 11
Deposits in trust companies and banks on interest			42,271 40
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$114,440 44	\$52,910 83	
Health	27,792 71	2,022 75	
Liability	281,061 22	133,393 91	
Workmen's compensation	92,355 92	11,927 00	
Burglary and theft	15,090 88	25,350 51	
Automobiles and teams property dam- age	19,279 94	4,368 37	
Total	<u>\$550,021 11</u>	<u>\$229,973 37</u>	779,994 48
Accounts receivable		\$45,287 44	
Agents balances secured		18,153 87	63,441 31
Ledger assets as per balance			<u>\$3,316,333 61</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages, due, \$330.00; accrued, \$188.17	\$518 17
Bonds accrued, \$26,055.41	26,055 41
Rents due and accrued	<u>26,573 58</u>
Gross assets	<u>\$3,342,907 19</u>

Deduct Assets Not Admitted.

Bills receivable	\$5,271 47
Premiums in course of collection written prior to October 1, 1913	229,973 37
Bonds, \$117,007.92; stocks, \$26,594.15; real estate, \$33,160.58; accounts received, \$45,287.44; agents' balances, \$18,153.87	<u>240,203 96</u>
Total	<u>475,448 80</u>
Total admitted assets	<u>\$2,867,458 39</u>

LIABILITIES.

Losses and claims:	
Accident—Adjusted, \$5,940.24; reported or in process of adjustment, \$187,040.11; incurred but not reported, \$14,728.79; resisted, \$11,492.60; Total, \$219,201.74; deduct reinsurance, \$49,193.09. Net unpaid claims	<u>\$170,008 65</u>

Amount brought forward-----	\$170,008 65
Health—Adjusted, \$1,980.08; reported or in process of adjustment, \$26,722.17; incurred but not reported, \$8,901.01; resisted, \$4,749.20: Total, \$42,352.46; deduct reinsurance, \$1,678.00. Net unpaid claims-----	40,674 46
Burglary and theft—Adjusted, \$991.85; reported or in process of adjustment, \$10,762.77; incurred but not reported, \$195.00; resisted, \$1,322.00: Total, \$13,271.62. Net unpaid claims-----	13,271 62
Automobiles and teams property damage—Adjusted, \$2,431.00; reported or in process of adjustment, \$35,280.00; incurred but not reported, \$2,086.00; resisted, \$6,599.00: Total, \$46,396.00. Net unpaid claims-----	46,396 00.
Net unpaid claims, except liability and workmen's compensation	\$270,350 73
Special reserve for unpaid liability and workmen's compensation losses-----	587,448 00
Estimated expenses of investigation and adjustment of unpaid claims	5,396 27
Unearned premiums pro rata on risks running one year or less-----	\$1,189,830 19
Unearned premiums, pro rata on risks running more than one year-----	91,347 25
Total unearned premiums-----	1,281,177 44
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$42,457.40; health, \$10,311.10; liability, \$56,831.17; workmen's compensation, \$18,471.18; burglary and theft, \$5,493.08; automobiles and teams property damage, \$4,819.98-----	138,383 91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	31,599 03
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	74,989 68
Advance premiums (100 per cent)-----	23,865 40
Total amount of all liabilities except capital-----	\$2,413,210 46
Capital actually paid up in cash-----	\$250,000 00
Surplus over all liabilities-----	204,247 93
Surplus as regards policyholders-----	454,247 93
Total liabilities-----	\$2,867,458 39

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$398,346 49	\$129,396 71	\$1,524,707 79
Written or renewed during the year---	1,285,230 02	429,785 34	2,736,956 16
Totals-----	\$1,683,576 51	\$559,182 05	\$4,261,663 95
Deduct expirations and cancellations---	1,181,375 33	394,299 28	2,932,261 20
In force at the end of the year---	\$502,201 18	\$164,882 77	\$1,329,402 75
Deduct amount reinsured-----	20,164 56	5,727 13	1,009 88
Net in force December 31, 1913---	\$482,036 62	\$159,155 64	\$1,328,392 87
		Workmen's Compensation.	Burglary and Theft.
In force December 31, 1912-----			\$166,659 05
Written or renewed during the year-----		\$575,281 21	197,548 37
Totals-----		\$575,281 21	\$364,207 42
Deduct expirations and cancellations-----		239,429 21	196,174 53
In force at the end of the year-----		\$335,852 00	\$168,032 89
Deduct amount reinsured-----			13,977 64
Net in force December 31, 1913-----		\$335,852 00	\$154,055 25

	Automobiles and Teams Property Damage	Workmen's Collective.
In force December 31, 1912-----	\$255,925 66	-----
Written or renewed during the year-----	471,998 91	\$12,315 86
Totals-----	\$727,924 57	\$12,315 86
Deduct expirations and cancellations-----	450,526 71	-----
In force at the end of the year-----	\$277,397 86	\$12,315 86
Net in force December 31, 1913-----	\$277,397 86	\$12,315 86

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$4,290 04	\$715 87
Health-----	915 60	265 30
Liability-----	51,042 94	22,530 54
Workmen's compensation-----	1,303 47	417 47
Burglary and theft-----	2,457 87	2,012 65
Automobiles and teams property damage-----	2,990 56	1,422 51
Totals-----	\$63,000 48	\$27,364 34

GLOBE INDEMNITY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated June 1, 1911. Commenced business in California December 4, 1911.)

HENRY W. EATON, President.

A. DUNCAN REID, Secretary.

DAVID DUNCAN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$750,000 00
Amount of ledger assets December 31 of previous year-----	\$2,821,136 39

INCOME.

Accident—Gross premiums written and renewed during the year, \$252,833.16; deduct reinsurance, \$32,081.29; return premiums on policies cancelled, \$6,294.35; premiums on policies not taken, \$39,731.17: Total deductions, \$78,106.81-----	\$174,726 35
Health—Gross premiums written and renewed during the year, \$97,418.53; deduct reinsurance, \$9,154.04; return premiums on policies cancelled, \$2,385.86; premiums on policies not taken, \$18,271.00: Total deductions, \$29,808.90-----	67,609 63
Liability—Gross premiums written and renewed during the year, \$1,972,318.44; deduct reinsurance, \$23,713.97; return premiums on policies cancelled, \$234,203.38; premiums on policies not taken, \$356,443.59: Total deductions, \$614,360.94-----	1,357,957 50
Workmen's compensation—Gross premiums written and renewed during the year, \$612,053.94; deduct reinsurance, \$5,898.37; return premiums on policies cancelled, \$51,392.23; premiums on policies not taken, \$106,496.82: Total deductions, \$163,787.42-----	448,266 52
Fidelity—Gross premiums written and renewed during the year, \$88,283.05; deduct reinsurance, \$5,911.20; return premiums on policies cancelled, \$4,752.85; premiums on policies not taken, \$6,050.62: Total deductions, \$16,714.67-----	71,568 38

Amount brought forward-----	\$2,120,128 38
Surety—Gross premiums written and renewed during the year, \$299,120.87; deduct reinsurance, \$43,902.51; return premiums on policies cancelled, \$11,171.47; premiums on policies not taken, \$12,220.24: Total deductions, \$67,294.22-----	231,826 65
Plate glass—Gross premiums written and renewed during the year, \$138,189.85; deduct reinsurance, \$8.07; return premiums on policies cancelled, \$6,442.14; premiums on policies not taken, \$21,376.63: Total deductions, \$27,826.84-----	110,363 01
Steam boiler—Gross premiums written and renewed during the year, \$115,457.29; deduct reinsurance, \$3,611.51; return premiums on policies cancelled, \$11,549.20; premiums on policies not taken, \$25,316.36: Total deductions, \$40,477.07-----	74,980 22
Burglary and theft—Gross premiums written and renewed during the year, \$310,373.13; deduct reinsurance, \$49,102.81; return premiums on policies cancelled, \$18,194.71; premiums on policies not taken, \$57,603.60: Total deductions, \$124,901.12-----	185,472 01
Fly wheel—Gross premiums written and renewed during the year, \$14,028.48; deduct reinsurance, \$458.04; return premiums on policies cancelled, \$569.91; premiums on policies not taken, \$2,412.00: Total deductions, \$3,439.95-----	10,588 53
Automobile and teams property damage—Gross premiums written and renewed during the year, \$357,564.12; deduct reinsurance, \$24.90; return premiums on policies cancelled, \$37,456.04; premiums on policies not taken, \$69,460.01: Total deductions, \$106,940.95-----	250,623 17
Workmen's collective—Gross premiums written and renewed during the year, \$5,072.76; return premiums on policies cancelled, \$808.18; premiums on policies not taken, \$524.50: Total deductions, \$1,332.68-----	3,740 08
Total net premiums-----	\$2,987,722 05
Interest on bonds and dividends on stocks, \$94,570.83; from other sources, \$7,342.27-----	101,913 10
Profit on sale or maturity of ledger assets-----	729 84
Increase in book value of ledger assets-----	744 06
Total income-----	\$3,091,109 05
Sum-----	\$5,912,245 44

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$66,893.35; deduct reinsurance, \$22,417.22; net amount paid policyholders for losses-----	\$44,476 13
Health—Gross amount paid for losses, \$25,378.27; deduct reinsurance, \$5,429.99; net amount paid policyholders for losses-----	19,948 28
Liability—Gross amount paid for losses, \$568,492.57; deduct reinsurance, \$1,051.00; salvage, \$830.50: Total deductions, \$1,881.50. Net amount paid policyholders for losses-----	566,611 07
Workmen's compensation—Gross amount paid for losses, \$106,193.39. Net amount paid policyholders for losses-----	106,193 39
Fidelity—Gross amount paid for losses, \$14,145.49; salvage, \$891.96. Net amount paid policyholders for losses-----	13,253 53
Surety—Gross amount paid for losses, \$16,122.04; deduct reinsurance, \$7,320.11. Net amount paid policyholders for losses-----	8,801 93
Plate glass—Gross amount paid for losses, \$42,381.90; deduct reinsurance, \$11.41; salvage, \$207.86: Total deductions, \$219.27. Net amount paid policyholders for losses-----	42,162 63
Steam boiler—Gross amount paid for losses, \$1,804.15. Net amount paid policyholders for losses-----	1,804 15
Burglary and theft—Gross amount paid for losses, \$79,802.50; deduct reinsurance, \$18,471.07; salvage, \$479.95: Total deductions, \$18,951.02. Net amount paid policyholders for losses-----	60,851 48
Automobile and teams property damage—Gross amount paid for losses, \$102,831.63; salvage, \$155.00. Net amount paid policyholders for losses-----	102,676 63
Workmen's collective—Gross amount paid for losses, \$1,520.72. Net amount paid policyholders for losses-----	1,520 72
Total-----	\$968,299 94

Investigation and adjustment of claims	\$222,877 01
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	693,850 31
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	207,955 93
Salaries, traveling and all other expenses of agents not paid by commission	165,953 91
Inspections (other than medical and claim)	72,997 97
Rents	14,123 30
State taxes on premiums	32,562 29
Insurance Department licenses and fees	6,758 03
All other licenses, fees and taxes	7,490 09
Legal expenses	2,667 10
Advertising	4,719 60
Printing and stationery	31,817 18
Postage, telegraph, telephone and express	15,817 95
Furniture and fixtures	16,784 16
Other disbursements	18,468 36
Decrease in book value of ledger assets	2,560 74
Total disbursements	\$2,485,703 87
Balance	\$3,426,541 57

LEDGER ASSETS.

Book value of bonds and stocks-----			\$2,416,461 22
Deposits in trust companies and banks on interest-----			399,059 73
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$33,513 46	\$2,809 28	
Health -----	14,777 15	905 71	
Liability -----	215,016 78	30,222 31	
Workmen's compensation -----	92,164 94	14,742 13	
Fidelity -----	10,507 13	1,366 15	
Surety -----	52,267 88	5,790 57	
Plate glass -----	20,118 64	863 65	
Steam boiler -----	14,082 23	791 98	
Burglary and theft -----	42,400 40	2,319 85	
Fly wheel -----	881 47	45 00	
Automobile and teams property damage -----	32,721 35	3,492 43	
Workmen's collective -----	671 91	43 75	
Total -----	\$529,123 34	\$63,392 81	592,516 15
Agents' balances, \$11,840.49 ; workmen's compensation, reinsurance, \$6,663.98 -----			18,504 47
Ledger assets as per balance-----			\$3,426,541 57

Non-Ledger Assets.

Interest due and accrued on bonds	24,664 16
Gross assets	\$3,451,205 73

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$63,392 81
Bonds and stocks	115,551 22
Agents' balances	11,840 49
Total	190,784 52
Total admitted assets	\$3,260,421 21

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$211.60; reported or in process of adjustment, \$18,667.50; incurred but not reported, \$640.00; resisted, \$15,750.00: Total, \$35,269.10; deduct reinsurance, \$2,446.25. Net unpaid claims-----	\$32,822 85
Health—Adjusted, \$416.02; reported or in process of adjustment \$3,112.50; incurred but not reported, \$500.00: Total, \$4,028.52; deduct reinsurance, \$540.00. Net unpaid claims-----	3,488 52
Fidelity—Net unpaid claims-----	8,401 83
Surety—Reported or in process of adjustment, \$9,750.00; resisted, \$15,000.00: Total, \$24,750.00; net unpaid claims-----	24,750 00
Plate glass—Adjusted, \$125.35; reported or in process of adjustment, \$3,548.38; incurred but not reported, \$390.09: Total, \$4,063.82; net unpaid claims-----	4,063 82
Steam boiler—Reported or in process of adjustment-----	100 00
Burglary and theft—Adjusted, \$77.00; reported or in process of adjustment, \$20,842.50; incurred but not reported, \$195.00; resisted, \$1,600.00: Total, \$22,714.50; deduct reinsurance, \$2,082.33; net unpaid claims-----	20,632 17
Fly wheel—Reported or in process of adjustment-----	300 00
Automobiles and teams property damage—Reported or in process of adjustment, \$12,785.00; incurred but not reported, \$2,915.00; resisted, \$3,475.00: Total, \$19,175.00. Net unpaid claims-----	19,175 00
Workmen's collective—Reported or in process of adjustment-----	270 00
Net unpaid claims, except liability and workmen's compensation	\$114,004 19
Special reserve for unpaid liability and workmen's compensation losses-----	302,655 93
Total unpaid claims-----	\$416,660 12
Estimated expenses of investigation and adjustment of unpaid claims-----	\$7,065 00
Unearned premiums at 50 per cent on risks running one year or less-----	1,201,130 71
Unearned premiums, pro rata on risks running more than one year-----	188,135 43
Total unearned premiums-----	1,396,331 14
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$10,915.33; health, \$4,758.25; liability, \$48,808.83; workmen's compensation, \$15,668.04; fidelity, \$2,758.13; surety, \$14,582.74; plate glass, \$6,633.16; steam boiler, \$3,398.04; burglary and theft, \$11,477.79; fly wheel, \$214.11; automobile and teams property damage, \$7,355.76; workmen's collective, \$125.71-----	126,695 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	8,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	42,000 00
Return premiums-----	4,079 06
Other liabilities: Voluntary reserve for claims and contingencies--	100,000 00
Total amount of all liabilities except capital-----	\$2,093,766 21
Capital actually paid up in cash-----	\$750,000 00
Surplus over all liabilities-----	416,655 00
Surplus as regards policyholders-----	1,166,655.00
Total liabilities-----	\$3,260,421 21

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$82,867 36	\$28,618 66	\$1,153,162 03
Written or renewed during the year--	252,833 16	97,418 53	1,972,318 44
Totals -----	\$335,700 52	\$126,037 19	\$3,125,480 47
Deduct expirations and cancellations--	146,432 41	58,824 10	1,907,507 79
In force at the end of the year---	\$189,268 11	\$67,213 09	\$1,217,972 68
Deduct amount reinsured-----	29,705 32	8,178 14	18,979 46
Net in force December 31, 1913--	\$159,562 79	\$59,034 95	\$1,198,993 22
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912-----	\$201,680 41	\$13,308 09	\$27,459 34
Written or renewed during the year---	612,053 94	88,283 05	299,120 87
Totals -----	\$813,734 35	\$101,591 14	\$326,580 21
Deduct expirations and cancellations--	506,798 14	23,084 62	79,370 23
In force at the end of the year---	\$306,936 21	\$78,506 52	\$247,209 98
Deduct amount reinsured-----	5,354 30	7,437 71	34,550 85
Net in force December 31, 1913--	\$301,581 91	\$71,068 81	\$212,659 13
Amount at risk December 31, 1913-----		\$23,582,619 00	\$46,570,139 00
	Plate Glass.	Steam Boiler.	Burglary and Theft.
In force December 31, 1912-----	\$27,084 81	\$44,331 60	\$123,404 49
Written or renewed during the year---	138,139 85	115,457 29	310,373 13
Totals -----	\$165,224 63	\$159,788 89	\$433,777 62
Deduct expirations and cancellations--	51,011 27	47,397 59	164,845 35
In force at the end of the year---	\$114,213 39	\$112,391 30	\$268,932 27
Deduct amount reinsured-----	8 07	4,596 56	57,827 81
Net in force December 31, 1913--	\$114,205 32	\$107,794 74	\$211,104 46
	Fly Wheel.	Automobiles and Property Damage. Teams	Workmen's Collective.
In force December 31, 1912-----	\$3,315 01	\$181,794 89	\$557 50
Written or renewed during the year---	14,028 48	357,564 12	5,072 76
Totals -----	\$17,343 49	\$539,359 01	\$5,630 26
Deduct expirations and cancellations--	3,087 70	303,477 00	4,399 76
In force at the end of the year---	\$14,255 79	\$235,882 01	\$1,230 50
Deduct amount reinsured-----	547 69	24 90	
Net in force December 31, 1913--	\$13,708 10	\$235,857 11	\$1,230 50

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$8,398 66	\$623 73
Health -----	1,240 90	
Liability -----	63,691 03	19,035 05
Workmen's compensation -----	3,864 18	740 45
Fidelity -----	7,748 48	113 93
Surety -----	33,487 49	527 22
Plate glass -----	4,422 83	890 21
Burglary and theft -----	5,150 92	542 69
Automobiles and teams property damage -----	8,383 14	1,197 68
Workmen's collective -----	1,627 02	549 72
Total -----	\$138,014 64	\$24,220 68

GREAT EASTERN CASUALTY COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated December, 1892. Commenced business in California January, 1893.)

LOUIS H. FIBEL, President.

THOMAS H. DARLING, Secretary.

JAMES C. HAYBURN, attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$250,000 00	
Amount of ledger assets December 31 of previous year-----		\$884,461 39

INCOME.

Accident—Gross premiums written and renewed during the year, \$671,343.67; deduct reinsurance, \$24,510.09; return premiums on policies cancelled, \$12,937.04; premiums on policies not taken, \$88,762.25: Total deductions, \$126,209.38. Net premiums-----		\$545,134 29
Health—Gross premiums written and renewed during the year, \$286,196.72; deduct reinsurance, \$530.00; return premiums on policies cancelled, \$4,172.08; premiums on policies not taken, \$46,489.38: Total deductions, \$51,191.46. Net premiums-----		235,005 26
Plate glass—Gross premiums written and renewed during the year, \$122,044.36; deduct reinsurance, \$166.66; return premiums on policies cancelled, \$5,079.10; premiums on policies not taken, \$34,115.67: Total deductions, \$39,355.43. Net premiums-----		82,688 93
Burglary and theft—Gross premiums written and renewed during the year, \$203,245.58; deduct reinsurance, \$16,199.61; return premiums on policies cancelled, \$5,767.25; premiums on policies not taken, \$54,152.33: Total deductions, \$76,119.19. Net premiums-----		127,126 39
Workmen's collective—Gross premiums written and renewed during the year-----		3,332 91
Total net premiums-----		\$993,287 78
Policy fees required or represented by applications-----		14,645 00
Interest on mortgage loans-----	\$9,072 61	
Interest on bonds and dividends on stocks, \$19,887.20; from other sources, \$1,189.36-----	21,076 56	
Total interest and rents-----		30,149 17
Profit on sale or maturity of ledger assets-----		244 50
Total income-----		\$1,038,326 45
Sum-----		\$1,922,787 84

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$182,910.72; deduct reinsurance, \$9,249.86. Net amount paid policyholders for losses-----		\$173,660 86
Health—Gross amount paid for losses, \$83,076.77; deduct reinsurance, \$33.92. Net amount paid policyholders for losses-----		83,042 85
Plate glass—Gross amount paid for losses, \$40,935.89; deduct reinsurance, \$78.70; salvage, \$9,266.91: Total deductions, \$9,345.61. Net amount paid policyholders for losses-----		31,590 28
Burglary and theft—Gross amount paid for losses, \$41,393.80; deduct reinsurance, \$5,616.42; salvage, \$132.25: Total deductions, \$5,748.67. Net amount paid policyholders for losses-----		35,645.13
Workmen's collective—Gross amount paid for losses-----		694 06
Total-----		\$324,633 18

Investigation and adjustment of claims-----	\$9,868 16
Policy fees retained by agents-----	14,645 00
Commission or brokerage to agents (less amount received on return premiums and reinsurance)-----	410,367 04
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	81,367 98
Salaries, traveling and all other expenses of agents not paid by commission-----	8,451 24
Medical examiners' fees and salaries-----	1,000 00
Inspection (other than medical and claim)-----	1,456 40
Rents-----	8,000 00
State taxes on premiums-----	12,124 43
Insurance department licenses and fees-----	4,325 96
All other licenses, fees and taxes-----	195 19
Legal expenses-----	4,255 95
Advertising-----	2,232 37
Printing and stationery-----	11,909 61
Postage, telegraph, telephone and express-----	6,313 72
Furniture and fixtures-----	2,398 67
Stockholders for interest or dividends-----	20,000 00
General expense-----	4,620 56
Journal subscription-----	253 75
Traveling expenses-----	5,646 91
Agents' balances charged off-----	3,051 96
Loss on sale or maturity of ledger assets-----	2,412 25
Total disbursements-----	<u>\$939,530 33</u>
Balance-----	<u>\$983,257 51</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$204,500 00
Book value of bonds and stocks-----	562,083 24
Cash in office-----	500 00
Deposits in trust companies and banks not on interest-----	908 66
Deposits in trust companies and banks on interest-----	81,063 90
Gross premiums in course of collection on policies or renewals issued:	
	On or after Prior to
	October 1, 1913. October 1, 1913.
Accident-----	\$4,386 44 \$39,919 06
Health-----	2,805 79 39,814 27
Plate glass-----	2,607 71 13,317 86
Burglary and theft-----	2,733 85 28,616 73
Totals-----	<u>\$12,533 79 \$121,667 92</u>
Ledger assets as per balance-----	<u>134,201 71</u>
	<u>\$983,257 51</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$3,023 12
Bonds-----	4,670 82
Bank balances-----	118 36
	<u>7,812 30</u>
Gross assets-----	<u>\$991,069 81</u>

Deduct Assets Not Admitted.

Premiums in course of collection written prior to	
October 1, 1913-----	\$12,533 79
Bonds and stocks-----	40,833 24
Total-----	<u>53,367 03</u>
Total admitted assets-----	<u>\$937,702 78</u>

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$39,700.45; incurred but not reported, \$2,619.22; resisted, \$7,654.16: Total, \$49,973.83; deduct reinsurance, \$3,062.53. Net unpaid claims	\$46,911 30
Health—Reported or in process of adjustment, \$11,360.43; incurred but not reported, \$1,594.23: Total, \$12,954.66. Net unpaid claims	12,954 66
Plate glass—Reported or in process of adjustment, \$2,366.86; incurred but not reported, \$514.19: Total, \$2,881.05. Net unpaid claims	2,881.05
Burglary and theft—Reported or in process of adjustment, \$20,269.16; incurred but not reported, \$310.00; resisted, \$2,210.00: Total, \$22,789.16; deduct reinsurance, \$6,978.84. Net unpaid claims	15,810 32
Total unpaid claims	\$78,557 33
Unearned premiums at 50 per cent on risks running one year or less	\$397,158 22
Unearned premiums, pro rata on risks running more than one year	19,753 88
Total unearned premiums	416,912 10
Commission, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$16,199.68; health, \$15,789.98; plate glass, \$4,581.34; burglary and theft, \$8,241.62	44,812 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,550 14
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	14,531 24
Reinsurance	6,351 47
Advance premiums (100 per cent)	2,459 45
Total amount of all liabilities except capital	\$565,174 35
Capital actually paid up in cash	\$250,000 00
Surplus over all liabilities	122,528 43
Surplus as regards policyholders	372,528 43
Total liabilities	\$937,702 78

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Plate Glass.
In force December 31, 1912	\$325,351 18	\$123,409 06	\$63,018 05
Written or renewed during the year	671,343 67	286,196 72	122,044 36
Totals	996,694 85	\$409,605 78	\$185,062 41
Deduct expirations and cancellations	530,869 67	249,516 65	101,511 87
In force at the end of the year	\$465,825 18	\$160,089 13	\$83,550 54
Deduct amount reinsured	24,182 35	820 00	175 17
Net in force December 31, 1913	\$441,642 83	\$159,269 13	\$83,375 37
		Burglary and Theft.	Workmen's Collective.
In force December 31, 1912		\$115,702 40	
Written or renewed during the year		203,245 58	\$3,332 91
Totals		\$318,947 98	\$3,332 91
Deduct expirations and cancellations		153,575 84	3,332 91
In force at the end of the year		\$165,372 14	
Deduct amount reinsured		18,930 55	
Net in force December 31, 1913		\$146,441.59	

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$10,592 03	\$5,650 20
Health -----	5,221 64	2,397 86
Plate glass -----	1,845 78	747 19
Burglary and theft -----	1,068 57	50 00
Totals -----	\$18,728 02	\$8,845 25

GUARDIAN CASUALTY AND GUARANTY COMPANY.

Salt Lake City, Utah.

Year ending December 31, 1913.

(Incorporated May, 1909. Commenced business in California April, 1912.)

W. S. McCARNICK, President.

THOS. W. SLOAN, Secretary.

R. W. SLOAN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash -----	\$250,000 00	
Amount of ledger assets December 31 of previous year -----		\$622,308 79

INCOME.

Accident—Gross premiums written and renewed during the year, \$28,125.53; deduct reinsurance, \$1,216.29; return premiums on policies cancelled, \$3,349.25: Total deductions, \$4,565.54. Net premiums -----	\$24,609 69
Health—Gross premiums written and renewed during the year, \$31,228.02; deduct return premiums on policies cancelled, \$377.75. Net premiums -----	29,800 57
Liability—Gross premiums written and renewed during the year, \$329,387.40; deduct reinsurance, \$5,728.71; return premiums on policies cancelled, \$44,261.83: Total deductions, \$49,990.54. Net premiums -----	279,396 86
Fidelity—Gross premiums written and renewed during the year, \$5,414.38; deduct reinsurance, \$1,648.28; return premiums on policies cancelled, \$679.78: Total deductions, \$2,328.06. Net premiums -----	3,086 32
Surety—Gross premiums written and renewed during the year, \$23,967.84; deduct reinsurance, \$544.83; return premiums on policies cancelled, \$1,379.55: Total deductions, \$1,924.38. Net premiums -----	22,043 46
Plate glass—Gross premiums written and renewed during the year, \$1,525.55; deduct return premiums on policies cancelled, \$259.21. Net premiums -----	1,266 34
Steam boiler—Gross premiums written and renewed during the year, \$108.00; deduct reinsurance, \$151.39; return premiums on policies cancelled, \$18.75: Total deductions, \$170.14. Net premiums -----	62 14
Burglary and theft—Gross premiums written and renewed during the year, \$377.02; deduct return premiums on policies cancelled, \$195.42. Net premiums -----	181 60
Workmen's collective—Gross premiums written and renewed during the year, \$177,848.37; deduct return premiums on policies cancelled, \$32,861.26. Net premiums -----	149,987 11
Total net premiums -----	\$510,309 81

Net premiums -----	\$510,309 81
Interest on mortgage loans, \$23,197.74; collateral loans, \$4,023.16 -----	\$27,220 90
Interest on bonds and dividends on stocks, \$13,250.19; from other sources, \$66.00 -----	13,316 19
Total interest -----	40,537 09
Bonus account -----	30 00
Bill receivable charged off 1912 recovered -----	3,300 00
Petty cash reinstated -----	95 00
Total income -----	\$554,271 90
Sum -----	\$1,176,580 69

DISBURSEMENTS.

Accident—Gross amount paid for losses -----	\$5,630 17
Health—Gross amount paid for losses -----	19,944 40
Liability—Gross amount paid for losses -----	115,283 82
Fidelity—Gross amount paid for losses -----	1,584 15
Surety—Gross amount paid for losses -----	1,457 58
Plate glass—Gross amount paid for losses -----	464 65
Burglary and theft—Gross amount paid for losses -----	35 00
Workmen's collective—Gross amount paid for losses -----	74,221 80
Total net amount paid policyholders for losses -----	\$218,621 57
Investigation and adjustment of claims -----	524 16
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	129,720 03
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees -----	21,629 84
Salaries, traveling and all other expenses of agents not paid by com- mission -----	4,210 67
Rents -----	2,067 00
State taxes on premiums -----	5,797 81
Insurance department licenses and fees -----	1,516 20
All other licenses, fees and taxes -----	207 67
Legal expenses -----	6,975 44
Advertising -----	693 00
Printing and stationery -----	3,732 02
Postage, telegraph, telephone and express -----	1,298 48
Furniture and fixtures -----	1,417 60
Stockholders for interest or dividends -----	30,000 00
Allowance on agreed settlements for losses paid -----	4,540 95
Donations -----	40 00
General expense -----	3,746 42
Agency plantation expense -----	1,438 82
Investment expense -----	875 46
Agents' balances charged off -----	442 00
Total disbursements -----	\$439,495 14
Balance -----	\$737,085 55

LEDGER ASSETS.

Mortgage loans on real estate, first liens -----	\$321,049 87
Loans secured by pledge of bonds, stocks or other collaterals -----	56,365 22
Book value of bonds and stocks -----	62,587 50
Cash in office -----	95 00
Deposits in trust companies and banks not on interest -----	98,028 74
Deposits in trust companies and banks on interest -----	25,000 00
Gross premiums in course of collection on policies or renewals issued:	

	On or after October 1, 1913.	
Accident -----	\$16,953 70	
Health -----	187 25	
Liability -----	80,753 85	
Fidelity -----	567 88	
Surety -----	3,437 45	
Plate glass -----	240 27	
Burglary and theft -----	166 00	
Workmen's collective -----	57,666 25	
Total -----		\$159,972 65
Bills receivable -----	\$6,617 74	
Due from other companies for losses paid -----	4,540 95	
Free and Taylor suspense account -----	3,108 30	
Total -----		14,266 99
Ledger assets as per balance -----		\$737,365 97
Non-Ledger Assets.		
Interest due and accrued on:		
Mortgages -----	\$5,785 45	
Collateral loans -----	473 17	
Other assets -----	3,125 00	
Total -----		9,383 62
Gross assets -----		\$746,749 59

LIABILITIES.

Losses and claims:		
Workmen's collective—Reported or in process of adjustment -----		\$2,723 28
Net unpaid claims -----		\$74,881 00
Extra reserve -----		30,815 00
Unearned premiums at 50 per cent on risks running one year or less -----		97,138 82
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$5,542.24; health, \$1,404.11; liability, \$21,856.12; fidelity, \$107.82; surety, \$1,203.10; plate glass, \$84.09; burglary and theft, \$51.60; workmen's collective, \$16,146.55 -----		46,395 63
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----		9,147 69
Return premiums -----		194 12
Reinsurance -----		86 30
Total amount of all liabilities, except capital -----		\$261,381 84
Capital actually paid up in cash -----	\$250,000 00	
Surplus over all liabilities -----	235,367 75	
Surplus as regards policyholders -----		485,367 75
Total liabilities -----		\$746,749 59

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912 -----	\$159 25		\$73,230 67
Written or renewed during the year -----	28,125 53	\$31,228 02	329,387 40
Totals -----	\$28,284 78	\$31,228 02	\$402,618 07
Deduct expirations and cancellations -----	13,121 55	31,228 02	270,173 01
In force at the end of the year -----	\$15,163 23		\$132,445 06
Deduct amount reinsured -----	1,216 29		5,728 71
Net in force December 31, 1913 -----	\$13,946 94		\$126,716 35

	Fidelity.	Surety.	Plate Glass.
In force December 31, 1912-----	\$2,110 15	\$10,245 19	\$1,772 14
Written or renewed during the year--	5,414 38	23,967 84	1,525 55
Totals -----	\$7,524 53	\$34,213 03	\$3,297 69
Deduct expirations and cancellations--	2,845 86	11,624 80	2,031 35
In force at the end of the year---	\$4,678 67	\$22,588 23	\$1,266 34
Deduct amount reinsured -----	1,648 28	544 83	-----
Net in force December 31, 1913---	\$3,030 39	\$22,043 40	\$1,266 34
	Steam Boiler.	Burglary and Theft.	Workmen's Collective.
In force December 31, 1912-----	\$335 00	\$535 10	\$21,154 47
Written or renewed during the year--	108 00	377 02	187,848 37
Totals -----	\$443 00	\$912 12	\$209,002 84
Deduct expirations and cancellations--	291 61	730 52	181,910 22
In force at the end of the year---	\$151 39	\$181 60	\$27,092 62
Deduct amount reinsured -----	151 39	-----	-----
Net in force December 31, 1913---	-----	\$181 60	\$27,092 62

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$4,880 39	-----
Health -----	982 50	\$730 21
Liability -----	31,050 92	8,617 24
Fidelity -----	1,811 46	-----
Surety -----	12,213 26	1,008 38
Plate glass -----	46 17	-----
Burglary and theft -----	8 60	-----
Workmen's collective -----	-----	19 50
Totals -----	\$50,976 10	\$10,375 33

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

Hartford, Connecticut.

Year ending December 31, 1913.

(Incorporated June, 1866. Commenced business in California in 1884.)

LYMAN B. BRAINERD, President.

CHAS. S. BLAKE, Secretary.

H. R. MANN & Co., Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$5,372,422 22

INCOME.

Steam boiler—Gross premiums written and renewed during the year, \$1,722,348.13; deduct reinsurance, \$6,176.37; return premiums on policies cancelled, \$95,317.16; premiums on policies not taken, \$117,602.83: Total deductions, \$219,096.36. Net premiums-----	\$1,508,251 77
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Fly wheel—Gross premiums written and renewed during the year, \$74,800.04; deduct reinsurance, \$140.93; return premiums on policies cancelled, \$5,715.02; premiums on policies not taken, \$4,491.44: Total deductions, \$10,347.44. Net premiums	\$64,452 65
Total net premiums	\$1,572,704 42
Interest on loans	\$60,049 20
Interest on bonds and dividends on stocks, \$162,759.02; from other sources, \$73.52	162,832 54
Rents	15,137 92
Total interest and rents	238,019 66
Profit on sale or maturity of ledger assets	747 00
Total income	\$1,852,921 96
Sum	\$7,225,344 18

DISBURSEMENTS.

Steam boiler—Gross amount paid for losses	\$184,783 25
Fly wheel—Gross amount paid for losses	23,380 37
Total net amount paid policyholders for losses	\$208,163 62
Investigation and adjustment of claims	769 93
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	223,301 79
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	73,404 49
Salaries, traveling and all other expenses of agents not paid by commission	304,750 71
Inspection (other than medical and claim)	552,060 37
Rents	11,000 00
Repairs and expenses (other than taxes) on real estate	6,512 28
Taxes on real estate	3,225 00
State taxes on premiums	23,304 06
Insurance department licenses and fees	9,245 16
All other licenses, fees and taxes	29,000 50
Legal expenses	1,198 52
Advertising	1,012 19
Printing and stationery	21,814 32
Postage, telegraph, telephone and express	21,140 92
Furniture and fixtures	5,555 14
Stockholders for interest or dividends	120,000 00
Other disbursements	1,582 86
Loss on sale or maturity of ledger assets	611 26
Total disbursements	\$1,617,653 12
Balance	\$5,607,691 06

LEDGER ASSETS.

Book value of real estate			\$90,300 00
Mortgage loans on real estate, first liens			1,199,345 00
Book value of bonds and stocks			3,664,533 06
Cash in office			2,045 47
Deposits in trust companies and banks on interest			216,514 96
Gross premiums in course of collection on policies or renewals issued :			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Steam boiler	\$278,803 48	\$121,371 67	
Fly wheel	8,886 16	3,101 35	
Total	\$287,689 64	\$124,473 02	412,162 66
Cash in course of transmission			22,789 91
Ledger assets, as per balance			\$5,607,691 06

Ledger assets ----- \$5,607,691 06

Non-Ledger Assets.

Interest due and accrued on:

Mortgages ----- \$35,187 86

Bonds ----- 42,216 91

77,404 77

Gross assets ----- \$5,685,095 83

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913 ----- \$124,473 02

Book value of ledger assets over market value, bonds and stocks ----- 148,127 26

Total ----- 272,600 28

Total admitted assets ----- \$5,412,495 55

LIABILITIES.

Losses and claims:

Steam boiler—Adjusted ----- \$39,740 28

Fly wheel—Adjusted ----- 2,250 00

Net unpaid claims ----- \$41,990 28

Unearned premiums at 50 per cent on risks running one year or less ----- \$58,299 25

Unearned premiums, pro rata on risks running more than one year ----- 2,234,729 39

Total unearned premiums ----- 2,293,028 64

Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913 ----- 57,537 92

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement ----- 25,000 00

Other liabilities ----- 22,429 31

Total amount of all liabilities, except capital ----- \$2,439,986 15

Capital actually paid up in cash ----- \$1,000,000 00

Surplus over all liabilities ----- 1,972,509 40

Surplus as regards policyholders ----- 2,972,509 40

Total liabilities ----- \$5,412,495 55

EXHIBIT OF PREMIUMS.

	Steam Boiler.	Fly Wheel.
In force December 31, 1912 -----	\$4,152,417 26	\$115,117 57
Written or renewed during the year -----	1,727,348 13	74,800 04
Totals -----	\$5,879,765 39	\$189,917 61
Deduct expirations and cancellations -----	1,667,016 34	43,412 04
In force at the end of the year -----	\$4,212,749 05	\$146,505 57
Deduct amount reinsured -----	6,176 37	140 93
Net in force December 31, 1913 -----	\$4,206,572 68	\$146,364 64

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Steam boiler -----	\$46,148 50	\$541 58
Fly wheel -----	455 98	
Totals -----	\$46,604 48	\$541 58

ILLINOIS SURETY COMPANY.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated April 13, 1905. Commenced business in California December 13, 1910.)

A. J. HOPKINS, President.

CHAS. E. SCHICK, Secretary.

C. T. HUGHES, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$500,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,022,434 03

INCOME.

Fidelity—Gross premiums written and renewed during the year, \$87,875.22; deduct reinsurance, \$5,178.40; return premiums on policies cancelled, \$8,653.71; premiums on policies not taken, \$13,536.82: Total deductions, \$27,368.93-----		\$60,506 29
Surety—Gross premiums written and renewed during the year, \$412,540.61; deduct reinsurance, \$15,663.02; return premiums on policies cancelled, \$8,636.93; premiums on policies not taken, \$53,745.37: Total deductions, \$78,045.32-----		334,495 29
Total net premiums -----		\$395,001 58
Interest on mortgage loans-----	\$625 00	
Interest on bonds and dividends on stocks, \$21,497.51; interest, trust company and bank deposits, \$4,877.48; interest collateral deposits, \$465.80-----		26,840 79
Total interest -----		27,465 79
Dividend check No. 654, October 10, 1911; A. G. Conner, cancelled--		3 00
Agents' balances previously charged off-----		21 35
Increase in book value of ledger assets-----		345 91
Total income -----		\$422,837 63
Sum -----		\$1,445,271 66

DISBURSEMENTS.

Fidelity—Gross amount paid for losses, \$23,235.74; deduct reinsur- ance, \$794.58; salvage, \$9,321.09: Total deductions, \$10,115.67. Net amount paid policyholders for losses-----		\$13,120 07
Surety—Gross amount paid for losses, \$147,688.37; deduct reinsur- ance, \$4,915.25; salvage, \$27,738.59: Total deductions, \$32,653.84. Net amount paid policyholders for losses-----		115,034 53
Total -----		\$128,154 60
Investigation and adjustment of claims-----		\$779 35
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----		100,077 11
Salaries, fees and all other compensation of officers, directors, trus- tees, and home office employees -----		45,056 23
Salaries, traveling and all other expenses of agents not paid by com- mission -----		7,604 83
Rents -----		5,786 60
Taxes on real estate -----		8 77
State taxes on premiums -----		5,119 25
Insurance department licenses and fees-----		5,949 37
All other licenses, fees and taxes-----		867 07
Legal expenses -----		22,588 25
Advertising -----		6,756 31
Printing and stationery -----		8,076 94

Amount brought forward-----	\$336,824 68
Postage, telegraph, telephone and express-----	6,902 85
Furniture and fixtures-----	1,265 54
Stockholders for interest or dividends-----	30,000 00
Other disbursements-----	13,367 07
Agents' balances charged off-----	2,501 15
Decrease in book value of ledger assets-----	327 34
Total disbursements-----	<u>\$391,188 63</u>
Balance-----	\$1,054,083 03

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$25,000 00
Book value of bonds and stocks-----	627,135 62
Cash in office-----	57 00
Deposits in trust companies and banks on interest-----	179,008 27
Gross premiums in course of collection on policies or renewals issued:	
	On or after Prior to
	October 1, 1913. October 1, 1913.
Fidelity-----	\$19,998 81 \$14,990 92
Surety-----	79,996 44 63,501 76
Totals-----	\$99,995 25 \$78,492 68 178,487 93
Bills receivable-----	\$10,401 64
Advances on contracts, \$28,222.25; accounts receivable, \$5,770.32-----	33,992 57 44,394 21
Ledger assets as per balance-----	<u>\$1,054,083 03</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$312 50
Bonds-----	5,423 77
Total interest-----	<u>5,736 27</u>
Gross assets-----	<u>\$1,059,819 30</u>

Deduct Assets Not Admitted.

Bills receivable-----	\$10,401 64
Premiums in course of collection written prior to October 1, 1913-----	78,492 68
Book value of ledger assets over market value-----	63,488 19
New York excise agreement-----	11,219 70
Total-----	<u>163,602 21</u>
Total admitted assets-----	<u>\$896,217 09</u>

LIABILITIES.

Losses and claims:	
Fidelity—Reported or in process of adjustment, \$2,784.79; resisted, \$4,501.00. Net unpaid claims-----	\$7,285 79
Surety—Reported or in process of adjustment, \$14,069.83; resisted, \$78,405.81. Net unpaid claims-----	92,475 64
Net unpaid claims-----	<u>\$99,761 43</u>
Estimated expenses of investigation and adjustment of unpaid claims-----	\$500 00
Unearned premiums at 50 per cent on risks running one year or less-----	147,073 96
Unearned premiums at 75 per cent; New York excise bonds (less reinsurance)-----	33,293 18
Unearned premiums pro rata on risks running more than one year-----	<u>30,735 42</u>
Total unearned premiums-----	<u>211,102 56</u>

Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Fidelity, \$4,999.70; surety, \$15,580.89		\$20,580 59
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement		4,199 56
Reinsurance		1,474 72
Total amount of all liabilities except capital		\$337,618 86
Capital actually paid up in cash	\$500,000 00	
Surplus over all liabilities	58,598 23	
Surplus as regards policyholders		558,598 23
Total liabilities		\$896,217 09

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1912	\$133,377 49	\$261,483 54
Written or renewed during the year	87,875 22	412,540 61
Totals	\$221,252 71	\$674,024 15
Deduct expirations and cancellations	150,216 98	341,052 48
In force at the end of the year	\$71,035 73	\$332,971 67
Deduct amount reinsured	5,306 54	15,437 54
Net in force December 31, 1913	\$65,729 19	\$317,534 13
Amount at risk December 31, 1913	\$13,211,567 00	\$38,421,629 73

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Fidelity	\$1,607 64	\$1,500 00
Surety	8,371 04	1,014 53
Totals	\$9,978 68	\$2,514 53

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY.

Crawfordsville, Indiana.

Year ending December 31, 1913.

(Incorporated in 1893. Commenced business in California in 1908.)

JOHN R. BONNELL, President.

CHAS. L. GOODBAR, Secretary.

GEORGE W. PATISON, Attorney in California at Santa Ana.

CAPITAL.

Capital stock paid up in cash	\$200,000 00
Amount of ledger assets December 31 of previous year	\$430,850 81

INCOME.

Live stock—Gross premiums written and renewed during the year, \$307,693.37; deduct reinsurance, \$424.75; return premiums on policies cancelled, \$20,049.17; premiums on policies not taken, \$17,374.31: Total deductions, \$37,848.23. Net premiums	\$269,845 14
Interest on mortgage loans	\$6,798 68
Interest on bonds and dividends on stocks, \$11,201.26; from other sources, \$177.05	11,378 31
Rents	275 00
Total interest and rents	18,451 99
Agents' balances previously charged off	200 00
Total income	\$288,497 13
Sum	\$719,347 94

DISBURSEMENTS.

Live stock—Gross amount paid for losses, \$174,886.25; deduct reinsurance, \$2,000.00; salvage, \$11,471.33: Total deductions, \$13,471.33. Net amount paid policyholders for losses-----	\$161,414 92
Investigation and adjustment of claims-----	467 68
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	72,959 05
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	18,832 25
Salaries, traveling and all other expenses of agents not paid by commission-----	2,699 59
Medical examiners' fees and salaries-----	79 70
Inspections (other than medical and claim)-----	483 00
Rents-----	1,224 75
Taxes on real estate-----	55 37
State taxes on premiums-----	6,455 39
Insurance department licenses and fees-----	4,907 83
Federal corporation, municipal county and state taxes-----	4,664 60
Legal expenses-----	3,184 52
Advertising-----	3,933 96
Printing and stationery-----	2,334 97
Postage, telegraph, telephone and express-----	3,448 01
Furniture and fixtures-----	359 21
Stockholders for interest or dividends-----	24,000 00
Miscellaneous expense-----	209 23
Agents' balances charged off-----	431 25
Bonds-----	393 04
Real estate, \$200.00; bonds, \$269.00-----	469 00
Total disbursements-----	<u>\$313,007 32</u>
Balance-----	\$406,340 62

LEDGER ASSETS.

Book value of real estate-----			\$4,780 85
Mortgage loans on real estate, first liens-----			149,500 00
Book value of bonds and stocks-----			213,262 74
Cash in office-----			1,790 97
Deposits in trust companies and banks not on interest-----			6,970 77
Gross premiums in course of collection on policies or renewals issued :			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Live stock -----		\$27,879 37	\$2,155 92
Total -----			30,035 29
Ledger assets as per balance-----			\$406,340 62

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$1,097 96
Bonds-----	2,725 04
Total interest-----	<u>3,823 00</u>
Gross assets-----	\$410,163 62

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913-----	\$2,155 92
Bonds-----	5,809 01
Total-----	<u>7,964 93</u>
Total admitted assets-----	\$402,198 69

LIABILITIES.

Losses and claims: Live stock—Reported or in process of adjustment, \$15,206.50; resisted, \$1,950.00. Net unpaid claims-----	\$17,156 50
Unearned premiums at 50 per cent on risks running one year or less (\$256,384.99) -----	128,192 50
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913-----	1,035 07
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	7,000 00
Total amount of all liabilities except capital-----	\$153,384 07
Capital actually paid up in cash-----	\$200,000 00
Surplus over all liabilities-----	48,814 62
Surplus as regards policyholders-----	248,814 62
Total liabilities -----	\$402,198 69

EXHIBIT OF PREMIUMS.

	Live Stock.
In force December 31, 1912-----	\$343.04 30
Written or renewed during the year-----	307,693 37
Totals -----	\$650,737 67
Deduct expirations and cancellations-----	393,927 93
In force at the end of the year-----	\$256,809 74
Deduct amount reinsured-----	424 75
Net in force December 31, 1913-----	\$256,384 99

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Live stock—Gross premiums, less return premiums, on risks written or renewed during the year, \$9,622.07; gross losses paid-----	\$7,810 00
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INTERNATIONAL INDEMNITY COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated December 20, 1911. Commenced business in California June 1, 1912.)

N. BLACKSTOCK, President.

H. PERK, JR., Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$269,965 00
Amount of ledger assets December 31 of previous year	\$275,953 35
Increase of paid-up capital during the year-----	200 00
Surplus paid in by stockholders-----	300 00
Extended at -----	\$276,453 35

INCOME.

Fidelity—Net premiums -----	\$1,239 17
Surety—Net premiums -----	1,363 41
Total net premiums-----	\$2,602 58
Interest on mortgage loans-----	\$6,991 96
Interest on bonds and dividends on stocks-----	7,470 00
Total interest -----	14,461 96
Cash borrowed to make mortgage loan-----	7,000 00
Installment subscriptions to capital stock (balance due)-----	18,210 00
Installment subscriptions to surplus account (balance due)-----	18,210 00
Total income -----	\$60,484 54
Sum-----	\$336,937 89

DISBURSEMENTS.

Fidelity—Gross amount paid for losses-----	\$615 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	419 47
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	8,679 00
Salaries, traveling and all other expenses of agents not paid by commission-----	667 03
Rents-----	1,920 00
Insurance department licenses and fees-----	37 00
All other licenses, fees and taxes-----	258 28
Advertising-----	204 11
Printing and stationery-----	109 87
Postage, telegraph, telephone and express-----	258 16
Miscellaneous expense, \$281.15; interest paid on money borrowed, \$509.95-----	791 10
Loss on sale or maturity of ledger assets-----	422 89
Total disbursements-----	<u>\$13,766 91</u>
Balance-----	<u>\$323,170 98</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$120,873 40
Book value of bonds and stocks-----	159,312 43
Cash in office-----	1,851 32
Deposits in trust companies and banks not on interest-----	1,138 08
Balance due on installment subscriptions to capital stock-----	\$34,143 75
Bills receivable-----	615 00
Furniture and fixtures, \$2,887.80; balance due on accounts receivable, \$690.31; printed matter and supplies, \$1,500.00-----	5,237 00
Total-----	<u>39,995 75</u>
Ledger assets as per balance-----	<u>\$323,170 98</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$1,438 13
Bonds-----	2,390 34
Total-----	<u>3,828 47</u>
Gross assets-----	<u>\$326,999 45</u>

Deduct Assets Not Admitted.

Furniture and fixtures-----	\$2,637 80
Supplies, printed matter and stationery-----	1,658 89
Balance due on open accounts-----	690 31
Total-----	<u>4,987 00</u>
Total admitted assets-----	<u>\$322,012 45</u>

LIABILITIES.

Unearned premiums at 50 per cent on risks running one year or less-----	\$854 06
Unearned premiums pro rata on risks running more than one year-----	681 94
Total unearned premiums-----	<u>\$1,536 00</u>
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	30 00
Due and to become due for borrowed money-----	7,000 00
Par value of subscription to capital stock, payable in installments--	18,210 00
Net value of subscription to surplus account, payable in installments	18,210 00
Total amount of all liabilities except capital-----	<u>\$44,986 00</u>

Capital actually paid up in cash	\$269,965 00
Surplus over all liabilities	7,061 45
Surplus as regards policyholders	\$277,026 45
Total liabilities	\$322,012 45

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.
In force December 31, 1912	\$617 50	\$381 17
Written or renewed during the year	1,239 17	1,363 41
Totals	\$1,856 67	\$1,744 58
Deduct expirations and cancellations	424 05	629 03
In force at the end of the year	\$1,432 62	\$1,115 55

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Fidelity—Gross premiums, less return premiums, on risks written or renewed during the year	\$1,239 17
Surety—Gross premiums, less return premiums, on risks written or renewed during the year	1,363 41
Total	\$2,602 58

INTER-OCEAN LIFE AND CASUALTY COMPANY.

Indianapolis, Indiana.

Year ending December 31, 1913.

(Incorporated February 2, 1907. Commenced business in California in 1910.)

W. A. NORTHCOTT, President.

W. A. ORR, Secretary.

I. S. BERNARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$100,000 00
Amount of ledger assets December 31 of previous year	\$234,618 37
Decrease of paid-up capital during the year	100,000 00
Extended at	\$134,618 37

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$264,836.87; deduct reinsurance, \$71.05; return premiums on policies cancelled, \$1,562.64: Total deductions, \$1,633.69.	
Net premiums	\$263,203 18
Policy fees required or represented by applications	38 98
Interest on mortgage loans	12,933 96
Receipts from sale of life business	3,789 41
Total income	\$279,965 53
Sum	\$414,583 90

DISBURSEMENTS.

Accident and health—Gross amount paid for losses, \$106,399.84: deduct salvage, \$948.82. Net amount paid policyholders for losses	\$105,451 02
Investigation and adjustment of claims	601 25
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	98,658 16
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	25,167 65

Amount brought forward-----	\$229,878 08
Rents -----	1,860 00
State taxes on premiums-----	5,437 28
Insurance department licenses and fees-----	2,186 46
All other licenses, fees and taxes-----	183 30
Legal expenses -----	1,353 99
Advertising -----	1,741 40
Printing and stationery-----	7,725 96
Postage, telegraph, telephone and express-----	4,623 54
Furniture and fixtures-----	448 03
Stockholders for interest or dividends-----	12,000 00
Other disbursements -----	3,874 84
Total disbursements -----	<u>\$271,312 88</u>
Balance-----	<u>\$143,271 02</u>

LEDGER ASSETS.

Book value of real estate-----	\$138,000 00
Cash in office-----	\$38 42
Deposits in trust companies and banks not on interest	1,819 52
	<u>1,857 94</u>
Bills receivable -----	\$155 50
Furniture and fixtures, \$2,399.58; agents' loans, \$858.00 -----	3,257 58
	<u>3,413 08</u>
Ledger assets, as per balance-----	<u>\$143,271 02</u>

Non-Ledger Assets.

Interest due and accrued on mortgages-----	954 45
Gross assets -----	<u>\$144,225 47</u>

Deduct Assets Not Admitted.

Bills receivable, \$155.50; furniture and fixtures, \$2,399.58 -----	\$2,555 08
Loans on personal security-----	858 00
Total -----	<u>3,413 08</u>
Total admitted assets-----	<u>\$140,812 39</u>

LIABILITIES.

Net unpaid claims (accident and health)-----	\$11,000 00
Estimated expenses of investigation and adjustment of unpaid claims -----	\$50 00
Unearned premiums at 50 per cent on risks running one year or less-----	5,639 05
Total unearned premiums-----	<u>5,689 05</u>
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	5,550 00
Reinsurance -----	250 00
Advance premiums (100 per cent)-----	<u>2,013 00</u>
Total amount of all liabilities, except capital-----	<u>\$24,502 05</u>
Capital actually paid up in cash-----	\$100,000 00
Surplus over all liabilities-----	<u>16,310 34</u>
Surplus as regards policyholders-----	<u>116,310 34</u>
Total liabilities -----	<u>\$140,812 39</u>

EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1912	\$15,370 62
Written or renewed during the year	264,836 37
Totals	\$280,206 99
Deduct expirations and cancellations	268,928 89
Net in force December 31, 1913	\$11,278 10

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident and health—Gross premiums, less return premiums, on risks written or renewed during the year, \$5,520.06; gross losses paid	\$1,790 09
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LLOYDS PLATE GLASS INSURANCE COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated August, 1882. Commenced business in California September, 1882.)

Wm. T. Woods, President.

CHAS. E. W. CHAMBERS, Secretary.

CHRISTENSEN & GOODWIN, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$250,000 00
Amount of ledger assets December 31 of previous year	\$970,778 76

INCOME.

Plate glass—Gross premiums written and renewed during the year, \$686,331.19; deduct reinsurance, \$349.43; return premiums on policies cancelled, \$52,521.91; premiums on policies not taken, \$63,659.05; Total deductions, \$116,530.39. Net premiums	\$569,800 80
Interest on mortgage loans	\$2,000 62
Interest on bonds and dividends on stocks	22,117 62
Rents	21,950 07
Total interest and rents	46,068 31
Borrowed money	10,000 00
Agents' balances previously charged off	23 31
Profit on sale or maturity of ledger assets	150 00
Total income	\$626,042 42
Sum	\$1,596,821 18

DISBURSEMENTS.

Plate glass—Gross amount paid for losses, \$231,204.20; deduct salvage, \$8,170.37. Net amount paid policyholders for losses	\$223,033 83
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	186,853 72
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	69,534 09
Salaries, traveling and all other expenses of agents not paid by commission	12,127 14
Rents	13,084 77
Repairs and expenses (other than taxes) on real estate	7,192 49

Amount brought forward	\$511,826 04
Taxes on real estate	7,059 00
State taxes on premiums	7,336 04
Insurance department licenses and fees	7,702 74
All other licenses, fees and taxes	2,626 47
Legal expenses	601 96
Advertising	5,776 51
Printing and stationery	3,919 44
Postage, telegraph, telephone and express	5,739 32
Furniture and fixtures	33 95
Stockholders for interest or dividends	50,000 00
Sundries	8,060 16
Building reserve fund	4,218 72
Borrowed money	10,000 00
Interest on borrowed money	210 42
Agents' balances charged off	8,560 64
Loss on sale or maturity of ledger assets	401 20
Total disbursements	\$634,072 61
Balance	\$962,748 57

LEDGER ASSETS.

Book value of real estate -----			\$255,763 18
Mortgage loans on real estate, first liens -----			45,500 00
Book value of bonds and stocks -----			548,052 33
Cash in office -----			1,645 43
Deposits in trust companies and banks not on interest -----			17,381 83
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Plate glass -----	\$92,851 10	\$1,554 70	94,405 80
Ledger assets as per balance -----			\$962,748 57

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$419 99
Bonds	3,447 55
Rents due and accrued	275 00
Total interest and rents	4,142 54
Market value of real estate over book value	19,236 82
Salvage glass on hand	6,347 41
Sundry accounts	145 00
Gross assets	\$992,620 34

Deduct Assets Not Admitted.

Salvage glass on hand	\$6,347 41
Sundry accounts	145 00
Premiums in course of collection written prior to Octo- ber 1, 1913	1,554 70
Bonds	27,285 18
Stocks	47,230 90
Total	82,563 19
Total admitted assets	\$910,057 15

LIABILITIES.

Losses and claims:	
Plate glass—Adjusted, \$17,191.90; reported or in process of adjust- ment, \$14,209.58; incurred but not reported, \$10,000.00. Net unpaid claims	\$41,401 48

Unearned premiums at 50 per cent on risks running one year or less	\$254,834 19	
Unearned premiums, pro rata on risks running more than one year	58,207 19	
Total unearned premiums		\$313,041 38
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913		30,950 37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		8 80
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		9,000 00
Return premiums		355 36
Building reserve fund		1,231 57
Total amount of all liabilities except capital		\$395,988 96
Capital actually paid up in cash	\$250,000 00	
Surplus over all liabilities	264,068 19	
Surplus as regards policyholders		514,068 19
Total liabilities		\$910,057 15

EXHIBIT OF PREMIUMS.

In force December 31, 1912	Plate Glass. \$655,473 06	
Written or renewed during the year	686,331 19	
Total	\$1,341,804 25	
Deduct expirations and cancellations	700,899 90	
Amount at risk December 31, 1913	\$640,904 35	

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Plate glass—Gross premiums less return premiums on risks written or renewed during the year, \$12,313.11; gross losses paid	\$2,961 38
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UNITED STATES BRANCH OF LONDON GUARANTEE AND ACCIDENT COMPANY, LTD., OF LONDON, ENGLAND.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated in 1869. Commenced business in California in 1893.)

F. W. LAWSON, General Manager.

E. C. LANDIS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$500,000 00	
Amount of ledger assets December 31 of previous year		\$4,144,117 35

INCOME.

Accident—Gross premiums written and renewed during the year, \$126,187.69; deduct reinsurance, \$15,202.89; return premiums on policies cancelled, \$3,479.98; premiums on policies not taken, \$14,512.20: Total deductions, \$33,195.07. Net premiums	\$92,992 62
Health—Gross premiums written and renewed during the year, \$24,145.24; deduct reinsurance, \$2,108.49; return premiums on policies cancelled, \$606.85; premiums on policies not taken, \$4,441.36: Total deductions, \$7,156.70. Net premiums	16,988 54
Liability—Gross premiums written and renewed during the year, \$2,528,716.29; deduct reinsurance, \$31,766.04; return premiums on policies cancelled, \$265,340.35; premiums on policies not taken, \$197,124.55: Total deductions, \$494,230.94. Net premiums	2,034,485 35

Amount brought forward-----	\$2,144,466 51
Workmen's compensation—Gross premiums written and renewed during the year, \$1,246,000.45; deduct return premiums on policies cancelled, \$138,054.31; premiums on policies not taken, \$48,532.56: Total deductions, \$186,586.87. Net premiums-----	1,059,413 58
Steam boiler—Gross premiums written and renewed during the year, \$32,796.14; deduct reinsurance, \$12,223.56; return premiums on policies cancelled, \$3,397.29; premiums on policies not taken, \$6,115.52: Total deductions, \$21,736.37. Net premiums-----	11,059 77
Burglary and theft—Gross premiums written and renewed during the year, \$161,906.16; deduct reinsurance, \$15,753.63; return premiums on policies cancelled, \$8,458.68; premiums on policies not taken, \$24,512.83: Total deductions, \$48,725.14. Net premiums-----	112,181 02
Credit—Gross premiums written and renewed during the year, \$366,204.17; deduct reinsurance, \$4,000.00; return premiums on policies cancelled, \$1,585.83; premiums on policies not taken, \$800.00: Total deductions, \$6,385.83. Net premiums-----	359,818 34
Automobile and teams property damage—Gross premiums written and renewed during the year, \$230,004.78; deduct reinsurance, \$299.23; return premiums on policies cancelled, \$26,496.38; premiums on policies not taken, \$28,967.93: Total deductions, \$55,763.54. Net premiums-----	174,241 24
Workmen's collective—Gross premiums written and renewed during the year, \$114,624.78; deduct reinsurance, \$660.35; return premiums on policies cancelled, \$8,592.85; premiums on policies not taken, \$1,476.53: Total deductions, \$10,729.73. Net premiums--	103,895 05
Total net premiums-----	\$3,966,075 51
Interest on mortgage loans-----	\$86 83
Interest on bonds and dividends on stocks, \$112,772.64; from other sources, \$3,168.89-----	115,941 53
On delayed premiums-----	236 90
Total interest-----	116,265 26
Cash received from home office, London-----	155,146 09
Total income-----	\$4,237,486 86
Sum-----	\$8,381,604 21

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$53,409.15; deduct reinsurance, \$11,033.22. Net amount paid policyholders for losses-----	\$42,375 93
Health—Gross amount paid for losses, \$9,111.34; deduct reinsurance, \$235.71. Net amount paid policyholders for losses-----	8,875 63
Liability—Net amount paid policyholders for losses-----	1,318,993 21
Workmen's compensation—Net amount paid policyholders for losses-----	276,368 99
Steam boiler—Gross amount paid for losses, \$12,258.79; deduct reinsurance, \$3,461.37. Net amount paid policyholders for losses----	8,797 42
Burglary and theft—Gross amount paid for losses, \$43,469.30; deduct reinsurance, \$1,933.41; salvage, \$363.87: Total deductions, \$2,297.28. Net amount paid policyholders for losses-----	41,172 02
Credit—Gross amount paid for losses, \$248,217.32; deduct reinsurance, \$431.41; salvage, \$60,336.90: Total deductions, \$60,768.31. Net amount paid policyholders for losses-----	187,449 01
Automobile and teams property damage—Net amount paid policyholders for losses-----	58,167 91
Workmen's collective—Net amount paid policyholders for losses-----	71,284 61
Total-----	\$2,013,484 73
Investigation and adjustment of claims-----	461,787 43
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	1,002,911 94
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	118,943 75
Salaries, traveling and all other expenses of agents not paid by commission-----	110,407 04
Inspections (other than medical and claim)-----	50,750 66

Rents	\$11,618 16
State taxes on premiums	53,387 02
Insurance department licenses and fees	5,945 52
All other licenses, fees and taxes	7,964 71
Legal expenses	1,331 45
Advertising	13,008 31
Printing and stationery	24,965 83
Postage, telegraph, telephone and express	6,005 09
Furniture and fixtures	5,016 95
Remitted to home office	42,253 67
Office and general expenses	8,172 89
Exchange	629 51
Bureau subscriptions	11,486 12
Loss on sale or maturity of ledger assets	119,498 24
Total disbursements	<u>\$4,069,569 02</u>
Balance	<u>\$4,312,035 19</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----			\$5,500 00
Book value of bonds and stocks (Schedule D)-----			3,196,694 56
Cash in office-----			2,000 00
Deposits in trust companies and banks not on interest-----			2,956 90
Deposits in trust companies and banks on interest-----			155,433 02
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Accident -----	\$15,547 30	\$1,850 42	
Health -----	4,404 82	271 50	
Liability -----	384,519 27	104,828 26	
Workmen's compensation -----	240,364 12	31,079 02	
Steam boiler -----	4,654 39	745 64	
Burglary and theft-----	28,584 82	1,093 66	
Credit -----	28,660 00	-----	
Automobile and teams property dam- age -----	33,454 98	3,138 38	
Workmen's collective -----	16,775 59	3,533 34	
Totals -----	\$756,965 29	\$146,540 22	903,505 51
Workmen's Compensation Reinsurance and Inspection Bureau-----			13,198 29
Cash in hands of branch claim department-----			6,143 10
Agents' balances subject to adjustment-----			25,058 70
Traveling suspense account-----			1,545 11
Ledger assets as per balance-----			\$4,312,035 19

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$45 83
Bonds	47,838 15
Total interest	<u>47,883 98</u>
Gross assets	<u>\$4,359,919 17</u>

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$146,540 22
Book value of ledger assets over market value (includes cash in hands of branch claim department, agents' balances subject to adjustment, traveling suspense account)	<u>182,963 64</u>
Total	<u>329,503 86</u>
Total admitted assets	<u>\$4,030,415 31</u>

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$44,357.00; resisted, \$30,750.00: total, \$75,107.00; deduct reinsurance, \$29,375.00. Net unpaid claims-----	\$45,732 00
Health—Reported or in process of adjustment, \$785.00; deduct reinsurance, \$50.00. Net unpaid claims-----	735 00
Steam boiler—Net unpaid claims-----	450 00
Burglary and theft—Reported or in process of adjustment, \$10,545.00; resisted, \$2,000.00: total, \$12,545.00; deduct reinsurance, \$38.00. Net unpaid claims-----	12,507 00
Credit—Reported or in process of adjustment, \$1,755.00; resisted, \$48,000.00. Net unpaid claims-----	49,755 00
Automobile and teams property damage—Reported or in process of adjustment, \$15,875.00; resisted, \$7,600. Net unpaid claims-----	23,475 00
Workmen's collective—Net unpaid claims-----	6,883 14
Total net unpaid claims-----	\$139,537 14
Special reserve for unpaid liability and workmen's compensation losses-----	\$1,433,773 95
Special reserve for credit losses on policies in October, November and December, 1913, being 50 per cent of \$106,465.83, gross premiums received on said policies, less \$29,243.44 paid during said months on losses under said policies-----	23,989 48
Special reserve for accrued losses on credit policies in force December 31, 1913, being 50 per cent of \$149,326.25, earned premiums on said policies-----	74,663 12
Total unpaid claims-----	1,532,426 55
Estimated expenses of investigation and adjustment of unpaid claims-----	\$3,500 00
Unearned premiums at 50 per cent on risks running one year or less-----	1,259,193 74
Unearned premiums pro rata on risks running more than one year-----	117,319 17
Total unearned premiums-----	1,380,012 91
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Accident, \$5,186.13; health, \$1,412.31; liability, \$103,956.98; workmen's compensation, \$39,645.46; steam boiler, \$1,322.71; burglary and theft, \$8,083.90; credit, \$8,598.00; automobile and teams property damage, \$8,424.37; workmen's collective, \$3,963.31-----	180,593 17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	2,081 54
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement-----	54,000 00
Return premiums-----	26,316 66
Reinsurance-----	2,545 03
Reserve for attorney and legal fees (liability department)-----	10,000 00
Total amount of all liabilities except capital-----	\$3,327,513 00
Capital actually paid up in cash, statutory deposit----	\$500,000 00
Surplus over all liabilities-----	202,902 31
Surplus as regards policyholders-----	702,902 31
Total liabilities-----	\$4,030,415 31

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$93,294 37	\$13,990 41	\$2,047,180 59
Written or renewed during the year---	126,187 69	24,145 24	2,528,716 29
Totals-----	\$219,482 06	\$38,135 65	\$4,575,896 88
Deduct expirations and cancellations---	119,084 83	22,276 88	3,248,088 01
In force at the end of the year----	\$100,397 23	\$15,858 77	\$1,327,808 87
Deduct amount reinsured-----	11,243 28	1,796 84	5,448 64
Net in force December 31, 1913--	\$89,153 95	\$14,061 93	\$1,322,360 23

	Workmen's Compensation.	Steam Boiler.	Burglary and Theft.
In force December 31, 1912		\$85,377 99	\$158,959 28
Written or renewed during the year	\$1,246,000 45	32,796 14	161,906 16
Totals	\$1,246,000 45	\$118,174 13	\$320,865 44
Deduct expirations and cancellations	617,742 77	41,098 61	152,612 65
In force at the end of the year	\$628,257 68	\$77,075 52	\$168,252 79
Deduct amount reinsured		8,375 90	22,210 41
Net in force December 31, 1913	\$628,257 68	\$68,699 62	\$146,042 38
	Credit.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912	\$294,438 34	\$156,510 60	\$24,601 46
Written or renewed during the year	366,204 17	230,004 78	114,624 78
Totals	\$660,642 51	\$386,515 38	\$139,226 24
Deduct expirations and cancellations	358,477 51	216,534 80	124,924 43
In force at the end of the year	\$302,165 00	\$169,980 58	\$14,301 81
Deduct amount reinsured	3,250 00		
Net in force December 31, 1913	\$298,915 00	\$169,980 58	\$14,301 81

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$7,297 92	\$2,904 09
Health	1,076 51	817 09
Liability	187,576 84	74,729 87
Workmen's compensation	11,981 11	2,911 09
Steam boiler	961 48	
Burglary and theft	5,476 05	2,666 78
Automobile and teams property damage	15,737 06	6,740 97
Workmen's collective	55 54	
Totals	\$230,162 51	\$90,769 89

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE
GUARANTEE AND ACCIDENT COMPANY OF CANADA.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April 10, 1908. Commenced business in California February 16, 1912.)

ALEXANDER MACLEAN, Manager.

SAM B. STROY, Attorney in California at San Francisco.

CAPITAL.

Deposit capital	\$517,340 00	
Amount of ledger assets December 31 of previous year		\$681,913 20

INCOME.

Accident—Gross premiums written and renewed during the year, \$40,782.81; deduct reinsurance, \$3,891.73; return premiums on policies cancelled \$2,433.74; premiums on policies not taken, \$4,410.27: Total deductions, \$10,735.74. Net premiums	\$30,047 07
Health—Gross premiums written and renewed during the year, \$10,301.12; deduct reinsurance, \$893.24; return premiums on policies cancelled, \$394.48; premiums on policies not taken, \$1,425.57: Total deductions, \$2,713.29. Net premiums	7,587 83

Amount brought forward-----		\$37,634 90
Liability—Gross premiums written and renewed during the year, \$242,680.19; deduct reinsurance, \$5,469.83; return premiums on policies cancelled, \$14,815.60; premiums on policies not taken, \$32,953.59: Total deductions, \$53,239.02. Net premiums -----		189,441 17
Workmen's compensation—Gross premiums written and renewed during the year, \$114,238.54; deduct reinsurance, \$562.90; return premiums on policies cancelled, \$1,614.83; premiums on policies not taken, \$8,182.06: Total deductions, \$10,359.79. Net premiums -----		103,878 75
Fidelity—Gross premiums written and renewed during the year, \$3,823.86; deduct reinsurance, \$370.62; return premiums on policies cancelled, \$35.54; premiums on policies not taken, \$565.22: Total deductions, \$971.38. Net premiums -----		2,852 48
Surety—Gross premiums written and renewed during the year, \$2,554.62; deduct reinsurance, \$375.00; return premiums on policies cancelled, \$159.55; premiums on policies not taken, \$196.80: Total deductions, \$731.35. Net premiums -----		1,823 27
Plate glass—Gross premiums written and renewed during the year, \$51,832.92; deduct reinsurance, \$536.50; return premiums on policies cancelled, \$2,487.36; premiums on policies not taken, \$4,084.21: Total deductions, \$7,108.07. Net premiums -----		44,724 85
Automobile and teams property damage—Gross premiums written and renewed during the year, \$38,854.63; deduct reinsurance, \$56.66; return premiums on policies cancelled, \$1,815.29; premiums on policies not taken, \$5,759.30: Total deductions, \$7,631.25. Net premiums -----		31,223 38
Total net premiums -----		\$411,578 80
Interest on bonds and dividends on stocks -----	\$22,090 39	
From other sources -----	3,234 15	
Total interest -----		25,324 54
Remittances from home office -----		44,176 24
Income tax account -----		35 84
Total income -----		\$481,115 42
Sum-----		\$1,163,028 62

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$5,233.27; deduct reinsurance, \$63.44. Net amount paid policyholders for losses -----	\$5,169 83
Health—Gross amount paid for losses-----	1,307 09
Liability—Gross amount paid for losses, \$15,516.08; deduct reinsurance, \$162.00. Net amount paid policyholders for losses -----	15,354 08
Workmen's compensation—Gross amount paid policyholders for losses -----	9,711 87
Plate glass—Gross amount paid for losses, \$12,017.71; deduct reinsurance, \$210.36; salvage, \$53.89: Total deductions, \$264.25. Net amount paid policyholders for losses -----	11,753 46
Automobile and teams property damage—Gross amount paid for losses, \$4,071.00; deduct salvage, \$70.00. Net amount paid policyholders for losses -----	4,001 00
Total net amount paid policyholders for losses -----	\$47,297 33
Investigation and adjustment of claims -----	11,072 39
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	66,170 48
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	37,463 04
Salaries, traveling and all other expenses of agents not paid by commission -----	26,903 18
Medical examiners' fees and salaries -----	3 00
Inspections (other than medical and claim) -----	884 76
Rents -----	3,647 76
State taxes on premiums -----	1,030 46

Insurance department licenses and fees	\$3,741 12
All other licenses, fees and taxes	1,478 37
Legal expenses	660 00
Advertising	5,614 04
Printing and stationery	26,879 51
Postage, telegraph, telephone and express	3,057 09
Furniture and fixtures	7,420 56
Other disbursements	2,214 71
Total net disbursements	\$245,537 80
Balance	\$917,490 82

LEDGER ASSETS.

Book value of bonds and stocks			\$585,960 75
Cash in office			2,712 02
Deposits in trust companies and banks not on interest			2,603 33
Deposits in trust companies and banks on interest			173,551 86
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$8,623 09	\$825 60	
Health	3,003 96	58 29	
Liability	58,646 51	6,300 93	
Workmen's compensation	50,500 37	3,071 45	
Fidelity	704 61	40 93	
Surety	473 89		
Plate glass	10,443 00	1,153 60	
Automobile and teams property damage	8,289 23	527 40	
Totals	\$140,684 66	\$11,978 20	152,662 86
Ledger assets as per balance			\$917,490 82

Non-Ledger Assets.

Interest due and accrued on bonds	7,449 38
Gross assets	\$924,940 20

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$11,978 20
Book value of ledger assets over market value, bonds (per schedule D)	9,043 45
Total	21,021 65
Total admitted assets	\$903,918 55

LIABILITIES.

Losses and claims:	
Accident—Reported or in process of adjustment, \$12,900.00; deduct reinsurance, \$110.00. Net unpaid claims	\$12,790 00
Health—Reported or in process of adjustment	800 00
Plate glass—Reported or in process of adjustment	1,296 20
Automobile and teams property damage—Reported or in process of adjustment, \$5,430.00; resisted, \$100.00. Net unpaid claims	5,530 00
Total net unpaid claims	\$20,416 20
Special reserve for unpaid liability and workmen's compensation losses	27,591 48
Total unpaid claims	\$48,007 68
Estimated expenses of investigation and adjustment of unpaid claims	2,731 66
Unearned premiums at 50 per cent on risks running one year or less	\$201,812 54
Unearned premiums, pro rata on risks running more than one year	8,546 06
Total unearned premiums	210,358 60

Amount brought forward-----	\$261,097 94
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$2,647.47; health, \$919.90; liability, \$13,223.04; workmen's compensation, \$12,684.63; fidelity, \$90.21; surety, \$123.34; plate glass, \$2,992.36; automobile and teams property damage, \$1,890.64	34,571 59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	10,123 57
Reserve for contingencies -----	16,750 00
Total amount of all liabilities except capital -----	\$323,543 10
Surplus over all liabilities-----	580,375 45
Total liabilities -----	\$903,918 55

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912 -----	\$8,944 28	\$1,770 25	-----
Written or renewed during the year---	40,782 81	10,301 12	\$242,680 19
Totals -----	\$49,727 09	\$12,071 37	\$242,680 19
Deduct expirations and cancellations--	16,623 57	3,969 35	54,002 63
In force at the end of the year---	\$33,103 52	\$8,102 02	\$188,677 56
Deduct amount reinsured -----	3,298 32	1,064 58	5,438 91
Net in force December 31, 1913---	\$29,805 20	\$7,037 44	\$183,238 65
	Workmen's Compensation.	Fidelity.	Surety.
Written or renewed during the year---	\$114,238 54	\$3,823 86	\$2,554 62
Deduct expirations and cancellations--	11,255 31	612 25	487 30
In force at the end of the year--	\$102,983 23	\$3,211 61	\$2,067 32
Deduct amount reinsured -----	531 72	354 70	375 00
Net in force December 31, 1913---	\$102,451 51	\$2,856 91	\$1,692 32
Amount at risk December 31, 1913 ---		\$782,000 00	\$306,000 00
		Plate Glass	Automobiles and Teams Property Damage.
In force December 31, 1912 -----		\$16,566 66	-----
Written or renewed during the year-----		51,832 92	\$38,854 63
Totals -----		\$68,399 58	\$38,854 63
Deduct expirations and cancellations-----		12,106 57	8,441 18
In force at the end of the year-----		\$56,293 01	\$30,413 45
Deduct amount reinsured-----		354 28	56 66
Net in force December 31, 1913-----		\$55,938 73	\$30,356 79

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$8,194 72	\$1,729 85
Health -----	1,010 08	76 78
Liability -----	25,815 91	1,375 49
Fidelity -----	229 72	-----
Surety -----	433 89	-----
Plate glass -----	4,356 32	1,575 99
Totals -----	\$40,040 64	\$4,758 11

LOS ANGELES TITLE AND TRUST COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated January, 1901. Commenced business in California in 1901.)

GEO. A. BATCHELDER, President.

W. B. STRINGFELLOW, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00	
Amount of ledger assets December 31 of previous year--	\$19,699 84	
Decrease of paid-up capital during the year-----	100,000 00	
Extended at -----		\$519,699 84

INCOME.

Title -----		\$121,066 90
Interest on mortgage loans-----	\$22,624 57	
Interest on bonds and dividends on stocks, \$21.99; from other sources, \$2,093.18-----	2,115 17	
Rents -----	500 00	
Total interest and rents-----		25,239 74
Escrow and new owner fees, conveyancing, notary fees-----		38,333 22
Trust department, tax guaranty department-----		12,325 32
Profit on sale or maturity of ledger assets-----		1,171 25
Total income -----		\$198,136 43
Sum-----		\$717,836 27

DISBURSEMENTS.

Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	1,678 68	
Salaries, fees and all other compensation of officers, directors, trust- tees, and home office employees-----	116,265 49	
Rents -----	12,460 00	
Repairs and expenses (other than taxes) on real estate-----	2,812 71	
State taxes on premiums-----	586 26	
Insurance department licenses and fees-----	61 00	
All other licenses, fees and taxes-----	1,113 68	
Legal expenses -----	6,184 00	
Advertising -----	868 05	
Printing and stationery-----	1,212 12	
Postage, telegraph, telephone and express-----	3,166 28	
Stockholders for interest or dividends-----	20,000 00	
General expense -----	6,906 31	
Accrued interest on bonds purchased and sold (net)-----	125 23	
Bad debts written off-----	1,647 04	
Total disbursements -----		\$175,086 85
Balance-----		\$542,749 42

LEDGER ASSETS.

Book value of real estate-----	\$3,007 53	
Mortgage loans on real estate, first liens-----	189,706 31	
Book value of bonds and stocks-----	10,086 25	
Cash in office-----	4,441 12	
Deposits in trust companies and banks not on interest-----	15,578 30	
Deposits in trust companies and banks on interest-----	24,632 50	
Cash deposit with county recorder-----	358 40	

Amount brought forward-----		\$247,810 41
Gross premiums in course of collection on policies or renewals issued:		
Title—On or after October 1, 1913, \$8,985.30; prior to October 1, 1913, \$3,331.40 -----		12,316 70
Bills receivable -----	\$6,096 14	
Plant, \$272,238.24; plant, Inyo County, \$3,991.43; due from customers, escrow department, \$296.50-----	276,526 17	
		282,622 31
Ledger assets, as per balance-----		\$542,749 42
Non-Ledger Assets.		
Interest due and accrued on:		
Mortgages -----	\$1,268 72	
Bonds -----	166 67	
Collateral loans -----	3 11	
Other assets -----	20 34	
		1,458 84
Gross assets -----		\$544,208 26
Deduct Assets Not Admitted.		
Premiums in course of collection written prior to October 1, 1913---		3,331 40
Total admitted assets-----		\$540,876 86
LIABILITIES.		
Due to sundry customers, escrow department-----		\$102,995 19
Due to sundry customers, advance payments on guarantees-----		1,593 65
Due to Los Angeles Trust and Savings Bank, overdraft-----		1,283 68
Total amount of all liabilities, except capital-----		\$105,872 52
Capital actually paid up in cash-----	\$400,000 00	
Surplus over all liabilities-----	35,004 34	
Surplus as regards policyholders-----		435,004 34
Total liabilities -----		\$540,876 86

LOS ANGELES TITLE INSURANCE COMPANY.

Los Angeles, California.

Year ending December 31, 1913.

(Incorporated August 21, 1890. Commenced business in California after charter revived, August 20, 1913.)

TOM C. THORNTON, President.

ALLIN L. RHODES, Secretary.

TOM C. THORNTON, Attorney in California at Los Angeles.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00	
Amount of ledger assets August 20, 1913-----		\$210,612 67

INCOME.

Interest on mortgage loans-----	\$72 30	
Interest on bonds and dividends on stocks, \$950.00; from other sources, \$57.48-----	1,007 48	
Total interest -----		\$1,079 78
Bills payable -----		4,000 00
Certificates of title-----		12,174 08
New owner fees-----		1,192 05

Escrow fees -----	\$548 15
Refund on personal property -----	62 65
Increase in book value of ledger assets -----	463 70
Total income -----	<u>\$19,520 41</u>
Sum -----	<u>\$230,133 08</u>

DISBURSEMENTS.

Salaries, fees and all other compensation of officers, directors, trustees, and home office employees -----	\$10,385 50
Rents -----	2,100 00
Insurance Department licenses and fees -----	90 00
All other licenses, fees and taxes -----	18 38
Legal expenses -----	1,254 05
Advertising -----	322 25
Printing and stationery -----	1,891 64
Postage, telegraph, telephone and express -----	335 37
Commission -----	406 47
Expense (sundry) -----	6,092 05
Light -----	37 52
Advance -----	329 75
Recording -----	41 25
Accrued interest on collateral loans -----	42 50
Total disbursements -----	<u>\$23,346 73</u>
Balance -----	<u>\$206,786 35</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens, \$1,362.20; other than first, \$1,330.25 -----	\$2,692 45
Book value of bonds and stocks -----	100,463 70
Deposits in trust companies and banks not on interest -----	3,630 20
Abstract plant -----	<u>\$100,000 00</u>
Ledger assets as per balance -----	<u>\$206,786 35</u>

Non-Ledger Assets.

Interest due and accrued on :	
Mortgages -----	\$268 73
Bonds -----	2,118 33
	<u>2,387 06</u>
Bills receivable, \$2,000.00, and furniture and fixtures, printing and stationery and supplies, \$4,000.00 -----	6,000 00
Gross assets -----	<u>\$215,173 41</u>

Deduct Assets Not Admitted.

Bills receivable, \$2,000.00; furniture and fixtures, \$2,000.00 -----	\$4,000 00
Supplies, printed matter and stationery -----	2,000 00
Total -----	<u>6,000 00</u>
Total admitted assets -----	<u>\$209,173 41</u>

LIABILITIES.

Due and to become due for borrowed money -----	4,000 00
Interest due or accrued -----	19 31
Total amount of all liabilities except capital -----	<u>\$4,019 31</u>
Capital actually paid up in cash -----	\$200,000 00
Surplus over all liabilities -----	5,154 10
Surplus as regards policyholders -----	<u>\$205,154 10</u>
Total liabilities -----	<u>\$209,173 41</u>

LOYAL PROTECTIVE INSURANCE COMPANY.**Boston, Massachusetts.**

Year ending December 31, 1913.

(Incorporated as mutual association June 12, 1895; as stock company July 23, 1909.
Commenced business in California November 14, 1910.)

S. AUGUSTUS ALLEN, President

FRANCIS R. PARKS, Secretary.

H. J. STANLEY, Attorney in California at Santa Monica.

CAPITAL.

Capital stock paid up in cash	\$100,000 00	
Amount of ledger assets December 31 of previous year		\$389,393 54

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$538,101.54; deduct return premiums on policies cancelled, \$2,475.28. Net premiums		\$535,626 26
Policy fees required or represented by applications		57,480 00
Interest on bonds and dividends on stocks, \$12,238.42; from other sources, \$2,022.63	\$14,261 05	
Rents	210 00	
Total interest and rents		14,471 05
Checks not presented for payment		71 99
Agents' balances previously charged off		13 46
Total income		\$607,662 76
Sum		\$997,061 30

DISBURSEMENTS.

Accident and health—Net amount paid policyholders for losses	\$306,426 18
Investigation and adjustment of claims	3,889 62
Policy fees retained by agents	56,651 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	50,745 57
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	72,418 78
Salaries, traveling and all other expenses of agents not paid by commission	12,130 38
Medical examiners' fees and salaries	243 00
Rents	5,565 20
State taxes on premiums	8,713 17
Insurance department licenses and fees	3,457 25
All other licenses, fees and taxes	1,646 30
Legal expenses	7,997 13
Advertising	1,386 72
Printing and stationery	7,248 74
Postage, telegraph, telephone and express	8,442 01
Furniture and fixtures	2,834 57
Stockholders for interest or dividends	10,000 00
Other disbursements	4,468 39
Agents' balances charged off	192 54
Decrease in book value of bonds	295 00
Total disbursements	\$564,751 55
Balance	\$432,309 75

LEDGER ASSETS.

Book value of bonds and stocks	\$327,478 03
Cash in office	600 00
Deposits in trust companies and banks on interest	104,231 72
Ledger assets as per balance	\$432,309 75

Non-Ledger Assets.

Interest due and accrued on bonds-----	3,865 43
Gross assets-----	\$436,175 18

Deduct Assets Not Admitted.

Book value of ledger assets over market value: Bonds, \$9,318.64; stocks, \$2,309.39-----	11,628 03
Total admitted assets-----	\$424,547 15

LIABILITIES.

Accident and health—Reported or in process of adjustment, \$69,256.00; incurred but not reported, \$13,000.00; resisted, \$744.00. Net unpaid claims-----	\$83,000 00
Estimated expenses of investigation and adjustment of unpaid claims-----	407 32
Unearned premiums pro rata on risks running one year or less-----	99,641 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	8,286 81
Advance premiums (100 per cent)-----	6,015 50
Excess of Canadian deposit over Canadian liabilities-----	2,388 57
Total amount of all liabilities except capital-----	\$200,239 87
Capital actually paid up in cash-----	\$100,000 00
Surplus over all liabilities-----	124,307 28
Surplus as regards policyholders-----	224,307 28
Total liabilities-----	\$224,547 15

EXHIBIT OF PREMIUMS.

In force December 31, 1912-----	Accident. \$139,241 00
Written or renewed during the year-----	538,101 54
Total-----	\$677,342 54
Deduct expirations and cancellations-----	527,880 04
Net in force December 31, 1913-----	\$149,462 50

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident and health—Gross premiums less return premiums on risks written or renewed during the year, \$7,707.72; gross losses paid. .	\$5,630 92
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MARYLAND CASUALTY COMPANY.

Baltimore, Maryland.

Year ending December 31, 1913.

(Incorporated February 4, 1898. Commenced business in California March 1, 1898.)

JOHN T. STONE, President.

JAMES F. MITCHELL, Secretary.

W. B. WENTZ, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$6,999,910 26

INCOME.

Accident—Gross premiums written and renewed during the year, \$922,036.54; deduct reinsurance, \$53,280.17; return premiums on policies cancelled, \$1,701.52; premiums on policies not taken, \$163,321.77: Total deductions, \$218,303.46. Net premiums --	\$703,733 08
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Amount brought forward-----	\$703,733 08
Health—Gross premiums written and renewed during the year, \$383,547.74; deduct reinsurance, \$16,579.65; return premiums on policies cancelled, \$808.37; premiums on policies not taken, \$81,424.04: Total deductions, \$98,812.06. Net premiums -----	284,735 68
Liability—Gross premiums written and renewed during the year, \$3,276,373.37; deduct reinsurance, \$2,176.15; return premiums on policies cancelled, \$198,913.18; premiums on policies not taken, \$497,123.97: Total deductions, \$698,213.30. Net premiums-----	2,578,160 07
Workmen's compensation—Gross premiums written and renewed during the year, \$704,298.81; deduct return premiums on policies cancelled, \$41,886.98; premiums on policies not taken, \$72,562.44: Total deductions, \$114,449.42. Net premiums -----	589,849 39
Fidelity—Gross premiums written and renewed during the year, \$373,269.34; deduct reinsurance, \$40,791.09; return premiums on policies cancelled, \$7,572.15; premiums on policies not taken, \$64,143.61: Total deductions, \$112,506.85. Net premiums-----	260,762 49
Surety—Gross premiums written and renewed during the year, \$592,738.96; deduct reinsurance, \$28,905.20; return premiums on policies cancelled, \$28,586.27; premiums on policies not taken, \$75,220.64: Total deductions, \$132,712.11. Net premiums-----	460,026 85
Plate glass—Gross premiums written and renewed during the year, \$346,106.36; deduct reinsurance, \$687.16; return premiums on policies cancelled, \$2,117.31; premiums on policies not taken, \$57,490.68: Total deductions, \$60,295.15. Net premiums-----	285,811 21
Steam boiler—Gross premiums written and renewed during the year, \$386,879.69; deduct return premiums on policies cancelled, \$8,768.61; premiums on policies not taken, \$81,382.06: Total deductions, \$90,150.67. Net premiums -----	296,729 02
Burglary and theft—Gross premiums written and renewed during the year, \$404,242.73; deduct reinsurance, \$9,424.08; return premiums on policies cancelled, \$1,984.64; premiums on policies not taken, \$85,616.81: Total deductions, \$97,025.53. Net premiums -----	307,217 20
Sprinkler—Gross premiums written and renewed during the year, \$165,839.12; deduct reinsurance, \$3,223 27; return premiums on policies cancelled, \$1,810.55; premiums on policies not taken, \$47,034.96: Total deductions, \$52,068.78. Net premiums-----	113,770 34
Fly wheel—Gross premiums written and renewed during the year, \$35,421.48; deduct return premiums on policies cancelled, \$436.70; premiums on policies not taken, \$6,757.84: Total deductions, \$7,194.54. Net premiums -----	28,226 94
Automobile and teams property damage—Gross premiums written and renewed during the year, \$204,945.90; deduct return premiums on policies cancelled, \$2,842.75; premiums on policies not taken, \$50,937.80: Total deductions, \$53,780.55. Net premiums--	151,165 35
Workmen's collective—Gross premiums written and renewed during the year, \$96,752.88; deduct return premiums on policies cancelled, \$3,734.58; premiums on policies not taken, \$10,420.76: Total deductions, \$14,155.34. Net premiums -----	82,597 54
Physical defense—Gross premiums written and renewed during the year, \$57,429.74; deduct reinsurance, \$128.52; return premiums on policies cancelled, \$358.01; premiums on policies not taken, \$14,246.32: Total deductions, \$14,732.85. Net premiums-----	42,696 89
Total net premiums -----	\$6,185,482 05
Interest on mortgage loans -----	\$248 50
Interest on bonds and dividends on stocks, \$188,255.19: from other sources, \$1,994.05-----	190,249 24
Rents -----	114,220 92
Total interest and rents -----	304,718 66
Profit on sale or maturity of ledger assets -----	1,082 72
Increase in book value of ledger assets -----	18,456 06
Total income -----	\$6,509,739 49
Sum -----	\$13,509,649 75

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$410,090.09; deduct reinsurance, \$25,626.49. Net amount paid policyholders for losses.....	\$384,463 60
Health—Gross amount paid for losses, \$137,799.87; deduct reinsurance, \$9,549.05. Net amount paid policyholders for losses.....	128,250 82
Liability—Gross amount paid for losses, \$1,720,100.82; deduct salvage, \$2,039.93. Net amount paid policyholders for losses.....	1,718,060 89
Workmen's compensation—Gross amount paid for losses.....	1,173,719 96
Fidelity—Gross amount paid for losses, \$102,363.16; deduct reinsurance, \$10,945.26; salvage, \$12,453.36: Total deductions, \$23,398.62. Net amount paid policyholders for losses.....	78,964 54
Surety—Gross amount paid for losses, \$216,945.80; deduct reinsurance, \$36,283.95; salvage, \$44,338.06: Total deductions, \$80,622.01. Net amount paid policyholders for losses.....	136,323 79
Plate glass—Gross amount paid for losses, \$123,333.30; deduct salvage, \$2,888.16. Net amount paid policyholders for losses.....	120,445 14
Steam boiler—Gross amount paid for losses, \$77,124.43; deduct salvage, \$97.88. Net amount paid policyholders for losses.....	77,026 55
Burglary and theft—Gross amount paid for losses, \$95,612.96; deduct reinsurance, \$6,023.24; salvage, \$1,407.16: Total deductions, \$7,430.40. Net amount paid policyholders for losses.....	88,182 56
Sprinkler—Gross amount paid for losses, \$45,337.30; deduct salvage, \$5,395.37. Net amount paid policyholders for losses.....	39,941 93
Fly wheel—Gross amount paid for losses.....	220 00
Automobiles and teams property damage—Gross amount paid for losses.....	56,312 35
Workmen's collective—Gross amount paid for losses.....	56,107 51
Physical defense—Gross amount paid for losses.....	15,632 69
Total net amount paid policyholders for losses.....	\$3,073,652 33
Investigation and adjustment of claims.....	611,858 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	1,543,243 29
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	338,051 63
Salaries, traveling and all other expenses of agents not paid by commission.....	186,924 17
Medical examiners' fees and salaries.....	500 00
Inspections (other than medical and claim).....	191,279 44
Rents.....	62,144 64
Repairs and expenses (other than taxes) on real estate.....	39,560 71
Taxes on real estate.....	19,009 58
State taxes on premiums.....	97,737 31
Insurance department licenses and fees.....	20,277 77
All other licenses, fees and taxes.....	39,319 57
Legal expenses.....	11,475 66
Advertising.....	29,070 32
Printing and stationery.....	34,610 35
Postage, telegraph, telephone and express.....	14,931 18
Furniture and fixtures.....	11,806 37
Stockholders for interest or dividends.....	200,000 00
Other disbursements.....	45,620 34
Loss on sale or maturity of ledger assets.....	6,377 67
Decrease in book value of ledger assets.....	167,786 71
Total disbursements.....	\$6,745,237 04
Balance.....	\$6,764,412 71

LEDGER ASSETS.

Book value of real estate.....	\$1,254,087 79
Mortgage loans on real estate, first liens.....	4,317 46
Book value of bonds and stocks.....	4,028,180 59
Cash in office.....	7,601 52
Deposits in trust companies and banks on interest.....	296,172 67

Amount brought forward -----			\$5,590,360 03
Gross premiums in course of collection on policies or renewals issued :			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$109,320 96	\$3,945 52	
Health -----	41,642 00	904 18	
Liability -----	446,217 00	47,014 17	
Workmen's compensation -----	91,633 58	5,981 80	
Fidelity -----	30,375 85	10,171 78	
Surety -----	74,339 12	67,050 87	
Plate glass -----	42,904 98	2,303 97	
Steam boiler -----	48,561 60	2,005 82	
Burglary and theft -----	61,516 20	1,757 99	
Sprinkler -----	19,507 03	563 76	
Fly wheel -----	4,634 12	1,029 53	
Automobiles and teams property dam- age -----	17,208 45	190 33	
Workmen's collective -----	3,423 86	576 73	
Physical defense -----	5,439 01	150 08	
Totals -----	\$996,723 76	\$143,646 53	1,140,370 29
Bills receivable -----		\$19,800 49	
Reinsured losses due from other companies -----		3,827 58	
Agents balances -----		10,054 32	
Total -----			33,682 39
Ledger assets as per balance -----			\$6,764,412 71
Non-Ledger Assets.			
Interest due and accrued on :			
Bonds -----		\$27,799 64	
Certificate of deposit \$5,000, Atlantic National Bank, Jacksonville, Fla. -----		11 67	
Total interest due and accrued on -----			27,811 31
Gross assets -----			\$6,792,224 02
Deduct Assets Not Admitted.			
Bills receivable -----		\$19,800 49	
Premiums in course of collection written prior to October 1, 1913 -----		143,646 53	
Total -----			163,447 02
Total admitted assets -----			\$6,628,777 00
LIABILITIES.			
Losses and claims :			
Accident—Reported or in process of adjustment, \$95,144.72 ; re- sisted, \$26,475.00. Net unpaid claims -----			\$121,619 72
Health—Reported or in process of adjustment, \$20,616.17 ; re- sisted, \$500.00. Net unpaid claims -----			21,116 17
Fidelity—Reported or in process of adjustment, \$27,188.63 ; re- sisted, \$56,455.31. Net unpaid claims -----			83,643 94
Surety—Reported or in process of adjustment, \$61,066.16 ; re- sisted, \$92,672.46. Net unpaid claims -----			153,738 62
Plate glass—Reported or in process of adjustment -----			15,670 62
Steam boiler—Resisted for policyholders, \$10,850.00 ; reported or in process of adjustment, \$7,386.17 ; resisted, \$400.00. Net un- paid claims -----			18,636 17
Burglary and theft—Reported or in process of adjustment, \$25,- 727.28 ; resisted, \$16,900.00. Net unpaid claims -----			42,627 28
Sprinkler—Reported or in process of adjustment, \$12,739.88 ; resisted, \$125.00. Net unpaid claims -----			12,864 88
Fly wheel—Resisted -----			750 00

Losses and claims—continued.

Automobiles and teams property damage—Reported or in process of adjustment, \$23,370.00; resisted, \$1,875.00. Net unpaid claims	\$25,245 00
Workmen's collective—Reported or in process of adjustment-----	7,674 00
Net unpaid claims -----	\$503,586 40
Special reserve for unpaid liability and workmen's compensation losses -----	841,983 00
Total unpaid claims -----	\$1,345,569 40
Estimate expenses of investigation and adjustment of unpaid claims -----	\$2,139,681 19
Unearned premiums, pro rata on risks running more than one year -----	627,368 59
Total unearned premiums -----	2,767,049 78
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$39,355.54; health, \$12,825.74; liability, \$104,416.78; workmen's compensation, \$13,103.60; fidelity, \$8,110.35; surety, \$19,922.88; plate glass, \$14,072.83; steam boiler, \$12,091.84; burglary and theft, \$17,593.63; sprinkler, \$4,467.11; fly wheel, \$1,302.19; automobiles and teams property damage, \$3,562.14; workmen's collective, \$623.14; physical defense, \$1,522.92-----	252,970 69
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	18,329 05
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	105,935 65
Reinsurance -----	13,275 22
Total amount of all liabilities except capital -----	\$4,503,129 79
Capital actually paid up in cash -----	\$1,000,000 00
Surplus over all liabilities -----	1,125,647 21
Surplus as regards policyholders-----	2,125,647 21
Total liabilities -----	\$6,628,777 00

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$697,991 02	\$281,461 36	\$1,914,671 47
Written or renewed during the year---	922,036 54	383,547 74	3,980,672 18
Totals -----	\$1,620,027 56	\$665,009 10	\$5,895,343 65
Deduct expiration and cancellations --	921,891 74	377,316 44	3,974,712 06
In force at the end of the year----	\$698,135 82	\$287,692 66	\$1,920,631 59
Deduct amount reinsured -----	53,280 17	16,579 65	2,176 15
Net premiums in force -----	\$644,855 65	\$271,113 01	\$1,918,455 44
	Fidelity.	Surety.	Plate Glass
In force December 31, 1912-----	\$203,888 53	\$370,310 52	\$309,916 57
Written or renewed during the year---	373,269 34	592,738 96	346,106 36
Totals -----	\$577,157 87	\$963,049 48	\$656,022 93
Deduct expirations and cancellations --	274,572 22	489,623 32	352,872 46
In force at the end of the year----	\$302,585 65	\$473,426 16	\$303,150 47
Deduct amount reinsured-----	40,791 09	28,905 20	687 16
Net premiums in force-----	\$261,794 56	\$444,520 96	\$302,463 31
Amount at risk December 31, 1913	\$54,981,765 37	\$61,346,981 09	
	Steam Boiler.	Burglary and Theft.	Sprinkler.
In force December 31, 1912-----	\$601,993 86	\$437,302 44	\$202,120 33
Written or renewed during the year---	386,879 69	404,242 73	165,839 12
Totals -----	\$988,873 55	\$841,545 17	\$367,959 45
Deduct expirations and cancellations--	328,135 52	373,610 56	141,248 28
In force at the end of the year----	\$660,738 03	\$467,934 61	\$226,711 17
Deduct amount reinsured-----		9,424 08	3,223 27
Net premiums in force-----	\$660,738 03	\$458,510 53	\$223,487 90

	Fly Wheel.	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$53,154 51	\$133,597 57
Written or renewed during the year-----	35,421 48	204,945 90
Totals -----	\$88,575 99	\$338,543 47
Deduct expirations and cancellations-----	31,678 86	193,508 19
In force at the end of the year-----	\$56,897 13	\$145,035 28
	Workmen's Collective.	Physicians' Defense.
In force December 31, 1912-----	\$15,963 36	\$41,281 77
Written or renewed during the year-----	96,752 88	57,429 74
Totals -----	\$112,716 24	\$98,711 51
Deduct expirations and cancellations-----	90,796 47	55,180 03
In force at the end of the year-----	\$21,919 77	\$43,531 48
Deduct amount reinsured -----	-----	128 52
Net premiums in force-----	\$21,919 77	\$43,402 96

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$20,687 70	\$6,334 33
Health -----	3,715 68	1,541 58
Liability -----	118,321 30	96,382 93
Workmen's compensation -----	6,034 35	1,031 05
Fidelity -----	6,585 74	182 61
Surety -----	24,014 26	15,554 27
Plate glass -----	13,902 48	3,695 35
Steam boiler -----	6,695 60	559 40
Burglary and theft -----	11,615 25	3,973 28
Sprinkler -----	3,981 34	2,896 80
Fly wheel -----	418 04	-----
Automobiles and teams property damage -----	11,495 80	4,330 58
Physicians' defense -----	3,030 69	1,555 05
Totals -----	\$230,498 23	\$138,037 23

MARYLAND MOTOR CAR COMPANY OF WILMINGTON,
DELAWARE.

Baltimore, Maryland.

Year ending December 31, 1913.

(Incorporated January, 1910; reincorporated December 21, 1912. Commenced
business in California March 15, 1913.)

J. PURVIANCE BONSAI, President.

CHARLES B. REEVES, Secretary.

HENRY VAN DYKE JOHNS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$417,409 45

INCOME.

Motor car—Gross premiums written and renewed during the year, \$229,020.11; deduct reinsurance, \$4,200.68; return premiums on policies cancelled, \$62,901.43; Total deductions, \$67,102.11. Net premiums -----	\$161,918 00
Interest on bonds and dividends on stocks, \$15,406.45; from other sources, \$581.94 -----	15,988 39
Profit on sale or maturity of ledger assets -----	421 87
Total income -----	\$178,328 26
Sum -----	\$595,737 71

DISBURSEMENTS.

Motor car—Gross amount paid for losses, \$48,407.60; deduct reinsurance, \$751.17; salvage, \$1,938.95; Total deductions, \$1,938.95. Net amount paid policyholders for losses -----	\$46,468 65
Investigation and adjustment of claims -----	4,586 05
Commissions or brokerage to agents (less amount received on return premiums and reinsurance) -----	43,914 21
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees -----	16,980 44
Salaries, traveling and all other expenses of agents not paid by commission -----	2,428 39
Underwriters' boards and tariff associations -----	178 20
Fire department, fire patrol and salvage corps assessments -----	156 90
Rents -----	1,533 30
Inspections and surveys -----	8 00
State taxes on premiums -----	1,824 50
Insurance department licenses and fees -----	3,822 23
Municipal department fees -----	625 45
Legal expenses -----	671 35
Advertising -----	1,157 76
Printing and stationery -----	2,509 44
Postage, telegraph, telephone and express -----	1,812 60
Furniture and fixtures -----	593 62
Stockholders for interest or dividends -----	15,000 00
Examinations, insurance department, and auditors -----	356 66
Reincorporating expenses -----	2,269 89
Traveling expenses, \$1,219.92; development, \$1,054.99 -----	2,274 91
Excess coverage reinsurance, Lloyds, \$2,500.00; premiums on bonds, \$228.38 -----	2,728 38
Home office expenses, \$462.13; incidentals, \$589.12 -----	1,051 25
Loss on sale or maturity of ledger assets -----	2,876 75
Total disbursements -----	\$155,828 93
Balance -----	\$439,908 78

LEDGER ASSETS.

Book value of bonds and stocks -----	\$393,286 60
Cash in office -----	1,270 61
Deposits in trust companies and banks not on interest -----	2,247 35
Deposits in trust companies and banks on interest -----	13,773 77
Motor car—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$27,228.97; prior to October 1, 1913, \$2,101.48 -----	29,330 45
Ledger assets as per balance -----	\$439,908 78

Non-Ledger Assets.

Interest due and accrued on bonds -----	5,153 40
Gross assets -----	\$445,062 18

Gross assets		\$445,062 18
Deduct Assets Not Admitted.		
Premiums in course of collection written prior to October 1, 1913.....	\$2,101 48	
Book value of ledger assets over market value.....	11,079 00	
Total		13,180 48
Total admitted assets.....		\$431,881 70

LIABILITIES.

Losses and claims:		
Motor car—Adjusted, \$10,519.18; resisted, \$4,540.00. Net unpaid claims		\$15,059 18
Unearned premiums at 50 per cent on risks running one year or less		71,675 29
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913.....		7,247 41
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....		2,228 26
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....		2,805 43
Total amount of all liabilities, except capital.....		\$99,015 57
Capital actually paid up in cash.....	\$300,000 00	
Surplus over all liabilities.....	32,866 13	
Surplus as regards policyholders.....		332,866 13
Total liabilities		\$431,881 70

EXHIBIT OF PREMIUMS.

	—Motor Car Insurance.—	
	Risks.	Gross Premiums Thereon.
In force December 31, 1912.....	\$4,203,639 00	\$97,678 58
Written or renewed during the year.....	10,350,664 00	229,020 11
Totals	\$14,554,303 00	\$326,698 69
Deduct expirations and cancellations.....	7,867,284 00	179,580 33
In force at the end of the year.....	\$6,687,019 00	\$147,118 36
Deduct amount reinsured.....	150,990 00	3,767 78
Net in force December 31, 1913.....	\$6,536,029 00	\$143,350 58

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Motor car—Gross premiums, less return premiums, on risks written or renewed during the year, \$2,299.14; gross losses paid.....	\$2 50
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THE MASONIC PROTECTIVE ASSOCIATION.**Worcester, Massachusetts.**

Year ending December 31, 1913.

(Incorporated June 10, 1895, as a fraternal association; reincorporated June 12, 1909, as a stock company. Commenced business in California September 25, 1912.)

FRANCIS A. HARRINGTON, President. FRANK C. HARRINGTON, Secretary.
 CLAUDE L. CHAMBERS, Attorney in California at San Diego.

CAPITAL.

Capital stock paid up in cash.....	\$100,000 00	
Amount of ledger assets December 31 of previous year.....		\$342,899 39

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$393,503.50; deduct return premiums on policies cancelled, \$438.42. Net premiums	\$393,065 08
Policy fees required or represented by applications	54,326 00
Interest on bonds and dividends on stocks, \$11,540.88; interest on deposits in trust companies and banks, \$2,707.94	14,248 82
Collectors' over-remittances	4 15
Profit on sale or maturity of ledger assets	150 00
Total income	<u>\$461,794 05</u>
Sum	<u>\$804,693 44</u>

DISBURSEMENTS.

Accident—Net amount paid policyholders for losses ..	\$91,980 63
Health—Net amount paid policyholders for losses	105,741 00
Total	\$197,721 63
Investigation and adjustment of claims	3,378 23
Policy fees retained by agents	53,638 20
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	29,385 61
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	47,202 22
Salaries, traveling and all other expenses of agents not paid by commission	7,563 86
Rents	1,542 34
State taxes on premiums	4,898 15
Insurance department licenses and fees	2,266 42
All other licenses, fees and taxes	2,057 69
Legal expenses	429 08
Advertising	1,623 99
Printing and stationery	5,328 24
Postage, telegraph, telephone and express	6,237 91
Furniture and fixtures	1,114 79
Stockholders for interest or dividends	5,000 00
Miscellaneous	1,046 05
Agents' balances charged off	7 90
Total disbursements	<u>\$370,442 31</u>
Balance	<u>\$434,251 13</u>

LEDGER ASSETS.

Book value of bonds and stocks	\$301,743 50
Cash in office	631 32
Deposits in trust companies and banks on interest	131,876 31
Ledger assets as per balance	<u>\$434,251 13</u>

Non-Ledger Assets.

Interest due and accrued on bonds	5,213 07
Gross assets	<u>\$439,464 20</u>

Deduct Assets Not Admitted.

Bonds (per Schedule D)	12,130 17
Total admitted assets	<u>\$427,334 03</u>

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$15,808.68; incurred but not reported, \$5,330.94; resisted, \$825.00. Net unpaid claims	\$21,964 62
Health—Reported or in process of adjustment, \$29,228.82; incurred but not reported, \$6,258.06; resisted, \$830.00. Net unpaid claims	36,316 88
Total net unpaid claims	\$58,281 50
Estimated expenses of investigation and adjustment of unpaid claims	\$421 74
Unearned premiums pro rata two-thirds on risks running three months from December 1, 1913	82,499 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	82,920 74
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	1,937 96
Advance premiums (100 per cent)	7,861 30
	1,770 00
Total amount of all liabilities except capital	\$152,771 50
Capital actually paid up in cash	\$100,000 00
Surplus over all liabilities	174,562 53
Surplus as regards policyholders	274,562 53
Total liabilities	\$427,334 03

EXHIBIT OF PREMIUMS.

	Accident and Health
In force December 31, 1912	\$93,536 00
Written or renewed during the year	393,065 08
Total	\$486,601 08
Deduct expirations and cancellations	362,852 58
In force at the end of the year	\$123,748 50

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident—Gross premiums, less return premiums, on risks written or renewed during the year, \$8,734.00; gross losses paid	\$4,006 53
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MASSACHUSETTS BONDING AND INSURANCE COMPANY.

Boston, Massachusetts.

Year ending December 31, 1913.

(Incorporated July 29, 1907. Commenced business in California in 1910.)

T. J. FALVEY, President.

JOHN T. BURNETT, Secretary.

ROBERTSON & HALL, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$1,000,000 00
Amount of ledger assets December 31 of previous year	\$2,913,544 22

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$492,106.74; deduct reinsurance, \$9,490.99; return premiums on policies cancelled, \$5,926.74; premiums on policies not taken, \$63,785.33: Total deductions, \$79,203.06. Net premiums	\$412,903 68
Liability—Gross premiums written and renewed during the year, \$1,795,309 07; deduct reinsurance, \$25,969.67; return premiums on policies cancelled, \$95,723.82; premiums on policies not taken, \$262, 415.55: Total deductions, \$384,109.04. Net premiums	1,411,200 03

Workmen's compensation—Gross premiums written and renewed during the year, \$444,803.80; deduct reinsurance, \$1,688.85; premiums on policies not taken, *\$74,040.75: Total deductions, \$75,729.60. Net premiums-----	\$369,074 20
Fidelity—Gross premiums written and renewed during the year, \$338,912.96; deduct reinsurance, \$24,060.91; return premiums on policies cancelled, \$26,109.18; premiums on policies not taken, \$30,364.76: Total deductions, \$80,534.85. Net premiums-----	258,378 11
Surety—Gross premiums written and renewed during the year, \$501,050.93; deduct reinsurance, \$39,316.74; return premiums on policies cancelled, \$46,583 76; premiums on policies not taken, \$43,831.22: Total deductions, \$129,731.72. Net premiums-----	371,319 21
Plate glass—Gross premiums written and renewed during the year, \$194,191.36; deduct reinsurance, \$32.67; return premiums on policies cancelled, \$5,959.73; premiums on policies not taken, \$32,451.66: Total deductions, \$38,444.06. Net premiums-----	155,747 30
Burglary and theft—Gross premiums written and renewed during the year, \$230,735.71; deduct reinsurance, \$22,229.70; return premiums on policies cancelled, \$12,092.01; premiums on policies not taken, \$42,957.78: Total deductions, \$77,279.49. Net premiums-----	153,456 22
Automobile and teams property damage—Gross premiums written and renewed during the year, \$69,920.82; Premiums on policies not taken, *\$17,235.73: Total deductions, \$17,235.73. Net premiums-----	52,685 09
Total net premiums-----	\$3,184,763 84
Policy fees required or represented by applications-----	14,692 00
Interest on bonds and dividends on stocks, \$78,163.77; from other sources, \$2,278.66-----	\$80,442 43
Rents-----	1,230 25
Total interest and rents-----	81,672 68
Sale of rights North Boston Lighting property stocks-----	100 00
Total income-----	\$3,281,228 52
Sum-----	\$6,194,772 74

DISBURSEMENTS.

Accident and health—Gross amount paid for losses, \$177,119.40; deduct reinsurance, \$5,438.49. Net amount paid policyholders for losses-----	\$171,680 91
Liability—Gross amount paid for losses-----	335,251 33
Workmen's compensation—Gross amount paid for losses-----	173,451.48
Fidelity—Gross amount paid for losses, \$35,431.05; deduct salvage, \$8,227.83. Net amount paid policyholders for losses-----	27,203 22
Surety—Gross amount paid for losses, \$158,868.44; deduct salvage, \$25,906.61. Net amount paid policyholders for losses-----	132,961 83
Plate glass—Gross amount paid for losses, \$62,920.83; deduct salvage, \$573.34. Net amount paid policyholders for losses-----	62,347 49
Burglary and theft—Gross amount paid for losses, \$48,448.00; deduct reinsurance, \$4,507.05; salvage, \$754.93: Total deductions, \$5,261.98. Net amount paid policyholders for losses-----	43,186 02
Automobile and teams property damage—Gross amount paid for losses-----	16,238 67
Total-----	\$962,320 95
Investigation and adjustment of claims-----	155,690 46
Policy fees retained by agents-----	14,692 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	689,177 13
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	152,833 21

*Includes return premiums on policies cancelled.

Amount brought forward.....	\$1,974,713 75
Salaries, traveling and all other expenses of agents not paid by commission	245,897 12
Inspections (other than medical and claim)	20,748 96
Rents	16,423 16
Repairs and expenses (other than taxes) on real estate.....	655 04
Taxes on real estate.....	166 84
State taxes on premiums.....	31,943 04
Insurance Department licenses and fees.....	12,989 99
All other licenses, fees and taxes.....	3,707 16
Legal expenses	12,563 60
Advertising	24,221 52
Printing and stationery.....	28,135 33
Postage, telegraph, telephone and express.....	24,369 48
Furniture and fixtures.....	15,826 00
Stockholders for interest or dividends.....	80,000 00
Other disbursements	62,809 78
Agents' balances charged off, \$2,469.88; agents' suspense account, \$1,409.96	3,879 84
Loss on sale or maturity of ledger assets.....	101 00
Total disbursements	<u>\$2,559,151 61</u>
Balance	\$3,635,621 13

LEDGER ASSETS.

Book value of real estate.....	\$14,000 00
Book value of bonds and stocks.....	2,174 008 16
Cash in office.....	6,245 41
Deposits in trust companies and banks not on interest.....	72,516 89
Deposits in trust companies and banks on interest.....	418,841 69
Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$830,723.21; prior to October 1, 1913, \$101,962.97	932,686 18
Bills receivable	\$623 15
Workmen's Compensation Reinsurance and Inspection Bureau fund, \$6,906.13; due from Pennsylvania Casualty Company, account additional premiums, \$9,741.30; Boston and Maine Railroad Company, \$52.22	16,699 65
Ledger assets as per balance.....	<u>17,322 80</u>
	\$3,635 621 13

Non-Ledger Assets.

Interest due and accrued on:	
Bonds	\$23,415 85
Bank deposits	1,024 34
Due from other companies, reinsurance on paid losses.....	467 50
Gross assets	<u>\$3,660,528 82</u>

Deduct Assets Not Admitted.

Bills receivable.....	\$623 15
Premiums in course of collection written prior to October 1, 1913.....	101,962 97
Banks and stocks.....	81,771 16
Total	<u>184,357 28</u>
Total admitted assets.....	\$3,476,171 54

LIABILITIES.

Accident and health—Reported or in process of adjustment, \$44,849.00; resisted, \$2,773.65; Total, \$47,622.65; deduct reinsurance, \$5,567.50. Net unpaid claims.....	\$42,055 15
Fidelity—Reported or in process of adjustment, \$12,519.22; resisted, \$21,150.00; Total, \$33,669.22; deduct reinsurance, \$1,250.00. Net unpaid claims	32,419 22

Surety—Reported or in process of adjustment, \$93,366.80; resisted, \$64,181.67: Total, \$157,548.47; deduct reinsurance, \$625.00.	
Net unpaid claims-----	\$156,923 47
Plate glass—Net unpaid claims-----	1,812 24
Burglary and theft—Reported or in process of adjustment, \$9,247.00; resisted, \$4,565.00: Total \$13,812.00; deduct reinsurance, \$2,414.32. Net unpaid claims-----	11,397 68
Automobile and teams property damage—Reported or in process of adjustment, \$3,784.20; resisted, \$3,168.10: Total, \$6,952.30.	
Net unpaid claims-----	6,952 30
Total net unpaid claims-----	\$251,560 06
Special reserve for unpaid liability and workmen's compensation losses-----	162,178 73
Estimated expenses of investigation and adjustment of unpaid claims-----	\$19,725 00
*Unearned premiums at 50 per cent on risks running one year or less-----	1,223,491 85
*Unearned premiums, pro rata on risks running more than one year-----	161,479 34
Total unearned premiums-----	1,404,696 19
*Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913-----	166,144 64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	25,187 90
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	47,771 45
Return premiums-----	19 43
Reinsurance-----	14,763 45
Advance premiums (100 per cent) less amounts included in items marked *-----	23,518 93
Voluntary reserve for contingencies-----	75,000 00
Total amount of all liabilities except capital-----	\$2,170,810 78
Capital actually paid up in cash-----	\$1,000,000 00
Surplus over all liabilities-----	305,330 76
Surplus as regards policyholders-----	1,305,330 76
Total liabilities-----	\$3,476,171 54

EXHIBIT OF PREMIUMS.

	Health.	Liability.	Fidelity.
In force December 31, 1912-----	\$124,600 11	\$614,371 75	\$303,934 55
Written or renewed during the year---	492,106 74	2,240,112 87	338,912 96
Totals-----	\$616,706 85	\$2,854,484 62	\$642,847 51
Deduct expirations and cancellations---	406,944 86	1,401,680 69	336,216 23
In force at the end of the year---	\$209,761 99	\$1,452,803 93	\$306,631 28
Deduct amount reinsured-----	12,807 42	19,934 33	21,309 41
Net in force December 31, 1913-----	\$196,954 57	\$1,432,872 60	\$285,321 87
Amount at risk December 31, 1913-----			\$90,205,689 00
		Surety.	Plate Gla.
In force December 31, 1912-----		\$465,429 96	\$112,744 42
Written or renewed during the year-----		501,050 93	194,191 36
Total-----		\$966,480 89	\$306,935 78
Deduct expirations and cancellations-----		539,752 14	146,062 44
In force at the end of the year-----		\$426,728 75	\$160,873 34
Deduct amount reinsured-----		41,823 15	
Net in force December 31, 1913-----		\$385,445 60	
Amount at risk December 31, 1913-----			\$68,767,429 00

	Burglary and Theft.	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$186,590 86	\$22,538 10
Written or renewed during the year-----	230,735 71	69,920 82
Totals -----	\$417,326 57	\$92,458 92
Deduct expirations and cancellations-----	176,682 93	37,919 26
In force at the end of the year-----	\$240,643 64	\$54,539 66
Deduct amount reinsured-----	40,213 02	-----
Net in force December 31, 1913-----	\$200,430 62	\$54,539 66

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.
Accident and health-----	\$26,764 59
Liability -----	58,720 48
Workmen's compensation -----	799 30
Fidelity -----	5,424 45
Surety -----	28,465 43
Plate glass -----	5,270 68
Burglary and theft-----	3,784 99
Automobile and teams property damage-----	1,431 18
Total -----	\$130,661 10

THE MEDICAL PROTECTIVE INSURANCE COMPANY.

Fort Wayne, Indiana.

Year ending December 31, 1913.

(Incorporated December 2, 1909. Commenced business in California in 1911.)

LOUIS FOX, President.

BYRON H. SOMERS, Secretary.

IRA VAN SLYKE, Attorney in California at Oakland.

CAPITAL.

Capital stock paid up in cash-----	\$100,000 00
Amount of ledger assets December 31 of previous year-----	\$172,505 82

INCOME.

Physicians—Gross premiums written and renewed during the year, \$98,380.00; deduct return premiums on policies cancelled, \$93.05; premiums on policies not taken, \$6,687.38: Total deductions, \$6,780.43. Net premiums-----	\$91,599 57
Interest on mortgage loans, \$8,197.43: interest on bonds and divi- dends on stocks, \$5.00; from other sources, \$653.89-----	8,856 32
Total income-----	\$100,455 89
Sum -----	\$272,961 71

DISBURSEMENTS.

Investigation and adjustment of claims-----	\$21,410 04
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	20,985 59
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	9,614 50
Salaries, traveling and all other expenses of agents not paid by com- mission -----	979 93

Rents	\$1,155 60
State taxes on premiums	1,480 52
Insurance department licenses and fees	665 43
All other licenses, fees and taxes	547 41
Legal expenses	500 00
Advertising	1,687 48
Printing and stationery	1,592 87
Postage, telegraph, telephone and express	2,045 60
Furniture and fixtures	470 20
Miscellaneous	920 60
Agents' balances charged off	680 32
Total disbursements	<u>\$64,736 09</u>
Balance	\$208,225 62

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$147,597 00
Book value of bonds and stocks	100 00
Cash in office	1,535 71
Deposits in trust companies and banks not on interest	19,919 08
Deposits in trust companies and banks on interest	25,037 00
Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$11,557.83; prior to October 1, 1913, \$2,204	13,761 83
Bills receivable	275 00
Ledger assets as per balance	<u>\$208,225 62</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$2,108 91
Bonds	2 50
Other assets	135 26
Total interest	2,246 67
Other non-ledger assets	4,150 20
Gross assets	<u>\$214,622 49</u>

Deduct Assets Not Admitted.

Bills receivable, \$275.00; furniture and fixtures, \$3,275.40	\$3,550 40
Supplies, printed matter and stationery	750 00
Premiums in course of collection written prior to October 1, 1913	2,204 00
Total	<u>6,504 40</u>
Total admitted assets	<u>\$208,118 09</u>

LIABILITIES.

Losses and claims resisted for policyholders	\$16,375 00
Unearned premiums at 50 per cent on risks running one year or less	43,036 91
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Physicians	3,027 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	2,500 00
Advance premiums (100 per cent)	300 00
Total amount of all liabilities except capital	<u>\$65,238 91</u>
Capital actually paid up in cash	\$100,000 00
Surplus over all liabilities	<u>42,879 18</u>
Surplus as regards policyholders	142,879 18
Total liabilities	<u>\$208,118 09</u>

EXHIBIT OF PREMIUMS.

In force December 31, 1912-----	Physicians. \$67,162 39
Written or renewed during the year-----	98,380 00
Total -----	\$165,542 39
Deduct expirations and cancellations-----	79,468 57
Net in force December 31, 1913-----	\$86,073 82

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Physicians—Gross premiums less return premiums on risks written or renewed during the year-----	\$10,960 00
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METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated April 22, 1874. Commenced business in California in 1897.)

EUGENE H. WINSLOW, President.

S. WM. BURTON, Secretary.

H. R. MANN, attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00
Amount of ledger assets December 31 of previous year-----	\$891,675 73

INCOME.

Accident—Gross premiums written and renewed during the year, \$174,277.64; deduct reinsurance, \$9,292.30; return premiums on policies cancelled, \$2,513.17; premiums on policies not taken, \$25,426.40: Total deductions, \$37,031.87. Net premiums-----	\$137,245 77
Health—Gross premiums written and renewed during the year, \$54,138.26; deduct reinsurance, \$1,285.05; return premiums on policies cancelled, \$1,011.28; return premiums on policies not taken, \$10,448.03: Total deductions, \$12,744.36. Net premiums--	41,393 90
Plate glass—Gross premiums written and renewed during the year, \$628,751.18; deduct return premiums on policies cancelled, \$12,208.01; premiums on policies not taken, \$85,270.86: Total deductions, \$97,478.87. Net premiums-----	531,272 31
Total net premiums-----	\$709,911 98
Interest on mortgage loans-----	\$29,753 74
Interest on bonds and dividends on stocks, \$256.26; from other sources, \$988.06-----	1,244 32
Total interest -----	30,998 06
Agents' balances previously charged off-----	83 74
Total income-----	\$740,993 78
Sum -----	\$1,632,669 51

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$54,900.35; deduct reinsurance, \$3,415.56. Net amount paid policyholders for losses-----	\$51,484 79
Health—Gross amount paid for losses, \$16,196.18; deduct reinsurance, \$644.11. Net amount paid policyholders for losses-----	15,552 07
Plate glass—Gross amount paid for losses, \$217,189.35; deduct salvage, \$2,007.49. Net amount paid policyholders for losses-----	215,181 86
Total -----	\$282,218 72

Investigation and adjustment of claims, accident	\$2,378 06
Commissions or brokerage to agents (less amount received on return premiums and reinsurance): Accident, \$43,850.95; health, \$13,166.77; plate glass, \$169,954.69	226,972 41
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	82,318 04
Salaries, traveling and all other expenses of agents not paid by commission	15,542 98
Medical examiners' fees and salaries	2,124 43
Inspections (other than medical and claim)	106 00
Rents	7,925 04
Federal corporation tax	813 26
State taxes on premiums	8,672 54
Insurance department licenses and fees	6,639 01
All other licenses, fees and taxes (municipal licenses)	995 82
Legal expenses	920 77
Advertising	2,511 00
Printing and stationery	5,785 53
Postage, telegraph, telephone and express	5,923 51
Furniture and fixtures	891 44
Stockholders for interest or dividends	28,000 00
Exchange on bank checks	\$297 72
Commercial agencies and underwriters' associations	3,698 45
Home office expenses for toilet, ice and drinking water	148 57
Agents' balances charged off	4,144 74
	138 74
Total disbursements	\$685,022 04
Balance	\$947,647 47

LEDGER ASSETS.

Bonds, \$490,421.98 ; stock, \$245,124.32			\$735,546 30
Cash in office			4,616 67
Deposits in trust companies and banks not on interest			1,000 00
Deposits in trust companies and banks on interest			58,969 78
Gross premiums in course of collection on policies or renewals issued :			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$24,952 96	\$1,691 71	
Health	11,739 21	441 38	
Plate glass	107,285 61	1,403 85	
Totals	\$143,977 78	\$3,536 94	147,514 72

Non-Ledger Assets.

Interest due and accrued on bonds	5,497 49
Gross assets	\$953,144 96

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$3,536 94
Stocks and bonds	29,296 30
Total	32,833 24
Total admitted assets	\$920,311 72

LIABILITIES.

Losses and claims:	
Accident—Reported or in process of adjustment, \$27,502.85; incurred but not reported, \$487.97; resisted, \$6,622.50: Total	\$34,613 32
Health—Reported or in process of adjustment, \$2,687.85; incurred but not reported, \$947.12; resisted, \$158.03: Total	3,793 00
Plate glass—Reported or in process of adjustment, \$9,066.09; incurred but not reported, \$11,299.53: Total	20,365 62
Total unpaid claims	\$58,771 94

Amount brought forward.....	\$58,771 94
Estimated expenses of investigation and adjustment of unpaid claims, accident.....	\$1,382 63
Unearned premiums at 50 per cent on risks running one year or less.....	349,400 24
Total unearned premiums.....	350,782 87
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$7,595.70; health, \$3,568.71; plate glass, \$34,331.40.....	45,495 81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued...	748 14
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....	6,850 50
Reinsurance	880 51
Advance premiums (100 per cent).....	28 99
Total amount of all liabilities except capital.....	\$463,558 76
Capital actually paid up in cash.....	\$200,000 00
Surplus over all liabilities.....	256,752 96
Surplus as regards policyholders.....	456,752 96
Total liabilities.....	\$920,311 72

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Plate Glass
In force December 31, 1912.....	\$118,433 56	\$32,939 16	\$555,623 63
Written or renewed during the year....	174,277 64	54,138 26	628,751 18
Totals	\$292,711 20	\$87,077 42	\$1,184,374 81
Deduct expirations and cancellations....	165,772 07	51,216 03	646,301 65
In force at the end of the year....	\$126,939 13	\$35,861 39	\$538,073 16
Deduct amount reinsured.....	1,818 20	255 00	
Net in force December 31, 1913....	\$125,120 93	\$35,606 39	

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$6,321 40	\$2,477 25
Health	347 55	240 75
Plate glass.....	13,172 19	2,701 12
Totals	\$19,841 14	\$5,419 12

MIDLAND CASUALTY COMPANY.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated December 22, 1910. Commenced business in California March 29, 1912.)

W. E. GILLESPIE, President.

H. C. PEGRAM, Secretary.

E. P. FISH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash.....	\$250,000 00
Amount of ledger assets December 31 of previous year..	\$280,462 47
Increase of paid-up capital during the year.....	50,000 00
Surplus paid in by stockholders.....	30,204 00
Extended at.....	\$360,666 47

INCOME.

Accident—Gross premiums written and renewed during the year, \$144,303.69; deduct, reinsurance, \$2,761.39; premiums on policies not taken, \$30,835.50: Total deductions, \$33,596.89. Net premiums	\$110,706 80
Health—Gross premiums written and renewed during the year, \$61,382.64; deduct reinsurance, \$79.33; premiums on policies not taken, \$5,983.10: Total deductions, \$6,062.43. Net premiums	55,320 21
Total net premiums	\$166,027 01
Policy fees required or represented by applications	29,341 30
Interest on mortgage loans, \$4,867.25; collateral loans, \$874.59	\$5,741 84
Interest on bonds and dividends on stocks, \$4,013.07; from other sources, \$575.20	4,588 27
Total interest	10,330 11
Premiums held in suspense	857 17
Increase in book value of ledger assets	2,542 90
Total income	\$209,098 49
Sum	\$569,764 96

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$50,439.58; deduct reinsurance, \$168.57. Net amount paid policyholders for losses	\$50,271 01
Health—Gross amount paid for losses, \$33,005.85; deduct reinsurance, \$140.00. Net amount paid policyholders for losses	32,865 85
Total	\$83,136 86
Investigation and adjustment of claims	3,210 14
Policy fees retained by agents	29,341 30
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	69,805 35
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	29,579 37
Medical examiners' fees and salaries	463 00
Inspections (other than medical and claim)	240 56
Rents	4,141 03
State taxes on premiums	1,312 87
Insurance department licenses and fees	3,811 10
All other licenses, fees and taxes	333 73
Legal expenses	1,502 75
Advertising	2,334 85
Printing and stationery	3,865 66
Postage, telegraph, telephone and express	1,964 28
Furniture and fixtures	1,030 35
Other disbursements	2,388 18
Loss on sale or maturity of ledger assets	1,892 10
Decrease in book value of ledger assets	776 50
Total disbursements	\$241,129 98
Balance	\$328,634 98

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$139,400 00
Loans secured by pledge of bonds, stocks or other collaterals	7,736 83
Book value of bonds and stocks	138,789 40
Cash in office	2,161 59
Deposits in trust companies and banks not on interest	6,171 49
Deposits in trust companies and banks on interest	8,240 00

Amount brought forward-----			\$302,499 31
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$22,636 60	\$524 02	
Health -----	1,932 48	218 45	
Totals -----	\$24,569 08	\$742 47	25,311 55
Ledger balances -----			824 12
Ledger assets as per balance-----			\$328,634 98

Non-Ledger Assets.

Interest due and accrued on:			
Mortgages -----		\$2,522 87	
Bonds -----		1,802 50	
Collateral loans-----		84 56	
Total -----			4,409 93
Gross assets -----			\$333,044 91

Deduct Assets Not Admitted.

Premiums in course of collection written prior to Octo- ber 1, 1913-----		\$742 47	
Ledger balances-----		824 12	
Total -----			1,566 59
Total admitted assets-----			\$331,478 32

LIABILITIES.

Losses and claims:			
Accident—Reported or in process of adjustment-----		\$7,827 57	
Health—Reported or in process of adjustment-----		5,205 71	
Net unpaid claims-----			\$13,033 28
Estimated expenses of investigation and adjustment of unpaid claims -----		200 00	
Unearned premiums at 50 per cent on risks running one year or less--		47,418 86	
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$4,098.42; health, \$808.36-----		4,906 78	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---		1,263 85	
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		1,983 07	
Reinsurance -----		1,691 53	
Advance premiums (100 per cent) -----		1,176 28	
Premiums held in suspense-----		2,508 81	
Ledger balances-----		426 75	
Total amount of all liabilities except capital-----			\$74,609 21
Capital actually paid up in cash-----	\$250,000 00		
Surplus over all liabilities-----	6,869 11		
Surplus as regards policyholders-----			256,869 11
Total liabilities-----			\$331,478 32

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$55,383 58	\$26,120 79
Written or renewed during the year-----	144,303 69	61,382 64
Totals -----	\$199,687 27	\$87,503 43
Deduct expirations and cancellations-----	130,057 99	58,663 00
In force at the end of the year-----	\$69,629 28	\$28,840 43
Deduct amount reinsured-----	3,552 65	79 33
Net in force December 31, 1913-----	\$66,076 63	\$28,761 10

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$5,265 55	\$880 72
Health -----	2,629 08	1,190 99
Totals -----	\$7,894 63	\$2,071 71

NATIONAL CASUALTY COMPANY.

Detroit, Michigan.

Year ending December 31, 1913.

(Incorporated December 19, 1904. Commenced business in California in 1905.)

W. G. CURTIS, President.

FRANKLIN S. DEWEY, Secretary.

A. E. NASH, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$335,093 42

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$724,618.04; deduct reinsurance, \$7,967.53; return premiums on policies cancelled, \$2,200.90; premiums on policies not taken, \$9,227.50: Total deductions, \$19,395.93. Net premiums--		\$705,222 11
Policy fees required or represented by applications-----		41,500 00
Interest on mortgage loans, \$1,190.00; collateral loans, \$330.40-----	\$1,520 40	
Interest on bonds and dividends on stocks, \$13,466.61; from other sources, \$187.52-----	13,654 13	
Total interest-----		\$15,174 53
Agents' balances previously charged off-----		505 37
Profit on sale or maturity of ledger assets-----		50 00
Increase in book value of ledger assets-----		240 00
Total income-----		\$762,692 01
Sum-----		\$1,097,785 43

DISBURSEMENTS.

Accident and health—Gross amount paid for losses, \$305,764.74; deduct reinsurance, \$5,363.09. Net amount paid policyholders for losses-----		\$300,401 65
Investigation and adjustment of claims-----		4,896 75
Policy fees retained by agents-----		41,146 50
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		250,923 36
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----		54,238 54
Salaries, traveling and all other expenses of agents not paid by commission-----		29,976 54
Rents-----		9,889 50
State taxes on premiums-----		12,993 54
Insurance department licenses and fees-----		3,395 54
All other licenses, fees and taxes-----		1,861 50
Legal expenses-----		2,605 88

Amount brought forward-----	\$712,329 30
Advertising -----	2,484 03
Printing and stationery-----	10,437 92
Postage, telegraph, telephone and express-----	8,359 42
Furniture and fixtures-----	1,262 53
Stockholders for interest or dividends-----	16,000 00
General expense, \$1,719.84; traveling, home office, \$3,369.69-----	5,089 53
Agents' balances charged off-----	604 29
Loss on sale or maturity of ledger assets-----	173 31
Decrease in book value of ledger assets-----	958 91
Total disbursements-----	<u>\$757,699 24</u>
Balance -----	\$340,086 19

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LEDGER ASSETS.

Mortgage loans on real estate (first liens)-----	\$25,950 00
Loans secured by pledge of bonds, stocks or other collaterals-----	1,000 00
Book value of bonds and stocks-----	270,958 62
Cash in office-----	2,504 12
Deposits in trust companies and banks not on interest-----	22,862 29
Deposits in trust companies and banks on interest-----	5,000 00
Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913—Accident and health-----	3,900 00
Agents' balances secured-----	7,911 16
Ledger assets as per balance-----	<u>\$340,086 19</u>

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages -----	\$561 67
Bonds -----	4,332 36
Collateral loans-----	13 99
Other assets-----	175 00
Total interest -----	5,083 02
Furniture and supplies-----	30,000 00
Gross assets-----	<u>\$375,169 21</u>

Deduct Assets Not Admitted.

Supplies, printed matter and stationery-----	30,000 00
Total admitted assets-----	<u>\$345,169 21</u>

LIABILITIES.

Losses and claims:	
Accident and health—Reported or in process of adjustment, \$22,- 133.00; resisted, \$3,150.00: Total, \$25,283.00; deduct reinsur- ance, \$1,875.00. Net unpaid claims-----	\$23,408 00
Estimated expenses of investigation and adjustment of unpaid claims-----	500 00
Unearned premiums at 50 per cent on risks running one year or less-----	13,283 00
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913-----	200 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	1,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	11,000 00
Advance premiums (100 per cent)-----	1,282 00
Total amount of all liabilities except capital-----	<u>\$50,673 00</u>
Capital actually paid up in cash-----	\$200,000 00
Surplus over all liabilities-----	94,496 21
Surplus as regards policyholders-----	294,496 21
Total liabilities -----	<u>\$345,169 21</u>

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1912-----	\$22,123 45
Written or renewed during the year-----	724,618 04
Total -----	\$746,741 49
Deduct expirations and cancellations-----	720,174 49
In force at the end of the year-----	\$26,567 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident and health—Gross premiums less return premiums on risks written or renewed during the year, \$31,829.42; gross losses paid—	\$9,576 80
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NATIONAL SURETY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated February 24, 1897. Commenced business in California in 1897.)

WILLIAM B. JOYCE, President.

HUBERT J. HEWITT, Secretary.

FRANK L. GILBERT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$2,000,000 00
Amount of ledger assets December 31 of previous year-----	\$7,933,707 16

INCOME.

Fidelity—Gross premiums written and renewed during the year, \$1,609,870.79; deduct reinsurance, \$48,794.34; return premiums on policies cancelled, \$35,774.40; premiums on policies not taken, \$313,989.64: Total deductions, \$398,558.38. Net premiums	\$1,211,312 41
Surety—Gross premiums written and renewed during the year, \$2,594,452.07; deduct reinsurance, \$161,624.40; return premiums on policies cancelled, \$57,650.50; premiums on policies not taken, \$879,444.65: Total deductions, \$1,098,719.55. Net premiums-----	1,495,732 52
Burglary and theft—Gross premiums written and renewed during the year, \$650,279.60; deduct reinsurance, \$84,858.40; return premiums on policies cancelled, \$23,299.49; premiums on policies not taken, \$137,270.06: Total deductions, \$245,427.95. Net premiums -----	404,851 65
Total net premiums-----	\$3,111,896 58
Inspections -----	1,711 55
Interest on mortgage loans, \$383.50; collateral loans, \$45.00-----	428 50
Interest on bonds and dividends on stocks, \$257,645.06; from other sources, \$7,910.36 (see schedule)-----	265,555 42
Interest on deposits in trust companies and banks-----	10,176 42
Rents -----	2,647 80
Miscellaneous income -----	462 85
Agents' balances previously charged off-----	5,372 27
Profit on sale or maturity of ledger assets-----	217 80
Increase in book value of ledger assets-----	12,236 92
Total income -----	\$3,410,706 11
Sum-----	\$11,344,413 27

DISBURSEMENTS.

Fidelity—Gross amount paid for losses, \$620,967.08; deduct reinsurance, \$14,948.72; salvage, \$189,013.55: Total deductions, \$203,962.27. Net amount paid policyholders for losses-----	\$417,004 81
Surety—Gross amount paid for losses, \$947,875.31; deduct reinsurance, \$55,062.28; salvage, \$320,661.71: Total deductions, \$375,723.99. Net amount paid policyholders for losses-----	572,151 32
Burglary and theft—Gross amount paid for losses, \$147,814.44; deduct reinsurance, \$20,332.54; salvage, \$2,559.89: Total deductions, \$22,892.43. Net amount paid policyholders for losses-----	124,922 01
Total-----	\$1,114,078 14
Investigation and adjustment of claims-----	137,019 51
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	820,847 99
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	457,464 60
Salaries, traveling and all other expenses of agents not paid by commission-----	214,698 75
Rents-----	44,339 45
Repairs and expenses (other than taxes) on real estate-----	2,410 75
Taxes on real estate-----	1,103 02
State taxes on premiums-----	65,909 27
Insurance department licenses and fees-----	18,348 36
All other licenses, fees and taxes-----	6,285 64
Legal expenses-----	4,569 73
Advertising-----	9,665 97
Printing and stationery-----	25,030 03
Postage, telegraph, telephone and express-----	34,161 09
Furniture and fixtures-----	11,953 64
Stockholders for interest or dividends-----	239,748 00
Suspense items (see schedule)-----	79,899 77
Auditing expense, \$1,484.75; development, \$2,691.28-----	4,176 03
Exchange, \$1,646.60; insurance, \$891.31-----	2,537 91
Profit and loss miscellaneous (see schedule), \$489.91; traveling expenses, \$10,480.12-----	10,970 03
Incidentals (see schedule)-----	28,050 69
Agents' balances charged off-----	2,892 01
Loss on sale or maturity of ledger assets-----	3,377 15
Decrease in book value of ledger assets-----	7,222 96
Total disbursements-----	\$3,346,760 49
Balance-----	\$7,997,652 78

LEDGER ASSETS.

Book value of real estate-----		\$193,306 99
Mortgage loans on real estate, first liens, \$19,040.57; other than first, \$30,000.00 -----		49,040 57
Loans secured by pledge of bonds, stocks or other collaterals-----		20,500 00
Book value of bonds and stocks (insurance values, see note)-----		5,683,183 87
*Cash in office—Petty cash, \$1,000.00; on hand, \$20,966.83; branch offices, \$11,585.12 -----		33,551 95
Cash in transit-----		1,754 54
*Deposits in trust companies and banks not on interest-----		144,174 23
*Deposits in trust companies and banks on interest-----		736,592 96
Due from suspended banks-----		81,871 90
Gross premiums in course of collection on policies or renewals issued:		
	On or after October 1, 1913.	Prior to October 1, 1913.
Fidelity -----	\$131,145 91	\$103,894 86
Surety -----	306,537 18	168,929 40
Burglary and theft-----	97,702 22	15,689 32
Totals -----	\$535,385 91	\$288,513 58
		823,899 49

*As verified by the New York Insurance Department.

NOTE—Valuations are those fixed by the Insurance Departments of New York, Massachusetts, Illinois, Pennsylvania, Rhode Island, etc.

Bills receivable	\$2,102 58
Accounts receivable, miscellaneous	22,341 22
Due from admitted reinsuring companies	28,770 80
Due from non-admitted reinsuring companies	3,028 95
Due from railroads	15,798 05
Due from United States Government, counties and municipalities	41,950 00
Due from advance to contractors	37,790 37
Due from excise reinsurance committee	60,039 51
Due from Empire State Surety Company, special account	3,585 14
Commission due, \$1,841.81; suspense account, \$12,527.85	14,369 66
Ledger assets as per balance	\$7,997,652 78

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$405.48
Bonds	47,682 63
Collateral loans	495 00
Interest due on bank balances	2,527 08
	51,110.19
Gross assets	\$8,048,762 97

Deduct Assets Not Admitted.

Advance on contracts	\$37,790 37
Empire State Surety Company, special account	3,585 14
Accounts receivable	22,341 22
Accrued expense on cash in branch office	4,291 21
Bills receivable	2,102 58
Mortgages and loans other than first liens	30,000 00
Reinsurance on losses paid in admitted companies	8,158 62
Premiums in course of collection written prior to October 1, 1913	288,513 58
Reinsurance on losses paid in non-admitted companies	3,028 95
Commission due	1,841 81
Due from suspended banks	48,565 68
Suspense accounts	12,527 85
Stocks and bonds	427,031 91
Total	889,778 92
Total admitted assets	\$7,158,984 05

LIABILITIES.

Losses and claims:

Fidelity—Reported or in process of adjustment, \$223,254.32: resisted, \$189,058.07: Total, \$412,312.39; deduct reinsurance, \$46,225.81. Net unpaid claims	\$366,086 58
Surety—Reported or in process of adjustment, \$657,372.12: resisted, \$272,214.20: Total, \$929,586.32; deduct reinsurance, \$38,765.10. Net unpaid claims	890,821 22
Burglary and theft—Reported or in process of adjustment, \$31,313.63; resisted, \$5,897.05: Total, \$37,210.68; deduct reinsurance, \$6,459.85. Net unpaid claims	30,750 83
Total unpaid claims	\$1,287,658 63
Estimated expenses of investigation and adjustment of unpaid claims	38,629 73
Unearned premiums pro rata on risks running one year or less	\$1,542,617 64
Unearned premiums pro rata on risks running more than one year	327,483 86
Total unearned premiums	1,870,101 50
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Fidelity, \$27,540.64; surety, \$64,372.93; burglary and theft, \$20,517.47	112,431 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,128 35
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	51,035 10

Amount brought forward-----		\$3,363,984 35
Dividends declared and unpaid to stockholders-----		60,378 00
Return premiums -----		29,293 90
Reinsurance -----		25,728 31
Advance premiums (100 per cent)-----		9,324 47
Income tax deducted at source due Internal Revenue Department--		13 33
Automobile chauffeurs, advance payments-----		122 00
Contingent fund -----		170,139 69
Total amount of all liabilities except capital-----		\$3,658,984 05
Capital actually paid up in cash-----	\$2,000,000 00	
Surplus over all liabilities-----	1,500,000 00	
Surplus as regards policyholders-----		3,500,000 00
Total liabilities -----		\$7,158,984 05

EXHIBIT OF PREMIUMS.

	Fidelity.	Surety.	Burglary and Theft.
In force December 31, 1912-----	\$1,264,321 61	\$2,207,899 46	\$651,104 18
Written or renewed during the year--	1,609,870 79	2,594,452 07	650,279 60
Totals -----	\$2,874,192 40	\$4,802,351 53	\$1,301,383 78
Deduct expirations and cancellations--	1,704,460 71	2,810,834 91	547,434 04
In force at the end of the year---	\$1,169,731 69	\$1,991,516 62	\$753,949 74
Deduct amount reinsured-----	82,127 56	267,379 79	155,539 10
Net in force December 31, 1913--	\$1,087,604 13	\$1,724,136 83	\$598,410 64

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Fidelity -----	\$71,753 99	\$55,962 92
Surety -----	71,054 40	53,941 12
Burglary and theft-----	11,695 14	3,616 15
Totals -----	\$154,503 53	\$113,520 19

NEW AMSTERDAM CASUALTY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated December, 1898. Commenced business in California January, 1899.)

W. F. MOORE, President.

GEO. E. TAYLOR, Secretary.

ASHLEY R. FAULL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year-----	\$1,336,700 33

INCOME.

Accident—Gross premiums written and renewed during the year, \$231,390.54; deduct reinsurance, \$12,565.87; return premiums on policies cancelled, \$5,482.71; premiums on policies not taken, \$44,193.16: Total deductions, \$62,241.74. Net premiums-----	\$159,148 80
Health—Gross premiums written and renewed during the year, \$71,461.76; deduct return premiums on policies cancelled, \$1,695.38; premiums on policies not taken, \$15,280.10: Total deductions, \$16,975.48. Net premiums-----	54,486 28

Liability—Gross premiums written and renewed during the year, \$706,786 25; deduct reinsurance, \$14,226.77; return premiums on policies cancelled, \$34,230.22; premiums on policies not taken, \$211,642.58: Total deductions, \$260,099.57. Net premiums	\$446,686 68
Workmen's compensation—Gross premiums written and renewed during the year, \$40,925.22; deduct reinsurance, \$238.97; return premiums on policies cancelled, \$345.12; premiums on policies not taken, \$9,955.00: Total deductions, \$10,539.09. Net premiums	30,386 13
Fidelity—Gross premiums written and renewed during the year, \$1,833.63; deduct return premiums on policies cancelled, \$71.10; premiums on policies not taken, \$50.00: Total deductions, \$121.10. Net premiums	1,712 53
Surety—Gross premiums written and renewed during the year, \$4,953.10; deduct reinsurance, \$75.00; return premiums on policies cancelled, \$196.23; premiums on policies not taken, \$100.00: Total deductions, \$371.23. Net premiums	4,581 87
Plate glass—Gross premiums written and renewed during the year, \$147,973.74; deduct reinsurance, \$718.82; return premiums on policies cancelled, \$3,523.91; premiums on policies not taken, \$38,481.57: Total deductions, \$42,724.30. Net premiums	105,249 44
Burglary and theft—Gross premiums written and renewed during the year, \$158,788.50; deduct reinsurance, \$18,064.65; return premiums on policies cancelled, \$10,041.98; premiums on policies not taken, \$34,856.96: Total deductions, \$62,963.59. Net premiums	95,824 91
Automobile and teams property damage—Gross premiums written and renewed during the year, \$10,102.28; deduct premiums on policies not taken, \$2,356.36. Net premiums	7,745 92
Total net premiums	\$905,822 56
Interest on mortgage loans	\$8,682 21
Interest on bonds and dividends on stocks, \$33,699.06; from other sources, \$1,909.76	35,608 82
Rents	3,000 00
Total interest and rents	47,291 03
Miscellaneous profit and loss items	256 92
Surplus paid in by stockholders	150,000 00
Profit on sale or maturity of ledger assets	473 51
Total income	\$1,103,844 02
Sum	\$2,440,544 35

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$65,698.17; deduct reinsurance, \$2,819.20. Net amount paid policyholders for losses	\$62,878 97
Health—Gross amount paid for losses	25,312 61
Liability—Gross amount paid for losses	284,598 72
Workmen's compensation—Gross amount paid for losses	10,484 05
Plate glass—Gross amount paid for losses, \$67,223.50; deduct salvage, \$13,827.95. Net amount paid policyholders for losses	53,395 55
Burglary and theft—Gross amount paid for losses, \$50,986.27; deduct reinsurance, \$976.15; salvage, \$79.50: Total deductions, \$1,055.65. Net amount paid policyholders for losses	49,930 62
Automobile and teams property damage—Net amount paid policyholders for losses	442 16
Workmen's collective—Net amount paid policyholders for losses	327 90
Total	\$487,370 58
Investigation and adjustment of claims	50,343 39
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	232,419 04
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	77,523 44

Amount brought forward.....	\$847,656 55
Salaries, traveling and all other expenses of agents not paid by commission	53,730 45
Medical examiners' fees and salaries.....	720 00
Inspections (other than medical and claim).....	10,472 36
Rents	14,366 59
Repairs and expenses (other than taxes) on real estate.....	2,303 98
Taxes on real estate.....	827 24
State taxes on premiums.....	13,583 72
Insurance department licenses and fees.....	3,502 80
All other licenses, fees and taxes.....	332 35
Legal expenses.....	399 31
Advertising	1,291 35
Printing and stationery.....	11,846 37
Postage, telegraph, telephone and express.....	8,198 54
Furniture and fixtures.....	460 30
Stockholders for interest or dividends.....	32,000 00
Salaries and traveling expenses of pay roll auditors.....	8,507 72
Exchange	491 75
Miscellaneous	7,311 67
Miscellaneous profit and loss items.....	38 53
Agents' balances charged off.....	3,967 10
Loss on sale or maturity of ledger assets.....	3,709 24
Total disbursements.....	<u>\$1,025,717 82</u>
Balance	\$1,414,826 53

LEDGER ASSETS.

Book value of real estate.....			\$41,258 25
Mortgage loans on real estate, first liens.....			178,500 00
Book value of bonds and stocks.....			870,934 51
Cash in office.....			8,703 60
Deposits in trust companies and banks not on interest.....			7,321 40
Deposits in trust companies and banks on interest.....			119,144 16
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Accident	\$24,107 58	102 67	
Health	13,323 33		
Liability	94,275 52	190 80	
Workmen's compensation.....	9,934 18		
Fidelity	993 88		
Surety	2,728 83		
Plate glass	20,135 73	17 40	
Burglary and theft.....	20,275 47	19 18	
Totals	\$185,774 52	\$330 05	186,104 57
Agents' balances			860 04
Deposited with the Secretary of the Treasury at Washington, D. C.			2,000 00
Ledger assets as per balance.....			\$1,414,826 53

Non-Ledger Assets.

Interest due and accrued on:		
Mortgages	\$2,160 73	
Bonds	7,120 40	
Bank and trust company balances.....	177 54	
		9,458 67
Participation in funds of Workmen's Compensation Insurance and Inspection Bureau as per certificate No. C-12.....		869 41
Gross assets.....		<u>\$1,425,154 61</u>

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913-----	\$330 05	
Stocks and bonds-----	77,378 51	
Agents' balances-----	860 04	
Total -----		78,568 60
Total admitted assets -----		\$1,346,586 01

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$8,695.60; resisted, \$12,050.00: Total, \$20,745.00; deduct reinsurance, \$723.48. Net unpaid claims-----		\$20,022 12
Health—Reported or in process of adjustment, \$2,889.45; resisted, \$350.00. Net unpaid claims-----		3,239 45
Plate glass—Net unpaid claims-----		4,925 95
Burglary and theft—Reported or in process of adjustment, \$7,865.06; resisted, \$2,400.00: Total, \$10,265.06; deduct reinsurance, \$1,264.03. Net unpaid claims-----		9,001 03
Automobile and teams property damage—Net unpaid claims-----		1,065 00
Total net unpaid claims-----		\$38,253 55
Special reserve for unpaid liabilities and workmen's compensation losses-----		193,884 00
Estimated expenses of investigation and adjustment of unpaid claims-----	\$1,541 94	
Unearned premiums at 50 per cent on risks running one year or less-----	381,759 13	
Unearned premiums pro rata on risks running more than one year-----	58,475 99	
Total unearned premiums-----		441,777 06
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$7,989.38; health, \$4,396.70; liability, \$18,893.26; workmen's compensation, \$1,688.81; fidelity, \$149.08; surety, \$409.32; plate glass, \$6,046.94; burglary and theft, \$5,479.55-----		45,053 04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----		982 35
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		9,572 74
Reinsurance-----		2,482 20
Total amount of all liabilities except capital-----		\$732,004 94
Capital actually paid up in cash-----	\$400,000 00	
Surplus over all liabilities-----	214,581 07	
Surplus as regards policyholders-----		614,581 07
Total liabilities-----		\$1,346,586 01

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$178,741 06	\$52,765 19	\$431,313 50
Written or renewed during the year---	221,390 54	71,461 76	706,786 25
Totals -----	\$400,131 60	\$124,226 95	\$1,138,099 75
Deduct expirations and cancellations---	233,583 06	71,983 64	770,128 29
In force at the end of the year-----	\$166,548 54	\$52,243 31	\$367,971 46
Deduct amount reinsured-----	7,724 20		3,410 73
Net in force December 31, 1913---	\$158,824 34	\$52,243 31	\$364,560 73

	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912-----	\$528 19		
Written or renewed during the year---	40,925 22	\$1,833 63	\$4,953 10
Totals -----	\$41,453 41	\$1,833 63	\$4,953 10
Deduct expirations and cancellations---	12,070 22	196 50	348 50
In force at the end of the year---	\$29,383 19	\$1,637 13	\$4,604 60
Deduct amount reinsured-----	111 50	-----	75 00
Net in force December 31, 1913--	\$29,271 69	\$1,637 13	\$4,529 60
Amount at risk December 31, 1913-----		\$371,250 00	\$1,011,724 00
	Plate Glass.	Burglary and Theft.	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$122,592 23	\$207,518 16	
Written or renewed during the year---	147,973 74	158,788 50	\$10,102 28
Totals -----	\$270,565 97	\$366,306 66	\$10,102 28
Deduct expirations and cancellations---	161,070 39	186,932 49	2,520 96
In force at the end of the year---	\$109,495 58	\$179,374 17	\$7,581 32
Deduct amount reinsured-----	-----	26,819 23	
Net in force December 31, 1913--	\$109,495 58	\$152,554 94	

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$12,245 42	\$4,989 79
Health -----	2,064 60	1,304 53
Lialibity -----	66,411 16	50,412 84
Plate glass-----	6,057 63	2,220 72
Burglary and theft-----	1,317 94	3,813 11
Automobile and teams property damage-----	183 75	108 70
Workmen's collective-----	-----	238 93
Totals -----	\$88,280 50	\$63,088 62

NEW ENGLAND CASUALTY COMPANY.

Boston, Massachusetts.

Year ending December 31, 1913.

(Reincorporated March 4, 1910. Commenced business in California October 7, 1912.)

CORWIN McDOWELL, President.

ALLAN FORBES, Secretary.

STRONG & FARR, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,869,702 58

INCOME.

Accident—Gross premiums written and renewed during the year, \$81,312.71; deduct reinsurance, \$5,432.11; return premiums on policies cancelled, \$7,384.65: Total deductions, \$12,816.76. Net premiums -----	\$68,495 95
Health—Gross premiums written and renewed during the year, \$63,217.50; deduct reinsurance, \$3,684.43; return premiums on policies cancelled, \$3,685.72: Total deductions, \$7,370.15. Net premiums -----	55,847 35

Liability—Gross premiums written and renewed during the year, \$836,511.55; deduct reinsurance, \$8,482.88; return premiums on policies cancelled, \$128,772.20; Total deductions, \$137,255.08. Net premiums -----	\$699,256 47
Workmen's compensation—Gross premiums written and renewed during the year, \$441,983.88; deduct reinsurance, \$76.87; return premiums on policies cancelled, \$49,953.55; Total deductions, \$50,030.42. Net premiums -----	391,953 46
Fidelity—Gross premiums written and renewed during the year, \$69,596.45; deduct reinsurance, \$6,970.68; return premiums on policies cancelled, \$5,079.73; Total deductions, \$12,050.41. Net premiums -----	57,546 04
Surety—Gross premiums written and renewed during the year, \$339,515.19; deduct reinsurance, \$35,686.20; return premiums on policies cancelled, \$22,463.91; Total deductions, \$58,150.11. Net premiums -----	281,365 08
Plate glass—Gross premiums written and renewed during the year, \$50,440.75; deduct reinsurance, \$173.22; return premiums on policies cancelled, \$10,019.01; Total deductions, \$10,192.23. Net premiums -----	40,248 52
Burglary and theft—Gross premiums written and renewed during the year, \$134,697.97; deduct reinsurance, \$14,921.25; return premiums on policies cancelled, \$21,013.56; Total deductions, \$35,934.81. Net premiums -----	98,763 16
Automobile and teams property damage—Gross premiums written and renewed during the year, \$78,973.60; deduct return premiums on policies cancelled, \$11,620.69. Net premiums -----	67,352 91
Workmen's collective—Net premiums -----	10,182 89
Total net premiums -----	\$1,771,011 83
Policy fees required or represented by applications -----	7,836 00
Interest on mortgage loans, \$75.00; collateral loans, \$201.04 -----	126 04
Interest on bonds and dividends on stocks, \$66,464.53; from other sources, \$1,882.10 -----	68,346 63
Miscellaneous -----	253 95
Profit and loss -----	75 00
Exchange check -----	41 54
Agents' balances previously charged off -----	21 68
Increase in book value of ledger assets, bonds -----	4,183 31
Total income -----	\$1,851,895 98
Sum -----	\$3,721,598 56

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$29,198.16; deduct reinsurance, \$304.80. Net amount paid policyholders for losses.	\$28,893 36
Health—Gross amount paid for losses, \$21,828.18; deduct reinsurance, \$660.70; salvage, \$24.11; Total deductions, \$684.81. Net amount paid policyholders for losses -----	21,143 37
Liability—Gross amount paid for losses, \$146,051.67; deduct reinsurance, \$750.00; salvage, \$38.00; Total deductions, \$788.00. Net amount paid policyholders for losses -----	143,649 92
Workmen's compensation—Net amount paid policyholders for losses -----	75,301 58
Fidelity—Gross amount paid for losses, \$4,162.54; deduct salvage, \$484.11. Net amount paid policyholders for losses -----	3,678 43
Surety—Gross amount paid for losses, \$101,035.98; deduct reinsurance, \$17,500.76; salvage, \$24,312.11; Total deductions, \$41,812.87. Net amount paid policyholders for losses -----	59,223 11
Plate glass—Gross amount paid for losses, \$9,200.01; deduct reinsurance, \$9.71; salvage, \$146.18; Total deductions, \$155.89. Net amount paid policyholders for losses -----	9,044 12
Burglary and theft—Gross amount paid for losses, \$35,597.96; deduct reinsurance, \$1,343.42; salvage, \$180.30; Total deductions, \$1,523.72. Net amount paid policyholders for losses -----	34,074 24

Amount brought forward-----	\$375,008 13
Automobile and teams property damage—Gross amount paid for losses, \$12,549.67; deduct salvage, \$3.00. Net amount paid policyholders for losses-----	14,160 42
Workmen's collective—Net amount paid policyholders for losses---	1,972 21
Total-----	\$391,140 76
Investigation and adjustment of claims-----	44,853 84
Policy fees retained by agents-----	7,836 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	432,289 21
Salaries, fees and all other compensation of officers, directors, trustees and home office employees-----	92,711 04
Salaries, traveling and all other expenses of agents not paid by commission-----	93,148 44
Inspections (other than medical and claim)-----	4,807 11
Rents-----	7,128 46
State taxes on premiums-----	8,278 51
Insurance department licenses and fees; state license, \$970.01; insurance department fee, \$2,644.78; agents' license, \$1,780.75-----	5,395 54
All other licenses, fees and taxes-----	829 53
Legal expenses-----	6,423 27
Advertising-----	1,855 24
Printing and stationery-----	19,669 32
Postage, telegraph, telephone and express-----	9,600 95
Furniture and fixtures-----	7,630 37
Other disbursements-----	21,027 32
Loss on sale or maturity of ledger assets-----	65 50
Decrease in book value of ledger assets-----	389 14
Total disbursements-----	\$1,155,079 55
Balance-----	\$2,566,519 01

LEDGER ASSETS.

Book value of real estate.....			\$10,000	00
Mortgage loans on real estate, first liens.....			39,512	75
Book value of bonds, \$1,583,680.55; stocks, \$279,274.23.....			1,862,954	78
Cash in office.....			10,446	57
Deposits in trust companies and banks not on interest.....			7,630	05
Deposits in trust companies and banks on interest.....			141,400	44
Gross premiums in course of collection on policies or renewals issued:				
	On or after	Prior to		
	October 1, 1913.	October 1, 1913.		
Accident	\$1,966	\$2,004	51	
Health	7,465	345	72	
Liability	55,324	12,023	26	
Workmen's compensation	124,846	82,332	00	
Fidelity	4,961	3,953	03	
Surety	34,525	51,316	60	
Plate glass	11,214	519	91	
Burglary and theft.....	25,334	13,032	14	
Automobile and teams property dam-				
age	5,421	8,010	91	
Workmen's collective	7,265	2,876	93	
Totals	\$278,324	\$176,415	01	454,739
Excise reinsuring companies, \$6,849.51; E. J. Fairfield, \$475.00---			7,324	51
Agents' ledger balances, \$5,929.44; advance on contracts, \$26,080.77			32,010	21
Deposit with Surety Association.....			500	00
Ledger assets as per balance.....			\$2,566,519	01

Non-Ledger Assets.

Interest due and accrued on:

Mortgages -----	\$279 62	
Bonds -----	14,858 57	
Total interest -----		\$15,138 19
Gross assets -----		\$2,581,657 20

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913 ..	176,415 01	
Book value of ledger assets over market value -----	56,828 53	
Agents' ledger balances, \$5,929.44; Schedule A, \$3,282.02; advance on contracts, \$11,458.41; E. J. Fairfield, \$475.00 -----	21,144 87	
Total admitted assets -----		\$2,327,268 79

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$5,846.38; reported or in process of adjustment, \$6,641.91; resisted, \$1,500: Total, \$13,988.29; deduct reinsurance, \$50.00. Net unpaid claims -----	\$13,938 29	
Health—Adjusted, \$1,243.09; reported or in process of adjustment, \$4,525.46; resisted, \$200.00: Total, \$5,968.55; deduct reinsurance, \$75.00. Net unpaid claims -----	5,893 55	
Fidelity—Adjusted, \$121.06; reported or in process of adjustment, \$3,981.88; resisted, \$3,085.00. Net unpaid claims -----	7,187 94	
Surety—Reported or in process of adjustment, \$78,115.00; incurred but not reported, \$2,500; resisted, \$700.00. Net unpaid claims -----	81,315 00	
Plate glass—Reported or in process of adjustment, \$318.20; incurred but not reported, \$807.58. Net unpaid claims -----	1,125 78	
Burglary and theft—Adjusted, \$908.45; reported or in process of adjustment, \$12,924.59; resisted, \$1,500.00: Total, \$15,333.04; deduct reinsurance, \$1,641.00. Net unpaid claims -----	13,692 04	
Automobile and teams property damage—Reported or in process of adjustment, \$7,375.59; resisted, \$3,700. Net unpaid claims -----	11,075 59	
Total net unpaid claims -----	\$134,228 19	
Special reserve for unpaid liability and workmen's compensation losses -----	227,509 38	
Total unpaid claims -----	\$361,737 57	
Estimated expenses of investigation and adjustment of unpaid claims -----	680 97	
Unearned premiums pro rata on risks running one year or less -----	631,623 53	
Unearned premiums pro rata on risks running more than one year -----	87,078 07	
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Accident, \$723.68; health, \$2,648.27; liability, \$13,831.19; workmen's compensation, \$21,848.08; fidelity, \$1,221.45; surety, \$10,095.18; plate glass, \$3,590.80; burglary and theft, \$8,583.27; automobile and teams property damage, \$1,355.43; workmen's collective, \$2,421.92 -----	66,319 27	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued -----	4,500 00	
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----	22,137 65	
Advance premiums (100 per cent) -----	2,309 72	
Total amount of all liabilities except capital -----	\$1,176,386 78	
Capital actually paid up in cash -----	\$1,000,000 00	
Surplus over all liabilities -----	150,882 01	
Surplus as regards policyholders -----	1,150,882 01	
Total liabilities -----	\$2,327,268 79	

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$20,383 66	\$9,498 12	\$330,238 52
Written or renewed during the year---	81,312 71	63,217 50	836,511 55
Totals -----	\$101,696 37	\$72,715 62	\$1,166,750 07
Deduct expirations and cancellations--	66,584 45	51,272 28	584,017 85
In force at the end of the year---	\$35,111 92	\$21,443 34	\$582,732 22
Deduct amount reinsured-----	4,264 94	3,027 10	8,566 82
Net in force December 31, 1913---	\$30,846 98	\$18,416 24	\$574,165 40
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912-----		\$17,949 92	\$175,916 07
Written or renewed during the year--	\$441,983 88	69,596 45	339,515 19
Totals -----	\$441,983 88	\$87,546 37	\$515,431 26
Deduct expirations and cancellations--	134,398 36	25,351 01	249,196 33
In force at the end of the year---	\$307,585 52	\$62,195 36	\$266,234 93
Deduct amount reinsured-----		6,124 17	35,271 67
Net in force December 31, 1913---	\$307,585 52	\$56,071 19	\$230,963 26
Amount at risk December 31, 1913---		\$18,209,344 00	\$34,380,420 00
		Plate Glass.	Burglary and Theft.
In force December 31, 1912-----		\$7,116 54	\$74,994 56
Written or renewed during the year---		50,440 75	134,697 97
Totals -----		\$57,557 29	\$209,692 53
Deduct expirations and cancellations--		14,291 55	74,300 22
In force at the end of the year---		\$43,265 74	\$135,392 31
Deduct amount reinsured-----		196 42	16,637 05
Net in force December 31, 1913---		\$43,069 32	\$118,755 26
	Automobiles and Teams	Property Damage.	Workmen's Collective.
In force December 31, 1912-----		\$25,371 73	\$58 50
Written or renewed during the year---		78,973 60	10,182 89
Totals -----		\$104,345 33	\$10,241 39
Deduct expirations and cancellations--		40,141 75	6,626 70
In force at the end of the year---		\$64,203 58	\$3,614 69

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$2,418 93	\$130 35
Health -----	764 38	62 50
Liability -----	21,013 86	2,301 85
Workmen's compensation -----	1,831 17	114 00
Fidelity -----	1,805 27	86 30
Surety -----	12,615 60	-----
Plate glass -----	916 41	64 42
Burglary and theft -----	1,303 10	113 80
Automobile and teams property damage-----	631 66	13 75
Totals -----	\$43,300 38	\$2,886 97

NEW JERSEY FIDELITY AND PLATE GLASS INSURANCE COMPANY.

Newark, New Jersey.

Year ending December 31, 1913.

(Incorporated April 21, 1868. Commenced business in California in 1905.)

SAMUEL C. HOAGLAND, President.

HARRY C. HEDDEN, Secretary.

CHARLES H. WARD, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$767,308 23

INCOME.

Accident—Gross premiums written and renewed during the year, \$28,186.70; deduct reinsurance, \$4,225.00; return premiums on policies cancelled, \$2,243.10; premiums on policies not taken, \$4,016.70; Total deductions, \$10,484.80. Net premiums-----		\$17,701 90
Health—Gross premiums written and renewed during the year, \$2,024.75; deduct reinsurance, \$202.19; return premiums on policies cancelled, \$74.32; premiums on policies not taken, \$172.95; Total deductions, \$449.46. Net premiums-----		1,575 29
Plate glass—Gross premiums written and renewed during the year, \$464,827.11; deduct reinsurance, \$805.71; return premiums on policies cancelled, \$26,342.18; premiums on policies not taken, \$45,978.29; Total deductions, \$73,126.18. Net premiums-----		391,700 93
Burglary and theft—Gross premiums written and renewed during the year, \$127,385.57; deduct reinsurance, \$13,997.86; return premiums on policies cancelled, \$8,432.64; premiums on policies not taken, \$14,538.64; Total deductions, \$36,969.14. Net premiums--		90,416 43
Total net premiums-----		\$501,394 55
Interest on mortgage loans-----		21,767 30
Interest on bonds and dividends on stocks, \$8,752.00; from other sources, \$386.91-----		9,138 91
Total income-----		\$532,300 76
Sum-----		\$1,299,608 99

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$10,287.50; deduct reinsurance, \$1,418.27. Net amount paid policyholders for losses-----		\$8,869 23
Health—Gross amount paid for losses, \$2,206.46; deduct reinsurance, \$538.26. Net amount paid policyholders for losses-----		1,668 20
Plate glass—Gross amount paid for losses, \$164,092.35; deduct reinsurance, \$467.96. Net amount paid policyholders for losses-----		163,624 39
Burglary and theft—Gross amount paid for losses, \$38,319.89; deduct reinsurance, \$3,764.83. Net amount paid policyholders for losses-----		34,555 06
Total-----		\$208,716 88
Investigation and adjustment of claims-----		1,943 71
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		173,155 14
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----		33,577 00
Salaries, traveling and all other expenses of agents not paid by commission-----		17,676 31
Medical examiners' fees and salaries-----		11 57
Rents-----		2,604 59
Taxes on real estate-----		499 19

Amount brought forward	\$438,184 38
State taxes on premiums	8,690 93
Insurance department licenses and fees	3,173 07
All other licenses, fees and taxes	2,242 42
Legal expenses	467 91
Advertising	1,025 35
Printing and stationery	1,866 52
Postage, telegraph, telephone and express	3,434 94
Furniture and fixtures	352 45
Stockholders for interest or dividends	18,000 00
General expenses	4,168 29
Agents' balances charged off	2,522 49
Loss on sale or maturity of ledger assets	9 70

Total disbursements \$484,138 46

Balance \$815,470 53

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$451,850 00
Book value of bonds and stocks	208,646 66
Cash in office	1,756 59
Deposits in trust companies and banks not on interest	15,595 67
Deposits in trust companies and banks on interest	21,067 51

Gross premiums in course of collection on policies or renewals issued:

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$2,726 44	\$419 00	
Health	347 75	7 00	
Plate glass	79,380 08	6,221 95	
Burglary and theft	24,295 73	1,663 30	
Totals	\$106,750 00	\$8,311 25	115,061 25
Bills receivable			1,224 62
Agents' debit balances			268 23

Ledger assets, as per balance \$815,470 53

Non-Ledger Assets.

Interest due and accrued on:		
Mortgages	\$5,532 48	
Bonds	2,193 75	7,726 23
Gross assets		\$823,196 76

Deduct Assets Not Admitted.

Bills receivable	\$1,224 62	
Premiums in course of collection written prior to October 1, 1913	8,311 25	
Depreciation on bonds	10,102 66	
Agents' debit balances	268 23	19,906 76
Total admitted assets		\$803,290 00

LIABILITIES.

Losses and claims:	
Accident—Adjusted, \$65.79; reported or in process of adjustment, \$7,225.00; resisted, \$6,250.00: Total, \$13,540.79; deduct reinsurance, \$13.40. Net unpaid claims	\$13,527 39
Health—Reported or in process of adjustment, \$2,600.00; deduct reinsurance, \$1,733.34. Net unpaid claims	866 66
Plate glass—Net unpaid claims	5,274 79
Burglary and theft—Adjusted, \$138.62; reported or in process of adjustment, \$12,239.00; resisted, \$5,686.10: Total, \$18,063.72; deduct reinsurance, \$2,433.05. Net unpaid claims	15,630 67
Total net unpaid claims	\$35,299 51

Estimated expenses of investigation and adjustment of unpaid claims -----	\$1,970 16	
Unearned premiums at 50 per cent on risks running one year or less -----	254,889 00	
Unearned premiums, pro rata on risks running more than one year -----	14,663 25	
Total unearned premiums -----		\$271,522 41
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$954.25; health, \$121.72; plate glass, \$27,783.03; burglary and theft, \$8,503.50 -----		37,362 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ---		1,250 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----		8,657 96
Total amount of all liabilities, except capital -----		\$354,092 38
Capital actually paid up in cash -----	\$300,000 00	
Surplus over all liabilities -----	149,197 62	
Surplus as regards policyholders -----		449,197 62
Total liabilities -----		\$803,290 00

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912 -----	\$21,287 00	\$2,139 45
Written or renewed during the year -----	28,186 70	2,024 75
Totals -----	\$49,473 70	\$4,164 20
Deduct expirations and cancellations -----	29,862 00	2,302 20
Net in force December 31, 1913 -----	\$19,611 70	\$1,862 00
	Plate Glass.	Burglary and Theft.
In force December 31, 1912 -----	\$398,287 46	\$103,636 31
Written or renewed during the year -----	464,827 11	127,385 57
Totals -----	\$863,114 57	\$231,021 88
Deduct expirations and cancellations -----	466,767 22	111,669 06
Net in force December 31, 1913 -----	\$396,347 35	\$119,352 82

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$543 45	\$33 33
Health -----	8 75	167 95
Plate glass -----	7,208 63	2,527 98
Burglary and theft -----	2,582 44	586 37
Totals -----	\$10,343 27	\$3,315 63

NEW YORK PLATE GLASS INSURANCE COMPANY.**New York, N. Y.**

Year ending December 31, 1913.

(Incorporated in 1891. Commenced business in California in 1891.)

MAJOR A. WHITE, President.

J. C. FRENCH, Secretary.

C. G. JOHNSTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$1,038,850 88

INCOME.

Plate glass—Gross premiums written and renewed during the year, \$755,671.25; deduct reinsurance, \$421.66; return premiums on policies cancelled, \$91,961.28; premiums on policies not taken, \$54,785.47; Total deductions, \$147,168.41. Net premiums-----		\$608,502 84
Interest on mortgage loans-----	\$70 00	
Interest on bonds and dividends on stocks-----	37,981 54	
Total interest -----		38,051 54
Agents' balances previously charged off-----		139 23
Profit on sale or maturity of ledger assets-----		1,104 58
Total income -----		\$647,798 19
Sum-----		\$1,686,649 07

DISBURSEMENTS.

Plate glass—Gross amount paid for losses, \$284,929.78; deduct sal- vage, \$6,985.71. Net amount paid policyholders for losses-----		\$277,944 07
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		213,049 91
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees-----		66,428 41
Salaries, traveling and all other expenses of agents not paid by com- mission -----		4,264 06
Rents -----		12,503 80
State taxes on premiums-----		8,696 18
Insurance department licenses and fees-----		7,667 13
All other licenses, fees and taxes-----		1,447 62
Legal expenses -----		314 12
Advertising -----		493 48
Printing and stationery-----		2,320 88
Postage, telegraph, telephone and express-----		2,301 07
Furniture and fixtures-----		320 28
Stockholders for interest or dividends-----		32,000 00
Other disbursements -----		4,055 43
Agents' balances charged off-----		379 57
Loss on sale or maturity of ledger assets-----		12 50
Total disbursements -----		\$634,198 51
Balance-----		\$1,052,450 56

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$1,000 00
Book value of bonds and stocks	\$63,249 31
Cash in office	9,115 35
Deposits in trust companies and banks not on interest	3,644 58
Deposits in trust companies and banks on interest	32,129 58
Plate glass—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$139,608.92; prior to October 1, 1913, \$3,702.82	143,311 74
Ledger assets as per balance	\$1,052,450 56

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$9 50
Bonds	2,852 33
Gross assets	\$1,055,312 39

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$3,702 82
Overdue and accrued interest on bonds in default	270 83
Stocks and bonds	97,769 31
Total admitted assets	\$953,569 43

LIABILITIES.

Plate glass—Losses and claims adjusted, \$9,499.25; reported or in process of adjustment, \$5,776.00. Net unpaid claims	\$15,275 25
Unearned premiums at 50 per cent on risks running one year or less	\$300,580 95
Unearned premiums pro rata on risks running more than one year	21,675 80
Total unearned premiums	322,256 65
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Plate glass	45,591 63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	4,000 00
Dividends declared and unpaid to stockholders	8,000 00
Reserves for contingent losses	10,000 00
Total amount of all liabilities except capital	\$406,123 53
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	347,445 90
Surplus as regards policyholders	547,445 90
Total liabilities	\$953,569 43

EXHIBIT OF PREMIUMS.

In force December 31, 1912	Plate Glass. \$657,116 02
Written or renewed during the year	755,671 25
Total	\$1,412,787 27
Deduct expirations and cancellations	766,081 68
In force at the end of the year	\$646,705 59

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Plate glass—Gross premiums, less return premiums, on risks written or renewed during the year, \$4,060.07; gross losses paid	\$1,461 03
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NORTH AMERICAN ACCIDENT INSURANCE COMPANY.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated May 13, 1886. Commenced business in California in 1900.)

E. C. WALLER, President.

A. E. FORREST, Secretary.

J. L. DUNSCOMB, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$200,000 00	
Amount of ledger assets December 31 of previous year-----		\$756,088 00

INCOME.

Accident—Gross premiums written and renewed during the year, \$1,231,338.42; deduct reinsurance, \$7,208.96; return premiums on policies cancelled, \$7,156.75; premiums on policies not taken, \$71,354.23; Total deductions, \$85,719.94. Net premiums-----		\$1,145,618 48
Policy fees required or represented by applications-----		232,365 81
Interest on mortgage loans, \$10,272.74; collateral loans, \$2,636.94--		12,909 68
Interest on bonds and dividends on stocks, \$19,826.38; from other sources, \$912.75 -----		20,739 13
Total income -----		<u>\$1,411,633 10</u>
Sum-----		<u>\$2,167,721 10</u>

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$458,732.22; deduct rein- surance, \$3,054.00. Net amount paid policyholders for losses.		\$455,678 22
Investigation and adjustment of claims-----		4,940 21
Policy fees retained by agents-----		232,365 81
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		374,439 21
Salaries, fees and all other compensation of officers, directors, trus- tees, and home office employees-----		107,097 98
Salaries, traveling and all other expenses of agents not paid by com- mission -----		87,349 87
Medical examiners' fees and salaries-----		3,961 48
Rents -----		8,114 96
State taxes on premiums-----		16,951 00
Insurance department licenses and fees-----		11,637 52
All other licenses, fees and taxes-----		2,385 05
Legal expenses -----		2,522 33
Advertising -----		3,328 09
Printing and stationery-----		16,435 63
Postage, telegraph, telephone and express-----		12,105 91
Furniture and fixtures-----		4,458 97
Stockholders for interest or dividends-----		40,000 00
Bank exchange -----		1,258 03
Hospital fees -----		3,959 46
Incidental expense -----		5,749 41
Traveling expense home office-----		5,976 40
Agents' balances charged off-----		3,725 30
Total disbursements -----		<u>\$1,404,440 84</u>
Balance-----		<u>\$763,280 26</u>

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$190,650 00
Loans secured by pledge of bonds, stocks or other collaterals	42,500 00
Book value of bonds and stocks	435,640 00
Cash in office	3,244 73
Deposits in trust companies and banks not on interest	13,068 92
Deposits in trust companies and banks on interest	47,384 99
Accident—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913, \$21,555.82; prior to October 1, 1913, \$1,874.00	23,429 82
Bills receivable	6,846 94
Cash in branch office for current use	514 86
Ledger assets, as per balance	\$763,280 26

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$3,205 49
Bonds	8,792 05
Collateral loans	243 92
Furniture and fixtures	12,241 46
	13,000 00
Gross assets	\$788,521 72

Deduct Assets Not Admitted.

Bills receivable, \$6,846.94; furniture and fixtures, \$13,000.00	\$19,846 94
Premiums in course of collection written prior to October 1, 1913	1,874 00
Overdue and accrued interest on bonds in default	5,500 00
Book value of ledger assets over market value	19,688 65
	46,909 59
Total admitted assets	\$741,612 13

LIABILITIES.

Losses and claims:	
Accident—Reported or in process of adjustment, \$64,740.83; incurred but not reported, \$16,000.00; resisted, \$12,119.33: Total, \$92,860.16; deduct reinsurance, \$75.00. Net unpaid claims	\$92,785 16
Estimated expenses of investigation and adjustment of unpaid claims	\$500 00
Unearned premiums at 50 per cent on risks running one year or less	141,187 08
Unearned premiums pro rata on risks running more than one year	3,027 50
Total unearned premiums	144,714 58
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident	7,263 24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	990 21
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement	18,000 00
Reinsurance	980 58
Advance premiums (100 per cent)	32,814 00
Total	\$297,547 77
Less liabilities secured by special deposits, unearned premiums, \$5,654.80; unpaid losses, \$422.85	6,077 65
Total amount of all liabilities, except capital	\$291,470 12
Capital actually paid up in cash	\$200,000 00
Surplus over all liabilities	250,142 01
Surplus as regards policyholders	450,142 01
Total liabilities	\$741,612 13

EXHIBIT OF PREMIUMS.

	Accident.
In force December 31, 1912-----	\$290,794 84
Written or renewed during the year-----	1,231,338 42
Total -----	\$1,522,133 26
Deduct expirations and cancellations-----	1,229,277 22
In force at the end of the year-----	\$292,856 04
Deduct amount reinsured-----	5,681 89
Net in force December 31 1913-----	\$287,174 15

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident—Gross premiums, less return premiums, on risks written or renewed during the year, \$67,348.56; gross losses paid-----	\$25,381 54
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OAKLAND TITLE INSURANCE AND GUARANTY COMPANY.

Oakland, California.

Year ending December 31, 1913.

(Incorporated August 2, 1912. Commenced business in California February 1, 1913.)

R. S. LECKIE, President.

IRA ABRAHAM, Secretary.

CAPITAL.

Capital stock paid up in cash -----	\$230,000 00
Amount of ledger assets December 31 of previous year-----	\$230,000 00

INCOME.

Title—Gross premiums written and renewed during the year, \$2,109.50: Total deductions, \$60.50. Net premiums-----	\$2,049 00
Interest on mortgage loans-----	\$5,009 95
From other sources -----	47 01
Total interest -----	5,056 96
Abstracts of title and miscellaneous reports-----	35,237 32
Recording fees -----	6,411 95
Total income -----	\$48,755 23
Sum -----	\$278,755 23

DISBURSEMENTS.

Salaries, fees and all other compensation of officers, directors, trustees, and home office employees -----	\$20,359 85
Rents -----	1,725 00
Insurance department licenses and fees -----	81 50
All other licenses, fees and taxes -----	115 85
Legal expenses -----	786 86
Advertising -----	303 05
Printing and stationery -----	1,071 95
Postage, telegraph, telephone and express -----	330 80
Furniture and fixtures -----	1,240 10
Stockholders for interest or dividends -----	3,581 89
Auditor -----	257 50
Fire insurance premiums -----	347 20
Surety bond -----	87 50
Recording fees -----	6,411 95
Advanced for customers -----	349 30
Total disbursements -----	\$37,050 30
Balance -----	\$241,704 93

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$116,950 00
Book value of bonds and stocks	6,000 00
Cash in office	56 65
Deposits in trust companies and banks not on interest	8,414 63
Deposits in trust companies and banks on interest	2,544 91
Title—Gross premiums in course of collection on policies or renewals issued on or after October 1, 1913	177 50
Bills receivable	6,851 60
Plant	100,709 64
Ledger assets as per balance	\$241,704 93

Non-Ledger Assets.

Interest due and accrued on mortgages	1,121 65
Gross assets	\$242,826 58

Deduct Assets Not Admitted.

Furniture and fixtures	\$1,240 10	
Supplies, printed matter and stationery	387 80	1,627 90
Total admitted assets		\$241,198 68

LIABILITIES.

Title insurance reserve fund	\$353 70
Unpaid salaries	1,400 00
Capital actually paid up in cash	230,000 00
Surplus over all liabilities	11,072 88
Total liabilities	\$242,826 58

EXHIBIT OF PREMIUMS.

Written or renewed during the year	Title. \$2,109 50
Deduct amount reinsured	60 50
Net in force December 31, 1913	\$2,049 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums less return premiums on risks written or renewed during the year	\$2,049 00
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**UNITED STATES BRANCH OF THE OCEAN ACCIDENT AND
GUARANTEE CORPORATION, LIMITED, OF LONDON,
ENGLAND.**

New York, N. Y.

Year ending December 31, 1913.

(Incorporated December 13, 1871. Commenced business in California in 1913.)

WILLIAM J. GARDNER, Manager and Attorney for the United States.

LANDER A. REDMAN, Attorney in California at San Francisco.

CAPITAL.

Deposit capital	\$250,000 00
Amount of ledger assets December 31 of previous year	\$4,999,263 90

INCOME.

Accident—Gross premiums written and renewed during the year, \$469,862.75; deduct reinsurance, \$48,778.30; return premiums on policies cancelled, \$14,155.68; premiums on policies not taken, \$77,615.15; Total deductions, \$140,549.13. Net premiums	\$329,313 62
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Amount brought forward-----	\$329,313 62
Health—Gross premiums written and renewed during the year, \$142,200.55; deduct reinsurance, \$3,511.42; return premiums on policies cancelled, \$5,391.99; premiums on policies not taken, \$30,578.89: Total deductions, \$39,482.30. Net premiums-----	102,718 25
Liability—Gross premiums written and renewed during the year, \$2,707,250.61; deduct reinsurance, \$3,946.08; return premiums on policies cancelled, \$336,127.77; premiums on policies not taken, \$295,681.84: Total deductions, \$635,755.69. Net premiums-----	2,071,494 92
Workmen's compensation—Gross premiums written and renewed during the year, \$946,415.88; deduct reinsurance, \$1,686.03; return premiums on policies cancelled, \$85,026.56; premiums on policies not taken, \$117,397.96: Total deductions, \$204,110.55. Net premiums-----	742,305 33
Fidelity—Gross premiums written and renewed during the year, \$50,979.56; deduct reinsurance, \$2,467.12; return premiums on policies cancelled, \$2,349.64; premiums on policies not taken, \$3,665.01: Total deductions, \$8,481.77. Net premiums-----	42,497 79
Plate glass—Gross premiums written and renewed during the year, \$107,779.89; deduct return premiums on policies cancelled, \$3,913.01; premiums on policies not taken, \$19,412.02: Total deductions, \$23,325.03. Net premiums-----	84,454 86
Steam boiler—Gross premiums written and renewed during the year, \$117,702.49; deduct reinsurance, \$7,464.74; return premiums on policies cancelled, \$8,389.53; premiums on policies not taken, \$18,439.42: Total deductions, \$34,293.69. Net premiums-----	83,408 80
Burglary and theft—Gross premiums written and renewed during the year, \$363,261.14; deduct reinsurance, \$60,213.69; return premiums on policies cancelled, \$23,157.46; premiums on policies not taken, \$64,056.65: Total deductions, \$147,427.80. Net premiums-----	215,833 34
Credit—Gross premiums written and renewed during the year, \$425,634.22; deduct return premiums on policies cancelled, \$3,976.66. Net premiums-----	421,657 56
Automobile and teams property damage—Gross premiums written and renewed during the year, \$251,079.70; deduct return premiums on policies cancelled, \$30,262.25; premiums on policies not taken, \$43,911.43: Total deductions, \$74,173.68. Net premiums--	176,906 02
Workmen's collective—Gross premiums written and renewed during the year, \$40,215.30; deduct return premiums on policies cancelled, \$1,606.84; premiums on policies not taken, \$2,777.65: Total deductions, \$4,384.49. Net premiums-----	35,830 81
Total net premiums-----	\$4,306,421 30
Interest on mortgage loans-----	\$8,730 00
Interest on bonds and dividends on stocks, \$165,711.40; from other sources, \$4,920.80-----	170,632 20
Total interest-----	179,362 20
Agents' balances previously charged off-----	5 64
Total income-----	\$4,485,789 14
Sum-----	\$9,485,053 04

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$157,769.92; deduct reinsurance, \$20,370.87. Net amount paid policyholders for losses---	\$137,399 05
Health—Gross amount paid for losses, \$48,912.92; deduct reinsurance, \$614.52. Net amount paid policyholders for losses-----	48,298 40
Liability—Gross amount paid for losses, \$1,286,851.68; deduct reinsurance, \$10,973.33. Net amount paid policyholders for losses---	1,275,878 35
Workmen's compensation. Net amount paid policyholders for losses	184,432 36
Fidelity—Gross amount paid for losses, \$7,439.27; deduct salvage, \$4,870.04. Net amount paid policyholders for losses-----	2,569 23
Plate glass—Gross amount paid for losses, \$35,552.75; deduct salvage, \$115.78. Net amount paid policyholders for losses-----	35,436 97

Steam boiler—Gross amount paid for losses, \$1,743.64; deduct reinsurance, \$871.78. Net amount paid policyholders for losses.....	\$871 86
Burglary and theft—Gross amount paid for losses, \$88,836.84; deduct reinsurance, \$22,294.61; salvage, \$601.13; Total deductions, \$22,895.74. Net amount paid policyholders for losses.....	65,941 10
Credit—Gross amount paid for losses, \$393,197.10; deduct salvage, \$71,553.18. Net amount paid policyholders for losses.....	321,643 92
Automobile and teams property damage—Gross amount paid for losses, \$68,558.90; deduct salvage, \$1,247.72. Net amount paid policyholders for losses.....	67,311 18
Workmen's collective—Net amount paid policyholders for losses.....	30,543 62
Total	\$2,170,326 04
Investigation and adjustment of claims.....	322,031 16
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	1,002,882 96
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	205,730 16
Salaries, traveling and all other expenses of agents not paid by commission.....	110,091 12
Inspections (other than medical and claim).....	66,753 25
Rents	25,259 54
State taxes on premiums.....	77,320 01
Insurance department licenses and fees.....	4,854 22
All other licenses, fees and taxes.....	14,663 64
Legal expenses	701 69
Advertising	5,562 06
Printing and stationery.....	13,576 23
Postage, telegraph, telephone and express.....	11,017 19
Furniture and fixtures.....	5,320 33
Surety bonds, \$193.39; publication subscription, \$344.24; auditor's fees, \$2,000.00	2,537 63
Discount and exchange, \$1,111.82; inspection and mercantile reports, \$2,251.50; general expense, \$20,798.57.....	24,161 89
Interest on investment and dividends to home office.....	133,000 00
Agents' balances charged off.....	3,236 16
Total disbursements	\$4,199,025 28
Balance.....	\$5,286,027 76

LEDGER ASSETS.

Mortgage loans on real estate, first liens.....			\$141,000 00
Book value of bonds and stocks (Schedule D).....			4,334,802 92
Deposits in trust companies and banks not on interest.....			17,699 44
Deposits in trust companies and banks on interest.....			80,551 64
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$42,293 56	\$2,611 96	
Health	17,691 81	722 96	
Liability	280,266 42	14,742 56	
Workmen's compensation	136,713 38	15,986 49	
Fidelity	8,184 47	229 15	
Plate glass	15,984 32	714 73	
Steam boiler	13,714 05	833 57	
Burglary and theft.....	40,492 25	1,634 94	
Automobile and teams property dam- age	26,200 59	1,203 88	
Workmen's collective	2,906 35	459 67	
Totals	\$584,447 20	\$39,139 91	623,587 11
Bills receivable		\$6,189 60	
Equity in workmen's compensation fund, \$7,118.15; premium notes, \$3,070.00; agents' balances, \$72,- 008.90		82,197 05	88,386 65
Ledger assets as per balance.....			\$5,286,027 76

Ledger assets -----		\$5,286,027 76
Non-Ledger Assets.		
Interest due and accrued on :		
Mortgages -----	\$1,410 00	
Bonds -----	53,434 36	
Total interest -----		54,844 36
Gross assets -----		\$5,340,872 12
Deduct Assets Not Admitted.		
Bills receivable -----	\$6,189 60	
Premiums in course of collection written prior to Octo- ber 1, 1913 -----	39,139 91	
Decrease in market value of bonds -----	341,161 92	
Agents' balances -----	72,008 90	
Total -----		458,500 33
Total admitted assets -----		\$4,882,371 79
LIABILITIES.		
Losses and claims :		
Accident—Reported or in process of adjustment, \$28,152.00; re- sisted, \$14,500.00; Total, \$42,652.00; deduct reinsurance, \$2,600.00. Net unpaid claims -----		\$40,052 00
Health—Net unpaid claims -----		13,530 00
Fidelity—Net unpaid claims -----		8,700 00
Plate glass—Net unpaid claims -----		3,420 00
Steam boiler—Net unpaid claims -----		575 00
Burglary and theft—Reported or in process of adjustment, \$17,975.00; resisted, \$4,200.00; Total, \$22,175.00; deduct re- insurance, \$8,005.00. Net unpaid claims -----		14,170 00
Credit—Adjusted, \$7,225.00; reported or in process of adjustment, \$30,080.00; resisted, \$6,350.00; Total, \$43,655.00. Net unpaid claims -----		43,655 00
Automobile and teams property damage—Reported or in process of adjustment, \$23,115.00; resisted, \$5,820.00. Net unpaid claims -----		28,935 00
Workmen's collective—Net unpaid claims -----		2,550 00
Net unpaid claims -----		\$155,587 00
Special reserve for unpaid liability and workmen's compensation losses -----	\$901,090 56	
Special reserve for credit losses on policies in October, November and December, 1913, being 50 per cent of \$151,707.50 gross premiums received on said pol- icies, less \$16,382.05, paid during said months on losses under said policies -----	59,471 70	
Special reserve for accrued losses on credit policies in force December 31, 1913, being 50 per cent of \$195,598.40, earned premiums on said policies -----	97,799 20	
Total unpaid claims -----		1,213,948 46
Estimated expenses of investigation and adjustment of unpaid claims -----	\$6,000 00	
Unearned premiums at 50 per cent on risks running one year or less -----	1,244,815 42	
Unearned premiums pro rata on risks running more than one year -----	280,698 22	
Total unearned premiums -----		1,531,513 64
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913—Accident, \$15,606.32; health, \$6,545.97; liability, \$64,181.01; workmen's compensation, \$23,104.49; fidelity, \$1,947.90; plate glass, \$5,770.34; steam boiler, \$3,565.65; burglary and theft, \$12,188.17; automobile and teams property damage, \$6,235.74; workmen's collective, \$555.11		139,700 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		10,000 00
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----		80,000 00

Return premiums -----	\$7,901 76
Voluntary additional reserve for contingencies -----	476,489 43
Total amount of all liabilities except capital -----	\$3,583,064 56
Surplus as regards policyholders -----	1,299,307 23
Total liabilities -----	\$4,882,371 79

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$343,248 05	\$90,653 21	\$1,200,326 08
Written or renewed during the year----	469,862 75	142,200 55	2,707,250 61
Totals -----	\$813,110 80	\$232,853 76	\$3,907,576 69
Deduct expirations and cancellations--	465,662 75	139,363 18	2,775,136 32
In force at the end of the year----	\$347,448 05	\$93,490 58	\$1,132,440 37
Deduct amount reinsured (Schedule F)	16,937 51	1,085 00	3,586 40
Net premiums in force -----	\$330,510 54	\$92,405 58	\$1,128,853 97
	Workmen's Compensation.	Fidelity.	Plate Glass.
In force December 31, 1912-----	\$217,351 77	\$38,893 15	\$83,684 69
Written or renewed during the year----	946,415 88	50,979 56	107,779 89
Totals -----	\$1,163,767 65	\$89,872 71	\$191,464 58
Deduct expirations and cancellations--	813,297 95	44,673 67	104,622 38
In force at the end of the year----	\$350,469 70	\$45,199 04	\$86,842 20
Deduct amount reinsured (Schedule F)		97 50	
Net premiums in force -----	\$350,469 70	\$45,101 54	
Amount at risk December 31, 1913----		\$14,450,000 00	
	Steam Boiler.	Burglary and Theft.	Credit.
In force December 31, 1912-----	\$166,129 19	\$325,109 78	\$432,840 07
Written or renewed during the year----	117,702 49	363,261 14	425,634 22
Totals -----	\$283,831 68	\$688,370 92	\$858,474 29
Deduct expirations and cancellations--	104,943 50	323,635 87	505,024 86
In force at the end of the year----	\$178,888 18	\$364,735 05	\$353,449 43
Deduct amount reinsured (Schedule F)	577 44	64,007 89	
Net premiums in force -----	\$178,310 74	\$300,727 16	
		Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912-----		\$174,958 30	\$9,089 40
Written or renewed during the year----		251,079 70	40,215 30
Totals -----		\$426,038 00	\$49,304 70
Deduct expirations and cancellations--		260,032 57	42,964 66
In force at the end of the year -----		\$166,005 43	\$6,340 04

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$371 55	\$2 41
Liability -----	10,747 89	6,347 48
Workmen's compensation -----	706 75	17 39
Burglary and theft -----	1,705 22	85
Totals -----	\$13,531 41	\$6,368 13

PACIFIC COAST CASUALTY COMPANY.**San Francisco, California.**

Year ending December 31, 1913.

(Incorporated October, 1902. Commenced business in California November, 1902.)

T. L. MILLER, President.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00
Amount of ledger assets December 31 of previous year-----	\$1,060,063 15
Decrease of paid up capital during the year-----	100,000 00
Extended at -----	\$960,063 15

INCOME.

Accident and health—Gross premiums written and renewed during the year -----	\$78,862 94
Liability—Gross premiums written and renewed during the year, \$251,458.02; deduct reinsurance, \$4,218.02; return premiums on policies cancelled, \$4,168.15; premiums on policies not taken, \$82,004.10: Total deductions, \$90,390.27. Net premiums-----	161,067 75
Workmen's compensation—Gross premiums written and renewed during the year, \$3,225.60; deduct premiums on policies not taken, \$643.01. Net premiums-----	2,582 59
Fidelity—Gross premiums written and renewed during the year, \$14,659.54; deduct reinsurance, \$887.81; return premiums on policies cancelled, \$860.46; premiums on policies not taken, \$611.69: Total deductions, \$2,359.96. Net premiums-----	12,299 58
Surety—Gross premiums written and renewed during the year, \$84,844.52; deduct reinsurance, \$9,135.44; return premiums on policies cancelled, \$2,244.54; premiums on policies not taken, \$9,765.58: Total deductions, \$21,145.56. Net premiums-----	63,698 96
Plate glass—Gross premiums written and renewed during the year, \$4,206.75; deduct reinsurance, \$381.78; return premiums on policies cancelled, \$128.59; premiums on policies not taken, \$715.57: Total deductions, \$1,225.94. Net premiums-----	2,980 81
Burglary and theft—Gross premiums written and renewed during the year, \$3,761.49; deduct reinsurance, \$335.49; return premiums on policies cancelled, \$173.31; premiums on policies not taken, \$839.21: Total deductions, \$1,348.01. Net premiums-----	2,413 48
Automobile and teams property damage—Gross premiums written and renewed during the year, \$8,232.29; deduct reinsurance, \$51.94; return premiums on policies cancelled, \$848.29; premiums on policies not taken, \$2,041.42: Total deductions, \$2,941.65. Net premiums-----	5,290 64
Workmen's collective—Gross premiums written and renewed during the year, \$16,116.09; deduct reinsurance, \$75.00; premiums on policies not taken, \$662.05: Total deductions, \$737.05. Net premiums-----	15,379 04
Total net premiums-----	\$344,575 79
Policy fees required or represented by applications-----	885 00
Interest on mortgage loans, \$3,881.73; collateral loans, \$83.13-----	\$3,964 86
Interest on bonds and dividends on stocks, \$28,354.05; from other sources, \$838.53-----	29,192 58
Total interest-----	33,157 44
From reduction in capital-----	100,000 00
Trust fund, Holman account-----	1,434 48
Placed business-----	462 77
Profit on sale or maturity of ledger assets or bonds-----	528 50
Increase in book value of ledger assets-----	508 39
Total income-----	\$481,552 37
Sum-----	\$1,441,615 52

DISBURSEMENTS.

Accident and health—Gross amount paid for losses	\$26,459 22
Liability—Gross amount paid for losses, \$207,088.95; deduct reinsurance, \$3,044.20. Net amount paid policyholders for losses	204,044 75
Workmen's compensation—Gross amount paid for losses	48 75
Fidelity—Gross amount paid for losses, \$2,168.83; deduct salvage, \$547.23. Net amount paid policyholders for losses	1,621 60
Surety—Gross amount paid for losses, \$36,846.26; deduct salvage, \$6,897.25. Net amount paid policyholders for losses	29,949 01
Plate glass—Gross amount paid for losses	1,982 83
Burglary and theft—Gross amount paid for losses	3,769 50
Automobile and teams property damage—Gross amount paid for losses, \$3,535.94; deduct reinsurance, \$9.80. Net amount paid policyholders for losses	3,526 14
Workmen's collective—Gross amount paid for losses, \$16,916.69; deduct reinsurance, \$2,025.00. Net amount paid policyholders for losses	14,891 69
Total	\$278,754 49
Investigation and adjustment of claims	54,842 16
Policy fees retained by agents	885 00
Commissions or brokerage to agents (less amount received on return premiums and re-insurance)	114,663 97
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	71,174 17
Salaries, traveling and all other expenses of agents not paid by commission	8,207 71
Inspections (other than medical and claim)	357 10
Rents	6,424 00
Taxes on real estate	742 63
State taxes on premiums	6,829 04
Insurance Department licenses and fees	3,617 82
All other licenses, fees and taxes	217 85
Legal expenses	5,427 24
Advertising	4,992 72
Printing and stationery	6,249 17
Postage, telegraph, telephone and express	5,118 73
Furniture and fixtures	2,225 14
Stockholders for interest or dividends	17,600 00
Purchase of agency, professional service department, miscellaneous interest, profit and loss, home office expense, suspense	61,314 24
Loss on sale or maturity of ledger assets or bonds	5,255 76
Decrease in book value of ledger assets	515 09
Total disbursements	\$655,414 03
Balance	\$786,201 49

LEDGER ASSETS.

Mortgage loans on real estate, first liens			\$64,665 00
Book value of bonds and stocks			507,672 17
Cash in office			160 63
Deposits in trust companies and banks not on interest			2,194 67
Deposits in trust companies and banks on interest			7,899 50
Gross premiums in course of collection on policies or renewals issued:			
	On or after	Prior to	
	October 1, 1913.	October 1, 1913.	
Liability	\$33,578 82	\$85,217 24	
Fidelity	1,181 30	2,423 17	
Surety	7,923 05	26,873 64	
Plate glass		2,127 07	
Burglary and theft		3,512 68	
Automobile and teams property dam-			
age	744 32	2,630 49	
Workmen's collective	967 74	9,863 66	
Total	\$44,395 23	\$132,647 95	177,043 18

Amount brought forward-----	\$759,635	15
Bills receivable, agents' balances-----	959	23
Contingent claim fund-----	1,000	00
Advance on contracts-----	24,607	11
Ledger assets as per balance-----	\$786,201	49

Non-Ledger Assets.

Interest due and accrued on:		
Mortgages-----	\$825	31
Bonds-----	8,743	21
Other assets-----		9,568 52
Due from United States government (net)-----		6,236 03
Due on company insurance claims-----		5,070 71
		4,904 17
Gross assets-----	\$811,980	92

Deduct Assets Not Admitted.

Bills receivable, agents' balances-----	\$7,195	26
Premiums in course of collection written prior to Oc- tober 1, 1913-----	132,647	95
Advance on contracts, deposit Carnegie Trust Com- pany, New York excise unadmitted-----	26,889	54
Total-----	166,732	75
Total admitted assets-----	\$645,248	17

LIABILITIES.

Losses and claims:

Accident and health—Reported or in process of adjustment, \$2,389.30; incurred but not reported, \$260.00; resisted \$1,600.00. Net unpaid claims-----	\$4,249	30
Fidelity—Net unpaid claims-----	1,935	84
Surety—Reported or in process of adjustment-----	12,666	74
Plate glass—Adjusted, \$177.85; incurred but not reported, \$100.00. Net unpaid claims-----	290	35
Burglary and theft—Reported or in process of adjustment-----	191	05
Automobile and teams property damage—Adjusted, \$139.70; reported or in process of adjustment, \$1,029.87; incurred but not reported, \$200.00. Net unpaid claims-----	1,369	57
Workmen's collective—Adjusted, \$456.72; reported or in process of adjustment, \$2,261.83; incurred but not reported, \$150.00. Net unpaid claims-----	2,868	55

Total net unpaid claims-----	\$23,571	40
Special reserve for unpaid liability and workmen's compensation losses-----	142,983	87
Estimated expenses of investigations and adjustment of unpaid claims-----	8,324	95
Unearned premiums at 50 per cent on risks running one year or less-----	\$65,180	38
Unearned premiums, pro rata on risks running more than one year-----	7,979	82

Total unearned premiums-----	73,160	20
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Liability, \$3,948.27; fidelity, \$246.14; surety, \$1,622.37; automobile and teams property damage, \$116.69; workmen's collective, \$62.67---	5,996	14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued---	3,736	04
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	5,938	00
Return premiums-----	537	51
Reinsurance-----	1,903	66
Advance premiums (100 per cent)-----	3,183	60
Unpaid premium tax, 1912-----	2,919	03

Trust fund, W. J. Holman account, Metropolitan Construction Company		\$1,789 06
Contingent account purchase of agency		6,799 49
Total amount of all liabilities except capital		\$257,271 55
Capital actually paid up in cash	\$300,000 00	
Surplus over all liabilities	87,976 62	
Surplus as regards policyholders		387,976 62
Total liabilities		\$645,248 17

EXHIBIT OF PREMIUMS.

	Accident.	Liability.	Workmen's Compensation.
In force December 31, 1912	\$16,758 52	\$235,938 91	
Written or renewed during the year	78,862 94	163,119 52	\$3,225 60
Totals	\$95,621 46	\$399,058 43	\$3,225 60
Deduct expirations and cancellations	82,681 74	359,140 17	900 85
In force at the end of the year	\$12,939 72	\$39,918 26	\$2,324 75
Deduct amount reinsured		129 69	
Net in force December 31, 1913	\$12,939 72	\$39,788 57	
	Fidelity.	Surety.	Plate Glass.
In force December 31, 1912	\$11,209 90	\$76,360 66	\$10,616 92
Written or renewed during the year	14,659 54	84,844 52	4,206 75
Totals	\$25,869 44	\$161,205 18	\$14,823 67
Deduct expirations and cancellations	13,858 85	88,695 75	11,538 30
In force at the end of the year	\$12,010 59	\$72,509 43	\$3,285 37
Deduct amount reinsured	829 59	7,213 69	
Net in force December 31, 1913	\$11,181 00	\$65,295 74	
Amount at risk December 31, 1913	\$2,733,056 20	\$14,800,387 89	
	Burglary and Theft.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912	\$10,179 24	\$10,924 42	\$3,881 40
Written or renewed during the year	3,761 49	8,062 09	9,448 42
Totals	\$13,940 73	\$18,986 51	\$13,329 82
Deduct expirations and cancellations	9,224 71	13,367 01	12,698 57
In force at the end of the year	\$4,716 02	\$5,619 50	\$631 25
Deduct amount reinsured	993 40	67 77	
Net in force December 31, 1913	\$3,722 62	\$5,551 73	

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid, including settlement expense
Accident and health	\$39,153 92	\$12,685 53
Liability	231,459 36	136,623 59
Workmen's compensation	2,582 59	48 75
Fidelity	9,918 15	1,211 50
Surety	48,230 63	8,664 64
Plate glass	3,827 93	1,157 17
Burglary and theft	2,694 28	3,707 90
Automobile and teams property damage	5,878 78	2,321 52
Workmen's collective	9,246 42	15,371 46
Total	\$352,992 06	\$174,376 26

PACIFIC MUTUAL INDEMNITY COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated November 10, 1906. Commenced business in California April 1, 1907.)

GEO. I. COCHRAN, President.

C. I. D. MOORE, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$100,000 00	
Amount of ledger assets December 31 of previous year	\$369,006 93	
Decrease of paid-up capital during the year-----	150,000 00	
Extended at-----		\$219,006 93

INCOME.

Accident—Gross premiums written or renewed during the year, \$19,775.32; deduct reinsurance, \$2,052.11; return premiums on policies cancelled, \$272.64; premiums on policies not taken, \$10,058.77; Total deductions, \$12,383.52. Net premiums-----		\$7,391 80
Health—Gross premiums written and renewed during the year, \$8,896.87; deduct reinsurance, \$1,184.03; return premiums on policies cancelled, \$312.76; premiums on policies not taken, \$7,321.16; Total deductions, \$8,817.95. Net premiums-----		78 92
Total net premiums-----		\$7,470 72
Policy fees required or represented by applications-----		374 00
Interest on mortgage loans-----	\$16,876 81	
Interest on bonds and dividends on stocks, \$2,040.00; from other sources, \$80.58-----	2,120 58	
Total interest-----		18,997 39
Agents' balances previously charged off-----		434 62
Total income-----		\$27,276 73
Sum -----		\$246,283 66

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$6,668.73; deduct rein- surance, \$793.41. Net amount paid policyholders for losses-----		\$5,875 32
Health—Gross amount paid for losses, \$2,527.57; deduct reinsurance, \$41.49. Net amount paid policyholders for losses-----		2,486 08
Total -----		\$8,361 40
Policy fees retained by agents-----		374 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----		6,858 94
Salaries, fees and all other compensation of officers, directors, trus- tees, and home office employees-----		295 00
Salaries, traveling and all other expenses of agents not paid by com- mission -----		615 44
Medical examiners' fees and salaries-----		292 65
State taxes on premiums-----		1,084 15
Insurance department licenses and fees-----		88 00
Advertising -----		116 28
Printing and stationery-----		46 24
Postage, telegraph, telephone and express-----		108 38
Stockholders for interest or dividends-----		11,625 00
General expenses-----		109 75
State department examination-----		100 00
Paid the Pacific Mutual Life Insurance Company for assuming all risks -----		72,069 36
Returned to stockholders on account of surplus paid in by them---		22,500 00
Total disbursements-----		\$124,644 59
Balance -----		\$121,639 07

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$120,000 00
Deposits in trust companies and banks on interest	1,639 07
Ledger assets as per balance	\$121,639 07

Non-Ledger Assets.

Interest due and accrued on mortgages	1,125 00
Total admitted assets	\$122,764 07

LIABILITIES.

Capital actually paid up in cash	\$100,000 00
Surplus over all liabilities	22,764 07
Total liabilities	\$122,764 07

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912	\$39,105 91	\$25,853 84
Written or renewed during the year	19,775 32	8,896 87
Totals	\$58,881 23	\$34,750 71
Deduct expirations and cancellations	58,881 23	34,750 71

PACIFIC SURETY INSURANCE COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated May 6, 1885. Commenced business in California August 4, 1885).

C. H. CRAWFORD, President.

C. E. LINAKER, Secretary.

CAPITAL.

Capital stock paid up in cash	\$300,000 00
Amount of ledger assets December 31 of previous year	\$790,831 99

INCOME.

Accident—Gross premiums written and renewed during the year, \$123,144.58; deduct reinsurance, \$1,301.18; return premiums on policies cancelled, \$20,289.69; premiums on policies not taken, \$19,371.20: Total deductions, \$40,962.07. Net premiums	\$82,182 51
Liability—Gross premiums written and renewed during the year, \$328,166.61; deduct reinsurance, \$2,926.74; return premiums on policies cancelled, \$35,145.65; premiums on policies not taken, \$43,610.85: Total deductions, \$81,683.24. Net premiums	246,483 37
Workmen's compensation—Gross premiums written and renewed during the year, \$122,269.41; deduct return premiums on policies cancelled, \$12,891.51; premiums on policies not taken, \$8,717.07: Total deductions, \$21,608.58. Net premiums	100,660 83
Fidelity—Gross premiums written and renewed during the year, \$2,932.50; deduct reinsurance, \$69.16; return premiums on policies cancelled, \$53.74; premiums on policies not taken, \$811.10: Total deductions, \$795.68. Net premiums	2,136 82
Surety—Gross premiums written and renewed during the year, \$13,822.58; deduct reinsurance, \$13.68; return premiums on policies cancelled, \$2,112.14; premiums on policies not taken, \$4,366.77: Total deductions, \$6,465.23. Net premiums	7,357 35
Plate glass—Gross premiums written and renewed during the year, \$31,136.05; deduct return premiums on policies cancelled, \$3,376.31; premiums on policies not taken, \$5,091.46: Total deductions, \$8,467.77. Net premiums	22,668 28

Amount brought forward	\$461,489 16
Burglary and theft—Gross premiums written and renewed during the year, \$4,588.84; deduct reinsurance, \$3,813.70; return premiums on policies cancelled, \$530.69; premiums on policies not taken, \$931.02; Total deductions, \$5,275.41. Net deductions	686 57
	\$460,802 59
Medical defense—Gross premiums written and renewed during the year, \$920.74; deduct return premiums on policies cancelled, \$27.80; premiums on policies not taken, \$292.16; Total deductions, \$319.96. Net premiums	600 78
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$27,861.17; deduct return premiums on policies cancelled, \$3,757.29; premiums on policies not taken, \$6,777.66; Total deductions, \$10,534.86. Net premiums	17,326 31
Total net premiums	\$478,729 68
Policy fees required or represented by applications	2,645 00
Interest on mortgage loans, \$3,824.53; collateral loans, \$2,737.67; interest on bonds and dividends on stocks, \$13,030.81; from other sources, \$3,369.17	\$22,962 18
Rents	\$30 00
Total interest and rents	23,792 18
Company's share of profits under agents' contingent contracts	4,371 13
Profit on purchase of mortgage loan No. 194	16,081 32
Brokerage on risks placed with other companies	200 77
Reinsurance premiums placed but not paid, \$1,192.48; return premiums allowed but not paid, \$15,731.48	16,923 96
Profit on sale or maturity of ledger assets	2,157 25
Increase in book value of ledger assets	124 71
Total income	\$545,326 00
Sum	\$1,336,157 99

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$28,724.90; deduct reinsurance, \$396.14. Net amount paid policyholders for losses	\$28,328 76
Liability—Gross amount paid for losses	113,138 01
Workmen's compensation—Gross amount paid for losses	35,687 08
Fidelity—Gross amount paid for losses, \$175.00; deduct salvage, \$165.00. Net amount paid policyholders for losses	310 00
Surety—Gross amount paid for losses, \$10,553.57; deduct salvage, \$18,984.72. Net amount paid policyholders for losses	21,568 85
Plate glass—Gross amount paid for losses, \$10,060.82; deduct salvage, \$168.75. Net amount paid for losses	9,892 07
Burglary and theft—Gross amount paid for losses	2,726 25
Medical defense—Gross amount paid for losses	60 00
Automobiles and teams property damage—Gross amount paid for losses	10,251 51
Total net amount paid policyholders for losses	\$221,962 53
Investigation and adjustment of claims	42,888 11
Policy fees retained by agents	2,645 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	138,197 58
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	43,904 21
Salaries, traveling and all other expenses of agents not paid by commission	15,405 77
Inspections (other than medical and claim)	2,781 79
Rents	6,856 00
Repairs and expenses (other than taxes) on real estate	345 09
Taxes on real estate	200 57
State taxes on premiums	7,802 00
Insurance department licenses and fees	702 00
All other licenses, fees and taxes	292 16

Legal expenses	8116 31
Advertising	11,894 11
Printing and stationery	8,678 23
Postage, telegraph, telephone and express	2,940 82
Losses account stockholders' liability re California Safe Deposit & Trust Co., Insolvent	301 46
Balance of deposit in above bank charged off	1,232 27
Investment expenses, \$198.15; traveling, \$6,254.64; general office expenses, \$1,329.56	7,773 35
Suspense items (credit of December 31, 1912)	1,118 43
Agents' balances charged off	1,138 11
Loss on sale or maturity of ledger assets	307 96
Decrease in book value of ledger assets	1,719 64
Total disbursements	\$ 24,503 32
Balance	\$811,854 47

LEDGER ASSETS.

Book value of real estate			\$10,302 00
Mortgage loans on real estate, first liens			295,114 63
Loans secured by pledge of bonds, stocks or other collaterals			27,825 00
Book value of bonds and stocks (Schedule D)			301,765 75
Cash in office			3,254 92
Deposits in trust companies and banks not on interest			11,222 14
Deposits in trust companies and banks on interest			68,712 47
Gross premiums in course of collection on policies or renewals issued			
	On or after October 1, 1913	Prior to October 1, 1913	
Accident	\$20,837 59	\$2,272 80	
Liability	42,101 88	10,037 56	
Workmen's compensation	14,271 54	3,909 31	
Fidelity	86 50	194 60	
Surety	1,450 84	8,104 84	
Plate glass	4,538 92	972 29	
Burglary and theft	6,330 04	23 60	
Medical defense	152 00	45 00	
Automobiles and teams property dam- age	5,140 45	710 59	
Totals	\$89,228 46	\$26,269 99	115,498 45
Suspense items			378 25
Advance on contract secured by deeds of trust			28,273 48
Furniture and fixtures			10,813 63
Agents' balances			2,136 25
Ledger assets as per balance			\$511,854 47

Non-Ledger Assets.

Interest due and accrued on	
Mortgages	\$11,428 03
Bonds	5,390 94
Collateral loans	319 80
Other assets	2,007 66
Total interest due and accrued	19,136 43
Gross assets	\$831,010 92

Deduct Assets Not Admitted

Furniture and fixtures	\$10,813 63
Premiums in course of collection written prior to October 1, 1913	26,269 99
Book value of ledger assets over market value	5,894 50
Total	42,578 12
Total admitted assets	\$788,432 80

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$1,015.52; reported or in process of adjustment, \$4,497.00; resisted, \$2,000.00. Net unpaid claims-----	\$7,512 52
Surety—Resisted-----	34,972 39
Plate glass—Reported or in process of adjustment-----	1,016 51
Automobiles and teams property damage—Reported or in process of adjustment-----	1,136 00
Total net unpaid claims-----	\$44,637 42
Special reserve for unpaid liability and workmen's compensation losses-----	177,448 74
Total unpaid claims-----	\$222,086 16
Estimated expenses of investigation and adjustment of unpaid claims-----	2,000 00
Unearned premiums at pro rata on risks running one year or less-----	\$121,586 08
Unearned premiums, pro rata on risks running more than one year-----	1,443 54
Total unearned premiums-----	123,029 62
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$7,844.26; liability, \$9,270.19; workmen's compensation, \$3,241.01; fidelity, \$10.22; surety, \$228.49; plate glass, \$922.60; burglary and theft, \$129.96; medical defense, \$30.40; automobiles and teams property damage, \$1,087.97-----	22,765 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	2,968 19
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	6,000 00
Return premiums-----	17,806 07
Reinsurance-----	1,118 48
Total amount of all liabilities except capital-----	\$397,773 62
Capital actually paid up in cash-----	\$300,000 00
Surplus over all liabilities-----	90,659 18
Surplus as regards policyholders-----	390,659 18
Total liabilities-----	\$788,432 80

EXHIBIT OF PREMIUMS.

	Accident.	Liability.	Workmen's Compensation.
In force December 31, 1912-----	\$78,526 17	\$195,859 41	\$74,688 37
Written or renewed during the year---	123,144 58	328,166 61	122,269 41
Totals-----	\$201,670 75	\$524,026 02	\$196,957 78
Deduct expirations and cancellations--	119,635 76	419,791 78	164,457 02
In force at the end of the year---	\$82,034 99	\$104,234 24	\$32,500 76
Deduct amount reinsured-----	1,279 41	420 75	
Net in force December 31, 1913---	\$80,755 58	\$103,813 49	
	Fidelity.	Surety.	Plate Glass
In force December 31, 1912-----	\$5,097 20	\$24,939 82	\$28,969 02
Written or renewed during the year---	2,932 50	13,822 58	31,136 05
Totals-----	\$8,029 70	\$38,762 40	\$60,105 07
Deduct expirations and cancellations--	4,709 00	25,662 17	37,127 44
In force at the end of the year---	\$3,320 70	\$13,100 23	\$22,977 63
Deduct amount reinsured-----	100 00	45 05	
Net in force December 31, 1913---	\$3,220 70	\$13,055 18	
	Burglary and Theft.	Medical Defense.	Automobiles and Teams Property Damage.
In force December 31, 1912-----	\$6,344 36	\$1,395 40	\$23,858 37
Written or renewed during the year---	4,588 84	920 74	27,861 17
Totals-----	\$10,933 20	\$2,316 14	\$51,719 54
Net in force December 31, 1913---		\$841 58	\$17,780 61

Totals -----	\$10,933 20	\$2,316 14	\$51,719 54
Deduct expirations and cancellations--	5,867 67	1,474 56	33,938 93
In force at the end of the year---	\$5,065 53	\$841 58	\$17,780 61
Deduct amount reinsured-----	5,065 53		

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$63,701 74	\$24,734 80
Liability -----	135,027 41	72,397 32
Workmen's compensation -----	6,754 74	2,457 13
Fidelity -----	1,959 33	
Surety -----	4,457 60	1,916 04
Plate glass -----	20,521 61	6,846 37
Burglary and theft -----	175 53	375 00
Credit -----	476 20	
Automobiles and teams property damage-----	12,215 89	7,533 12
Totals -----	\$245,290 05	\$112,427 70

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated March 3, 1893. Commenced business in California in 1893.)

KIMBALL C. ATWOOD, President.

WILFRID C. POTTER, Secretary.

GEORGE C. FARRELL, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$700,000 00	
Amount of ledger assets December 31 of previous year-----		\$3,115,308 67

INCOME.

Accident—Gross premiums written and renewed during the year, \$1,259,836.73; deduct reinsurance, \$42,814.47; return premiums on policies cancelled, \$5,271.65; premiums on policies not taken, \$132,423.79; Total deductions, \$180,509.91. Net premiums-----	\$1,079,326 82
Health—Gross premiums written and renewed during the year, \$366,151.73; deduct reinsurance, \$7,863.80; return premiums on policies cancelled, \$2,989.28; premiums on policies not taken, \$66,431.26; Total deductions, \$77,284.34. Net premiums-----	288,867 39
Liability—Gross premiums written and renewed during the year, \$471,851.10; deduct reinsurance, \$4,427.24; return premiums on policies cancelled, \$54,678.94; premiums on policies not taken, \$111,362.29; Total deductions, \$170,468.47. Net premiums-----	301,382 63
Workmen's compensation—Gross premiums written and renewed during the year, \$3,930.44; deduct return premiums on policies cancelled, \$512.71; premiums on policies not taken, \$854.63; Total deductions, \$1,367.34. Net premiums-----	2,563 10
Plate glass—Gross premiums written and renewed during the year, \$45,877.17; deduct return premiums on policies cancelled, \$2,384.40; premiums on policies not taken, \$13,369.59; Total de- ductions, \$15,753.99. Net premiums-----	30,123 18

Amount brought forward-----	\$1,702,263 12
Burglary and theft—Gross premiums written and renewed during the year, \$124,674.62; deduct reinsurance, \$17,764.97; return premiums on policies cancelled, \$7,013.74; premiums on policies not taken, \$19,156.51; Total deductions, \$43,935.22. Net premiums-----	80,739 40
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$282,012.48; deduct return premiums on policies cancelled, \$36,380.12; premiums on policies not taken, \$58,044.81; Total deductions, \$94,424.93. Net premiums--	187,587 55
Total net premiums-----	\$1,970,590 07
Interest on mortgage loans-----	\$3,750 00
Interest on bonds and dividends on stocks, \$99,967.09; from other sources, \$1,485.00-----	101,452 18
Total interest-----	105,202 18
Profit on sale or maturity of ledger assets-----	2,150 00
Total income-----	\$2,077,942 25
Sum-----	\$5,193,250 92

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$523,673.81; deduct reinsurance, \$17,576.25. Net amount paid policyholders for losses---	\$506,097 56
Health—Gross amount paid for losses, \$119,555.33; deduct reinsurance, \$6,084.95. Net amount paid policyholders for losses----	113,470 38
Liability—Gross amount paid for losses, \$110,870.30; deduct salvage, \$400.18. Net amount paid policyholders for losses-----	110,470 12
Workmen's compensation—Gross amount paid for losses-----	1,739 91
Plate glass—Gross amount paid for losses, \$12,993.59; deduct salvage, \$212.38. Net amount paid policyholders for losses-----	12,781 19
Burglary and theft—Gross amount paid for losses, \$29,974.32; deduct reinsurance, \$3,499.53; salvage, \$1,032.00; Total deductions, \$4,531.53. Net amount paid policyholders for losses-----	25,442 79
Automobiles and teams property damage—Gross amount paid for losses, \$64,067.36; deduct salvage, \$1,964.73. Net amount paid policyholders for losses-----	62,102 63
Total-----	\$832,104 58
Investigation and adjustment of claims-----	66,426 86
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	598,449 76
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	165,558 41
Salaries, traveling and all other expenses of agents not paid by commission-----	36,105 63
Medical examiners' fees and salaries-----	6,471 58
Inspections (other than medical and claim)-----	4,085 17
Rents-----	22,261 36
State taxes on premiums-----	29,998 41
Insurance department licenses and fees-----	3,980 98
All other licenses, fees and taxes-----	7,251 40
Legal expenses-----	829 00
Advertising-----	4,850 25
Printing and stationery-----	11,602 15
Postage, telegraph, telephone and express-----	7,756 32
Furniture and fixtures-----	1,705 53
Stockholders for interest or dividends-----	168,000 00
Other disbursements-----	4,665 16
Total disbursements-----	\$1,972,102 55
Balance-----	\$3,221,148 37

LEDGER ASSETS.

Mortgage loans on real estate, first liens			\$75,000 00
Book value of bonds and stocks			2,598,206 06
Cash in office			1,894 03
Deposits in trust companies and banks not on interest			50,000 00
Deposits in trust companies and banks on interest			84,594 58
Gross premiums in course of collection on policies or renewals issued:			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$161,338 56	\$29,111 48	
Health	53,779 51	9,703 83	
Liability	70,123 48	3,145 15	
Workmen's compensation	368 77		
Plate glass	5,345 85	236 75	
Burglary and theft	22,165 55	105 42	
Automobiles and teams property damage	37,378 43	1,738 91	
Totals	\$350,500 15	\$44,041 54	394,541 69
Bills receivable			4,145 61
Advances to agents			12,216 63
Workmen's compensation, reinsurance and inspection bureau			293 45
Massachusetts Bonding Company			256 32
Ledger assets as per balance			\$3,221,148 37

Non-Ledger Assets.

Interest due and accrued on bonds	26,888 11
Gross assets	\$3,248,036 48

Deduct Assets Not Admitted.

Bills receivable	\$4,145 61
Premiums in course of collection written prior to October 1, 1913	44,041 54
Book value of ledger assets over market value, bonds and stocks	206,047 27
Advances to agents	12,216 63
Total	266,451 05
Total admitted assets	\$2,981,585 43

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$56,913.77; incurred but not reported, \$9,750.00; resisted, \$46,006.66. Net unpaid claims	\$112,670 43
Health—Reported or in process of adjustment, \$14,289.24; incurred but not reported, \$4,375.00; resisted, \$975.00. Net unpaid claims	19,639 24
Plate glass—Reported or in process of adjustment, \$1,345.89; incurred but not reported, \$254.00. Net unpaid claims	1,599 89
Burglary and theft—Reported or in process of adjustment, \$6,209.00; incurred but not reported, \$800.00; resisted, \$250.00: Total, \$7,259.00; deduct reinsurance, \$193.00. Net unpaid claims	7,066 00
Automobiles and teams property damage—Reported or in process of adjustment, \$16,654.00; incurred but not reported, \$225.00. Net unpaid claims	16,879 00
Total net unpaid claims	\$157,854 56
Special reserve for unpaid liability and workmen's compensation losses	75,492 00
Total unpaid claims	\$233,346 56
Estimated expenses of investigation and adjustment of unpaid claims	5,000 00

Amount brought forward-----		\$238,346 56
Unearned premiums at 50 per cent on risks running one year or less-----	\$939,018 27	
Unearned premiums pro rata on risks running more than one year-----	32,535 08	
Total unearned premiums-----		971,553 35
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$38,210.49; health, \$13,112.44; liability, \$8,095.15; workmen's compensation, \$42.13; plate glass, \$1,453.33; burglary and theft, \$4,355.38; auto- mobile and teams property damage, \$4,525.80-----		69,794 72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		6,494 45
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----		35,000 00
Dividends declared and unpaid to stockholders-----		14,000 00
Reinsurance-----		6,712 99
Advance premiums (100 per cent)-----		2,278 00
Reserve for contingent installment policy claims-----		91,489 28
Voluntary reserve for contingencies-----		100,000 00
Total amount of all liabilities except capital-----		\$1,535,669 35
Capital actually paid up in cash-----	\$700,000 00	
Surplus over all liabilities-----	745,916 08	
Surplus as regards policyholders-----		1,445,916 08
Total liabilities-----		\$2,981,585 43

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$995,164 73	\$296,897 05	\$348,240 85
Written or renewed during the year-----	1,259,836 73	366,151 73	471,851 10
Totals -----	\$2,255,001 46	\$663,048 78	\$820,091 95
Deduct expirations and cancellations---	1,278,110 62	365,043 93	510,807 54
In force at the end of the year----	\$976,890 84	\$298,004 85	\$309,284 41
Deduct amount reinsured-----	8,390 16	1,498 60	1,350 00
Net in force December 31, 1913--	\$968,500 68	\$296,506 25	\$307,934 41
	Workmen's Compensation.	Plate Glass.	
In force December 31, 1912-----		\$13,083 25	
Written or renewed during the year-----	\$3,930 44	45,877 17	
Totals -----	\$3,930 44	\$58,960 42	
Deduct expirations and cancellations-----	863 38	28,015 88	
Net in force at the end of the year-----	\$2,067 06	\$30,944 54	
	Burglary and Theft.	Automobiles and Teams Property Damage.	
In force December 31, 1912-----	\$79,968 54	\$186,550 21	
Written or renewed during the year-----	124,674 62	282,012 48	
Totals -----	\$204,643 16	\$468,562 69	
Deduct expirations and cancellations-----	92,272 92	283,736 00	
In force at the end of the year-----	\$112,370 24	\$184,826 69	
Deduct amount reinsured-----	9,995 89		
Net in force December 31, 1913-----	\$102,374 35		

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident-----	\$58,652 50	\$40,398 70
Health-----	8,249 25	3,363 58
Burglary and theft-----	660 58	-----
Totals-----	\$67,562 33	\$43,762 28

PRUDENTIAL CASUALTY COMPANY.**Indianapolis, Indiana.**

Year ending December 31, 1913.

(Incorporated June, 1908. Commenced business in California March, 1910.)

ELIAS J. JACOBY, President.

CHARLES MAYER, Secretary.

C. F. PHILIPP, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$300,000 00	
Amount of ledger assets December 31 of previous year-----		\$857,281 25

INCOME.

Accident—Gross premiums written and renewed during the year, \$150,099.57; deduct reinsurance, \$3,329.30; return premiums on policies cancelled, \$1,864.31; premiums on policies not taken, \$11,308.89: Total deductions, \$16,502.50. Net premiums-----		\$133,597 07
Health—Gross premiums written and renewed during the year, \$15,426.27; deduct reinsurance, \$767.73; return premiums on policies cancelled, \$693.41; premiums on policies not taken, \$4,307.12: Total deductions, \$5,768.26. Net premiums-----		9,658 01
Liability—Gross premiums written and renewed during the year, \$546,994.11; deduct reinsurance, \$3,832.27; return premiums on policies cancelled, \$34,580.31; premiums on policies not taken, \$158,874.09: Total deductions, \$197,286.67. Net premiums-----		349,707 44
Workmen's compensation—Gross premiums written and renewed during the year, \$145,312.50; deduct reinsurance, \$2,600.20; return premiums on policies cancelled, \$5,338.36; premiums on policies not taken, \$33,045.41: Total deductions, \$40,983.97. Net premiums-----		104,328 53
Plate glass—Gross premiums written and renewed during the year, \$66,431.56; deduct reinsurance, \$135.43; return premiums on policies cancelled, \$1,668.53; premiums on policies not taken, \$13,462.66: Total deductions, \$15,266.62. Net premiums-----		51,164 94
Steam boiler—Net premiums-----		30 94
Burglary and theft—Gross premiums written and renewed during the year, \$32,243.93; deduct reinsurance, \$2,407.30; return premiums on policies cancelled, \$2,588.18; premiums on policies not taken, \$7,009.02: Total deductions, \$12,004.50. Net premiums--		20,239 43
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$126,311.49; deduct return premiums on policies cancelled, \$6,611.47; premiums on policies not taken, \$31,453.98: Total deductions, \$38,065.45. Net premiums--		88,246 04
Workmen's collective—Gross premiums written and renewed during the year, \$1,027.85; deduct premiums on policies not taken, \$240.00. Net premiums-----		787 85
Total net premiums-----		\$757,698 37
Interest on mortgage loans-----		18,889 85
Interest on bonds and dividends on stocks, \$11,468.22; from other sources, \$3,234.83-----		14,703 05
Agents' balances, 1912, \$4,611.91; December 31, 1913, \$6,547.48-----		1,935 57
Total income-----		\$793,226 84
Sum-----		\$1,650,508 09

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$65,702.81; deduct reinsurance, \$655.08. Net amount paid policyholders for losses-----		\$65,047 73
Health—Gross amount paid for losses, \$3,712.45; deduct reinsurance, \$82.15. Net amount paid policyholders for losses-----		3,630 30

Amount brought forward-----	\$68,678 03
Liability—Net amount paid policyholders for losses-----	105,392 25
Workmen's compensation—Net amount paid policyholders for losses-----	18,462 83
Plate glass—Net amount paid policyholders for losses-----	18,454 77
Burglary and theft—Net amount paid policyholders for losses-----	10,313 29
Automobiles and teams property damage—Gross amount paid for losses, \$24,750.23 ; deduct salvage, \$68.65. Net amount paid policyholders for losses-----	24,681 58
Workmen's collective—Net amount paid policyholders for losses-----	651 88
Total -----	\$246,634 63
Investigation and adjustment of claims-----	40,156 19
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	194,480 06
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	59,185 71
Salaries, traveling and all other expenses of agents not paid by commission -----	13,943 35
Medical examiners' fees and salaries-----	206 00
Inspection (other than medical and claim)-----	4,349 91
Rents -----	5,108 40
State taxes on premiums-----	6,893 07
Insurance department licenses and fees-----	4,191 75
All other licenses, fees and taxes-----	3,663 70
Legal expenses-----	366 23
Advertising -----	2,535 61
Printing and stationery-----	12,926 29
Postage, telegraph, telephone and express-----	5,491 70
Furniture and fixtures-----	2,864 97
Stockholders for interest or dividends-----	8,999 98
Other disbursements-----	9,399 97
Agents' balances charged off-----	784 21
Loss on sale or maturity of ledger assets-----	42 70
Total disbursements-----	\$622,224 43
Balance -----	\$1,028,283 66

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$418,971 00
Book value of bonds and stocks-----	321,744 93
Cash in office-----	2,423 31
Deposits in trust companies and banks not on interest-----	24,901 83
Deposits in trust companies and banks on interest-----	95,932 90
Gross premiums in course of collection on policies or renewals issued:	
	On or after Prior to
	October 1, 1913. October 1, 1913.
Accident -----	\$6,109 48 \$353 03
Health -----	1,806 74 240 44
Liability -----	73,899 79 8,107 50
Workmen's compensation -----	33,470 83 555 50
Plate glass-----	13,593 59 145 45
Burglary and theft-----	5,359 99 184 22
Automobiles and teams property damage -----	17,713 03 2,770 10
Totals -----	\$151,953 45 \$12,356 24 164,309 69
Ledger assets as per balance-----	\$1,028,283 66

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages -----	\$6,153 85
Bonds -----	1,882 24
Other assets -----	1,371 04 9,407 13
Gross assets -----	\$1,037,690 79

Gross assets -----	\$1,037,690 79
Deduct Assets Not Admitted.	
Premiums in course of collection written prior to October 1, 1913.---	12,356 24
Total admitted assets-----	\$1,025,334 55

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$915.59; reported or in process of adjustment, \$17,427.90; incurred but not reported, \$2,250.00; resisted, \$11,820.00: Total, \$32,413.49; deduct reinsurance, \$5,258.50. Net unpaid claims-----	\$27,130 99
Health—Reported or in process of adjustment, \$2,716.00; incurred but not reported, \$300.00. Net unpaid claims-----	3,016 00
Plate glass—Adjusted, \$1,768.07; reported or in process of adjustment, \$676.88; resisted, \$179.73. Net unpaid claims-----	2,624 68
Burglary and theft—Adjusted, \$357.30; reported or in process of adjustment, \$1,251.00; incurred but not reported, \$300.00. Net unpaid claims-----	1,908 30
Automobiles and teams property damage—Adjusted, \$702.00; reported or in process of adjustment, \$12,627.00; incurred but not reported, \$2,000.00. Net unpaid claims-----	15,329 00
Workmen's collective—Net unpaid claims-----	9 00
Total net unpaid claims-----	\$50,017 97
Special reserve for unpaid liability and workmen's compensation losses -----	65,021 56
Estimated expenses of investigation and adjustment of unpaid claims-----	\$2,477 92
Unearned premiums at 50 per cent on risks running one year or less-----	281,406 08
Unearned premiums, pro rata on risks running more than one year-----	8,246 69
Total unearned premiums-----	292,130 69
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$2,111.78; health, \$828.00; liability, \$14,486.61; workmen's compensation, \$6,173.35; plate glass, \$5,141.07; burglary and theft, \$1,813.83; automobiles and teams property damage, \$3,803.04-----	34,357 68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	1,990 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	12,500 00
Return premiums-----	6,547 48
Advance premiums (100 per cent)-----	4,442 36
Total amount of all liabilities except capital-----	\$467,007 74
Capital actually paid up in cash-----	\$300,000 00
Surplus over all liabilities-----	258,326 81
Surplus as regards policyholders-----	558,326 81
Total liabilities-----	\$1,025,334 55

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$29,928 92	\$8,506 61	\$117,271 64
Written or renewed during the year---	150,099 57	15,426 67	546,994 11
Totals -----	\$180,028 49	\$23,933 28	\$664,265 75
Deduct expirations and cancellations---	147,320 60	14,834 72	377,003 37
In force at the end of the year----	\$32,707 89	\$9,098 56	\$287,262 38
Deduct amount reinsured-----	466 83	52 50	50 67
Net in force December 31, 1913----	\$32,241 06	\$9,046 06	\$287,211 71

	Workmen's Compensation.	Plate Glass	Steam Boiler.
In force December 31, 1912-----	\$10,588 34	\$30,241 54	\$2,555 45
Written or renewed during the year---	145,312 50	66,431 56	-----
Totals -----	\$155,900 84	\$96,673 10	\$2,555 45
Deduct expirations and cancellations---	68,134 14	44,716 15	1,108 21
In force at the end of the year---	\$87,766 70	\$51,956 95	\$1,447 24
Deduct amount reinsured-----	-----	135 43	1,447 24
Net in force December 31, 1913---	\$87,766 70	\$51,821 52	
	Burglary and Theft.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912-----	\$23,970 43	\$23,248 59	\$283 70
Written or renewed during the year---	32,243 96	126,311 49	1,027 85
Totals -----	\$56,214 39	\$149,560 08	\$1,311 55
Deduct expirations and cancellations---	28,252 69	68,364 08	1,286 55
In force at the end of the year---	\$27,961 70	\$81,196 00	\$25 00
Deduct amount reinsured-----	562 18	-----	-----
Net in force December 31, 1913---	\$27,399 52	\$81,196 00	\$25 00

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$3,158 66	\$1,054 41
Health -----	56 00	267 50
Liability -----	11,033 30	6,098 10
Workmen's compensation-----	301 50	-----
Plate glass-----	2,463 04	477 46
Burglary and theft-----	1,622 18	582 20
Automobiles and teams property damage-----	2,986 42	879 30
Totals -----	\$21,621 10	\$9,358 97

THE RIDGELY PROTECTIVE ASSOCIATION.

Worcester, Massachusetts.

Year ending December 31, 1913.

(Incorporated May 10, 1894, as a fraternal association; reincorporated as a stock company December 26, 1907. Commenced business in California October 24, 1910.)

FRANCIS A. HARRINGTON, President.

AUSTIN A. HEATH, Secretary.

JOHN W. WATKINS, Attorney in California at Fresno.

CAPITAL.

Capital stock paid up in cash-----	\$100,000 00	
Amount of ledger assets December 31 of previous year-----		\$402,925 76

INCOME.

Accident and health—Gross premiums written and renewed during the year, \$350,175 50; deduct return premiums on policies cancelled, \$427.11. Net premiums-----	\$349,748 39
Policy fees required or represented by applications-----	49,140 50
Interest on bonds and dividends on stocks, \$15,861.19; from other sources, \$2,415.19-----	18,276 38

Collectors' over-remittances	\$68 20
Profit on sale or maturity of ledger assets.....	80 00
Total income.....	<u>\$417,313 47</u>
Sum	<u>\$820,239 17</u>

DISBURSEMENTS.

Accident—Net amount paid policyholders for losses	\$78,918 05
Health—Net amount paid policyholders for losses	130,231 76
Total	<u>\$209,149 81</u>
Investigation and adjustment of claims	4,332 28
Policy fees retained by agents.....	48,178 50
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	18,768 43
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	49,910 65
Salaries, traveling and all other expenses of agents not paid by commission	8,478 61
Rents	1,866 34
State taxes on premiums.....	5,756 07
Insurance department licenses and fees.....	2,664 12
All other licenses, fees and taxes.....	2,089 43
Legal expenses.....	299 95
Advertising	716 73
Printing and stationery.....	4,749 97
Postage, telegraph, telephone and express.....	5,719 72
Furniture and fixtures.....	877 05
Stockholders for interest or dividends.....	5,000 00
Other disbursements.....	1,173 72
Agents' balances charged off.....	27 66
Decrease in book value of ledger assets.....	238 00
Total disbursements.....	<u>\$369,997 04</u>
Balance	<u>\$450,242 13</u>

LEDGER ASSETS.

Book value of bonds and stocks.....	\$400,166 50
Cash in office.....	660 67
Deposits in trust companies and banks on interest.....	49,414 96
Ledger assets as per balance	<u>\$450,242 13</u>

Non-Ledger Assets.

Interest due and accrued on bonds.....	6,658 63
Gross assets.....	<u>\$456,900 76</u>

Deduct Assets Not Admitted.

Bonds (per Schedule D).....	\$15,946 50
Deposit in Canada in excess of liabilities as per special deposit schedule.....	25,109 42
Total	<u>41,055 92</u>
Total admitted assets.....	<u>\$415,844 84</u>

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$16,408.50; incurred but not reported, \$3,862.00; resisted, \$300.00. Net unpaid claims.....	\$20,270 50
Health—Reported or in process of adjustment, \$24,795.25; incurred but not reported, \$7,724.00; resisted, \$300.00. Net unpaid claims	32,819 25
Total net unpaid claims.....	<u>\$53,089 75</u>

Amount brought forward-----	\$53,089 75
Estimated expenses of investigation and adjustment of unpaid claims-----	572 88
Unearned premiums, pro rata 1-6 upon all unexpired risks running three months from October 15, 1913--	\$16,881 54
Unearned premiums, pro rata 14-15 upon all unexpired risks running three months from January 15, 1914 -----	4,485 60
Total unearned premiums-----	21,367 14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	1,263 15
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	6,994 97
Advance premiums (100. per cent)-----	5,481 00
Total amount of all liabilities except capital-----	\$88,768 89
Capital actually paid up in cash-----	\$100,000 00
Surplus over all liabilities-----	227,075 95
Surplus as regards policyholders-----	327,075 95
Total liabilities-----	\$415,844 84

EXHIBIT OF PREMIUMS.

	Accident and Health.
In force December 31, 1912-----	\$92,245 75
Written or renewed during the year-----	350,175 50
Total -----	\$442,421 25
Deduct expirations and cancellations-----	336,326 00
Net in force December 31, 1913-----	\$106,095 25

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident and health—Gross premiums, less return premiums, on risks written or renewed during the year, \$17,770.00; gross losses paid--	\$7,114 84
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ROYAL INDEMNITY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated September, 1910. Commenced business in California March, 1911.)

EDWARD F. BEDDALL, President.

WILLIAM MACKINTOSH, Secretary.

CHARLES H. HOLLAND, Vice-President and General Manager.

ROLLA V. WATT, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$1,000,000 00
Amount of ledger assets December 31 of previous year-----	\$3,023,800 62

INCOME.

Accident—Gross premiums written and renewed during the year, \$315,464.95; deduct reinsurance, \$40,164.04; return premiums on policies cancelled, \$9,056.26; premiums on policies not taken, \$60,930.42: Total deductions, \$110,150.72. Net premiums-----	\$205,314 23
Health—Gross premiums written and renewed during the year, \$108,707.84; deduct reinsurance, \$9,170.11; return premiums on policies cancelled, \$3,367.64; premiums on policies not taken, \$21,771.60: Total deductions, \$34,309.35. Net premiums-----	74,398 49
Liability—Gross premiums written and renewed during the year, \$1,804,172.50; deduct reinsurance, \$36,229.89; return premiums on policies cancelled, \$99,286.22; premiums on policies not taken, \$288,409.55: Total deductions, \$423,925.66. Net premiums-----	1,380,246 84

Workmen's compensation—Gross premiums written and renewed during the year, \$510,025 73; deduct reinsurance, \$93.91; return premiums on policies cancelled, \$33,673.00; premiums on policies not taken, \$88,959.29: Total deductions, \$122,726.20. Net premiums -----	\$387,299 53
Fidelity—Gross premiums written and renewed during the year, \$134,915.07; deduct reinsurance, \$9,593.45; return premiums on policies cancelled, \$7,057.00; premiums on policies not taken, \$13,166.19: Total deductions, \$29,816.64. Net premiums-----	105,098 43
Surety—Gross premiums written and renewed during the year, \$67,744.32; deduct reinsurance, \$7,854.39; return premiums on policies cancelled, \$5,027.41; premiums on policies not taken, \$6,691.70: Total deductions, \$19,843.50. Net premiums-----	47,900 82
Plate glass—Gross premiums written and renewed during the year, \$157,622.07; deduct return premiums on policies cancelled, \$5,863.48; premiums on policies not taken, \$23,867.15: Total deductions, \$29,730.63. Net premiums-----	127,891 44
Steam boiler—Gross premiums written and renewed during the year, \$88,694.22; deduct reinsurance, \$5,458.03; return premiums on policies cancelled, \$4,723.33; premiums on policies not taken, \$16,951.79: Total deductions, \$27,133.15. Net premiums-----	61,561 07
Burglary and theft—Gross premiums written and renewed during the year, \$209,714.51; deduct reinsurance, \$21,090.50; return premiums on policies cancelled, \$9,710.11; premiums on policies not taken, \$27,681.44: Total deductions, \$58,482.05. Net premiums -----	151,232 46
Fly wheel—Gross premiums written and renewed during the year, \$13,984.11; deduct reinsurance, \$1,799.38; return premiums on policies cancelled, \$1,733.53; premiums on policies not taken, \$1,421.00: Total deductions, \$4,953.91. Net premiums-----	9,030 20
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$349,250.64; deduct reinsurance, \$13,253.36; return premiums on policies cancelled, \$38,137.29; premiums on policies not taken, \$64,921.32: Total deductions, \$116,311.97. Net premiums-----	232,938 67
Workmen's collective—Gross premiums written and renewed during the year, \$16,735.77; deduct return premiums on policies cancelled, \$224.75; premiums on policies not taken, \$4,668.18: Total deductions, \$4,892.93. Net premiums-----	11,842 84
Total net premiums-----	\$2,794,755 02
Interest on bonds and dividends on stocks, \$99,191.02; from other sources, \$5,273.32-----	104,464 34
Contingent commissions on reinsurance-----	1,337 06
Total income-----	\$2,900,556 42
Sum -----	\$5,924,357 04

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$104,839.19; deduct reinsurance, \$17,557.27. Net amount paid policyholders for losses---	\$87,281 92
Health—Gross amount paid for losses, \$32,306.55; deduct reinsurance, \$5,216.31. Net amount paid policyholders for losses-----	27,090 24
Liability—Gross amount paid for losses, \$517,165.08; deduct reinsurance, \$2,027.00. Net amount paid policyholders for losses-----	515,138 08
Workmen's compensation—Net amount paid policyholders for losses-----	97,908 12
Fidelity—Gross amount paid for losses, \$18,644.60; deduct salvage, \$3,427.57. Net amount paid policyholders for losses-----	15,217 03
Surety—Gross amount paid for losses, \$1,391.18; deduct salvage, \$287.86. Net amount paid policyholders for losses-----	1,103 32
Plate glass—Net amount paid policyholders for losses-----	54,346 36
Steam boiler—Net amount paid policyholders for losses-----	1,222 70
Burglary and theft—Gross amount paid for losses, \$44,732.12; deduct reinsurance, \$5,103.05. Net amount paid policyholders for losses -----	39,629 07

Amount brought forward-----	\$838,936 84
Fly wheel—Net amount paid policyholders for losses-----	2,475 01
Automobiles and teams property damage—Gross amount paid for losses, \$85,777.42; deduct reinsurance, \$6,406.72. Net amount paid policyholders for losses-----	79,370 70
Workmen's collective—Net amount paid policyholders for losses-----	5,824 17
Total -----	\$926,606 72
Investigation and adjustment of claims-----	221,558 51
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	638,251 41
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	181,733 76
Salaries, traveling and all other expenses of agents not paid by commission -----	107,132 93
Medical examiners' fees and salaries-----	526 34
Inspections (other than medical and claim)-----	44,215 41
Rents -----	30,121 72
State taxes on premiums-----	36,613 30
Insurance department licenses and fees-----	6,597 24
All other licenses, fees and taxes-----	6,662 15
Legal expenses-----	739 62
Advertising -----	5,699 71
Printing and stationery-----	30,970 25
Postage, telegraph, telephone and express-----	19,294 68
Furniture and fixtures-----	13,616 98
Employees' and agents' fidelity bonds-----	711 83
Subscriptions to publications-----	543 40
Auditors' fees, \$2,166.46; exchange and collection fees, \$1,407.98-----	3,574 44
Head office sundry expenses-----	14,169 81
Agents' balances charged off-----	158 73
Decrease in book value of ledger assets-----	3,034 13
Total disbursements-----	\$2,292,533 07
Balance -----	\$3,631,823 97

LEDGER ASSETS.

Book value of bonds and stocks			\$2,608,202	04
Cash in office			976	31
Deposits in trust companies and banks on interest			342,576	23
Gross premiums in course of collection on policies or renewals issued:				
	On or after	Prior to		
	October 1, 1913.	October 1, 1913.		
Accident	\$56,730	\$1,916	43	
Health	17,696	1,101	28	
Liability	283,378	15,310	47	
Workmen's compensation	118,222	7,304	68	
Fidelity	20,941	1,569	15	
Surety	9,053	1,003	75	
Plate glass	31,615	1,386	72	
Steam boiler	9,832	396	01	
Burglary and theft	40,400	3,067	25	
Fly-wheel	2,215			
Automobiles and teams property dam- age	36,124	4,840	18	
Workmen's collective	1,776	348	15	
Totals	\$627,986	\$38,244	07	666,230 57
Bills receivable				592 60
Company's proportion in hands of workmen's compensation, rein- surance and inspection bureau				9,025 13
Agents' sundry balances and advance traveling expenses				4,221 09
Ledger assets as per balance				\$3,631,823 97

Ledger assets -----	\$3,631,823 97
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Non-Ledger Assets.

Interest due and accrued on bonds -----	38,193 15
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Gross assets -----	\$3,670,017 12
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Deduct Assets Not Admitted.

Bills receivable -----	\$592 60
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Premiums in course of collection written prior to October 1, 1913 -----	38,244 07
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Agents' sundry balances and advance traveling ex- penses -----	4,221 09
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Bonds (as per Schedule D) -----	112,833 86
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Total -----	155,891 62
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Total admitted assets -----	\$3,514,125 50
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LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$11,025.53; re- sisted, \$4,750.00: Total, \$15,775.53; deduct reinsurance, \$1,- 045.70. Net unpaid claims -----	\$14,729 83
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Health—Reported or in process of adjustment, \$5,414.89. Deduct reinsurance, \$559.70. Net unpaid claims -----	4,855 19
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Fidelity—Net unpaid claims -----	11,965 39
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Surety—Net unpaid claims -----	5,700 00
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Plate glass—Net unpaid claims -----	6,036 31
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Steam boiler—Net unpaid claims -----	285 00
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Burglary and theft—Reported or in process of adjustment, \$9,- 509.29; resisted, \$1,000.00: Total, \$10,509.29; deduct reinsur- ance, \$892.50. Net unpaid claims -----	9,616 79
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Automobiles and teams property damage—Reported or in process of adjustment, \$21,259.00; resisted, \$7,990.00: Total, \$29,- 249.00; deduct reinsurance, \$947.00. Net unpaid claims -----	28,302 00
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Workmen's collective—Net unpaid claims -----	767 00
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Total net unpaid claims -----	\$82,257 51
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Special reserve for unpaid liability and workmen's compensation losses -----	591,670 00
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Total unpaid claims -----	\$673,927 51
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Estimated expenses of investigation and adjustment of unpaid claims	3,550 00
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Unearned premiums at 50 per cent on risks running one year or less -----	\$1,067,631 77
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Unearned premiums, pro rata on risks running more than one year -----	143,066 00
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Total unearned premiums -----	1,210,697 77
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Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$19,- 786.60; health, \$6,078.61; liability, \$63,557.55; workmen's com- pensation, \$15,358.30; fidelity, \$5,714.01; surety, \$1,878.08; plate glass, \$10,157.74; steam boiler, \$2,650.56; burglary and theft, \$11,618.63; fly wheel, \$567.04; automobiles and teams property damage, \$8,559.81; workmen's collective, \$209.41 -----	146,136 34
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Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued ---	5,921 45
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Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement -----	46,343 46
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Advance premiums (100 per cent) -----	9,028 41
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Total amount of all liabilities except capital -----	\$2,095,604 94
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Capital actually paid up in cash -----	\$1,000,000 00
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Surplus over all liabilities -----	418,520 56
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Surplus as regards policyholders -----	1,418,520 56
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Total liabilities -----	\$3,514,125 50
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EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$153,337 77	\$53,683 01	\$1,206,363 24
Written or renewed during the year----	315,464 95	108,707 84	1,804,172 50
Totals -----	\$468,802 72	\$162,390 85	\$3,010,535 74
Deduct expirations and cancellations---	230,383 93	82,128 01	1,948,665 84
In force at the end of the year----	\$238,418 79	\$80,262 83	\$1,061,869 90
Deduct amount reinsured-----	38,399 61	8,890 06	14,516 70
Net in force December 31, 1913----	\$200,019 18	\$71,372 78	\$1,047,353 20
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912-----		\$77,692 79	\$22,778 61
Written or renewed during the year----	\$510,025 73	134,915 07	67,744 32
Totals -----	\$510,025 73	\$212,607 86	\$90,522 93
Deduct expirations and cancellations---	247,641 72	105,653 66	37,609 15
In force at the end of the year----	\$262,384 01	\$106,954 20	\$52,913 78
Deduct amount reinsured-----		7,868 87	7,766 70
Net in force December 31, 1913----	\$262,384 01	\$99,085 33	\$45,147 08
Amount at risk December 31, 1913----		\$31,649,428 00	\$8,933,201 00
	Plate Glass.	Steam Boiler.	Burglary and Theft.
In force December 31, 1912-----	\$102,826 81	\$58,074 49	\$120,204 07
Written or renewed during the year----	157,622 07	88,694 22	209,714 51
Totals -----	\$260,448 88	\$146,768 71	\$329,918 58
Deduct expirations and cancellations---	133,263 61	32,250 58	128,428 12
In force at the end of the year----	\$127,185 27	\$114,518 13	\$201,490 46
Deduct amount reinsured-----		8,368 80	27,284 17
Net in force December 31, 1913----	\$127,185 27	\$106,149 33	\$174,206 29
	Fly Wheel.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912-----	\$12,045 50	\$201,669 90	\$5,922 03
Written or renewed during the year----	13,984 11	349,250 64	16,735 77
Totals -----	\$26,029 61	\$550,920 54	\$22,657 80
Deduct expirations and cancellations---	5,450 06	319,443 42	17,568 81
In force at the end of the year----	\$20,579 55	\$231,477 12	\$5,088 99
Deduct amount reinsured-----	2,869 58	13,671 98	-----
Net in force December 31, 1913----	\$17,709 97	\$217,805 14	\$5,088 99

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$11,912 47	\$15,376 11
Health -----	2,936 29	660 33
Liability -----	218,539 79	75,054 44
Workmen's compensation-----	9,881 71	1,180 04
Fidelity -----	7,414 07	44 51
Surety -----	1,845 82	130 43
Plate glass-----	7,049 86	1,993 19
Steam boiler-----	262 80	-----
Burglary and theft-----	9,876 82	3,177 59
Automobiles and teams property damage-----	12,646 63	4,604 47
Workmen's collective-----	301 13	20 51
Totals -----	\$282,667 39	\$101,980 76

**SOUTHWESTERN SURETY AND INSURANCE COMPANY
OF OKLAHOMA.
Denison, Texas.**

Postoffice address: Colbert, Oklahoma.

Year ending December 31, 1913.

(Incorporated November 15, 1909. Commenced business in California in 1910.)

W. B. MUNSON, President.

CHAS. I. BROOKS, Secretary.

LLOYD & SPINGLER, Attorneys in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$542,525 00	
Amount of ledger assets December 31 of previous year		\$1,404,303 75

INCOME.

Accident—Gross premiums written and renewed during the year, \$47,451.61; deduct reinsurance, \$1,673.77; return premiums on policies cancelled, \$12,184.23: Total deductions, \$13,858.00. Net premiums	\$33,593 61
Health—Gross premiums written and renewed during the year, \$13,077.63; deduct reinsurance, \$381.90; return premiums on policies cancelled, \$4,263.21: Total deductions, \$4,645.11. Net premiums	8,432 52
Liability—Gross premiums written and renewed during the year, \$713,637.33; deduct reinsurance, \$6,882.66; return premiums on policies cancelled, \$178,100.56: Total deductions, \$184,983.22. Net premiums	528,654 11
Workmen's compensation—Gross premiums written and renewed during the year, \$132,977.38; deduct return premiums on policies cancelled, \$20,491.62. Net premiums	112,485 76
Fidelity—Gross premiums written and renewed during the year, \$118,604.01; deduct reinsurance, \$11,600.80; return premiums on policies cancelled, \$23,274.25: Total deductions, \$34,875.05. Net premiums	83,728 96
Surety—Gross premiums written and renewed during the year, \$241,756.40; deduct reinsurance, \$27,066.69; return premiums on policies cancelled, \$50,529.77: Total deductions, \$77,596.46. Net premiums	164,159 94
Plate glass—Gross premiums written and renewed during the year, \$39,018.27; deduct return premiums on policies cancelled, \$6,802.99. Net premiums	32,215 28
Burglary and theft—Gross premiums written and renewed during the year, \$40,525.00; deduct reinsurance, \$3,902.36; return premiums on policies cancelled, \$10,499.75: Total deductions, \$14,402.11. Net premiums	26,122 89
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$53,782.44; deduct return premiums on policies cancelled, \$14,944.49. Net premiums	38,838 95
Workmen's collective—Gross premiums written and renewed during the year, \$51,006 06; deduct return premiums on policies cancelled, \$3,086.36. Net premiums	47,919 70
Total net premiums	\$1,076,150 72
Interest on mortgage loans, \$35,095.57; collateral loans, \$661.57	\$35,757 14
Interest on bonds and dividends on stocks, \$56,780.22; from other sources, \$200.63	56,980 85
New York Excise Reinsurance Company, \$207.64; miscellaneous, \$14.50; rents, \$6,241.92	6,464 06
Total interest and rents	99,202 05

Amount brought forward-----	\$1,175,352 77
Miscellaneous income-----	569 25
Agents' balances previously charged off-----	4,459 11
Total income-----	<u>\$1,180,381 13</u>
Sum-----	<u>\$2,584,684 88</u>

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$11,678.86; deduct reinsurance, \$475.74. Net amount paid policyholders for losses-----	\$11,203 12
Health—Gross amount paid for losses, \$4,470.24; deduct reinsurance, \$136.61; salvage, \$136.60: Total deductions, \$273.21. Net amount paid policyholders for losses-----	4,197 03
Liability—Gross amount paid for losses, \$203,784.77; deduct salvage, \$2,708.32. Net amount paid policyholders for losses-----	201,076 45
Workmen's compensation—Net amount paid policyholders for losses-----	23,220 51
Fidelity—Gross amount paid for losses, \$40,007.69; deduct salvage, \$846.35. Net amount paid policyholders for losses-----	39,161 34
Surety—Gross amount paid for losses, \$451,190.52; deduct reinsurance, \$25,239.09; salvage, \$150,394.29: Total deductions, \$175,633.38. Net amount paid policyholders for losses-----	275,557 14
Plate glass—Gross amount paid for losses, \$18,834.25; deduct salvage, \$106.05. Net amount paid policyholders for losses-----	18,728 20
Burglary and theft—Gross amount paid for losses, \$6,528.97; deduct reinsurance, \$319.62; salvage, \$160.69: Total deductions, \$480.31. Net amount paid policyholders for losses-----	6,048 66
Automobiles and teams property damage—Gross amount paid for losses, \$12,253.29; deduct salvage, \$193.11. Net amount paid policyholders for losses-----	12,060 18
Workmen's collective—Gross amount paid for losses, \$24,012.31; deduct salvage, \$1.00. Net amount paid policyholders for losses--	<u>24,011 31</u>
Total-----	\$615,263 94
Investigation and adjustment of claims-----	92,026 37
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	299,786 72
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	69,040 06
Salaries, traveling and all other expenses of agents not paid by commission-----	12,239 03
Inspections (other than medical and claim)-----	1,176 27
Rents-----	1,980 00
Repairs and expenses (other than taxes) on real estate-----	2,722 19
Taxes on real estate-----	273 00
State taxes on premiums-----	8,602 15
Insurance department licenses and fees-----	3,183 65
All other licenses, fees and taxes-----	2,336 83
Legal expenses-----	13,420 94
Advertising-----	1,843 75
Printing and stationery-----	12,967 70
Postage, telegraph, telephone and express-----	7,942 62
Furniture and fixtures-----	4,774 59
Personal tax (Oklahoma)-----	8,642 48
Miscellaneous investment expense-----	205 98
Adjustment of premiums paid in advance-----	3,472 40
Various other expenses-----	23,385 23
Agents' balances charged off-----	<u>17,055 31</u>
Total disbursements-----	<u>\$1,202,341 21</u>
Balance-----	<u>\$1,382,343 67</u>

LEDGER ASSETS.

Book value of real estate	\$78,300 00
Mortgage loans on real estate, first liens	454,559 07
Book value of bonds and stocks	509,284 62
Cash in office	17,656 48
Deposits in trust companies and banks not on interest	149 26
Deposits in trust companies and banks on interest	62,975 14
Gross premiums in course of collection on policies or renewals issued :	

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$11,106 06	\$678 18	
Health	2,497 56	68 25	
Liability	103,601 69	8,508 77	
Workmen's compensation	34,482 71	2,964 60	
Fidelity	16,192 65	7,332 75	
Surety	21,614 53	4,064 15	
Plate glass	6,899 93	631 51	
Burglary and theft	7,596 31	103 20	
Automobiles and teams property dam- age	8,119 96	910 02	
Workmen's collective	4,952 41		
Totals	\$217,063 81	\$25,261 43	242,325 24
Bills and accounts receivable		\$3,786 82	
New York excise reinsuring companies		13,307 04	17,093 86
Ledger assets as per balance			\$1,382,343 67

Non-Ledger Assets.

Interest due and accrued on :		
Mortgages	\$17,535 08	
Bonds	7,240 88	
Other assets	8,065 00	
Rents due and accrued	97 25	32,938 21
Gross assets		\$1,415,281 88

Deduct Assets Not Admitted.

Bills receivable	\$3,786 82	
Premiums in course of collection written prior to October 1, 1913	25,261 43	
Decrease in market value of bonds and stocks under book value (per Schedule D)	1,271 25	30,319 50
Total admitted assets		\$1,384,962 38

LIABILITIES.

Losses and claims :	
Accident—Adjusted, \$150.32; reported or in process of adjust- ment, \$2,033.75; resisted, \$2,900.00; total, \$5,084.07; deduct reinsurance, \$323.84. Net unpaid claims	\$4,760 23
Fidelity—Reported or in process of adjustment, \$30,473.66; re- sisted, \$9,237.60. Net unpaid claims	39,711 26
Surety—Adjusted, \$4,000.00; reported or in process of adjust- ment, \$40,995.28; resisted, \$13,950.00. Net unpaid claims	58,945 28
Plate glass—Adjusted, \$85.10; reported or in process of adjust- ment, \$1,669.28. Net unpaid claims	1,754 38
Burglary and theft—Adjusted, \$79.25; reported or in process of adjustment, \$886.25; resisted, \$500.00. Net unpaid claims	1,465 50
Automobiles and teams property damages—Adjusted, \$1,136.83; reported or in process of adjustment, \$1,401.90; resisted, \$1,- 359.60. Net unpaid claims	3,898 33
Workmen's collective—Reported or in process of adjustment	1,282 60
Total net unpaid claims	\$111,817 58
Special reserve for unpaid liability and workmen's compensation losses	87,465 29
Total unpaid claims	\$199,282 87

Amount brought forward-----		\$199,282 87
New York excise board premiums, \$21,760.25, unearned		
75 per cent-----	\$16,320 19	
Unearned premiums at 50 per cent on risks running		
one year or less-----	335,215 48	
Unearned premiums, pro rata on risks running more		
than one year-----	36,093 90	
Total unearned premiums-----		387,629 57
Commissions, brokerage and other charges due or to become due on		
policies issued subsequent to October 1, 1913: Accident, \$3,565.05;		
health, \$864.15; liability, \$22,658.84; workmen's compensation,		
\$7,029.87; fidelity, \$4,734.45; surety, \$6,181.75; plate glass,		
\$2,349.07; burglary and theft, \$2,590.34; automobiles and teams		
property damage, \$2,029.99; workmen's collective, \$670.82-----		52,674 33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--		1,522 89
Estimated amount hereafter payable for federal, state and other		
taxes based upon the business of the year of this statement-----		15,599 17
Return premiums-----		19,555 51
Reinsurance-----		4,956 74
Advance premiums (100 per cent)-----		1,457 13
Other liabilities-----		9,428 14
Total amount of all liabilities except capital-----		\$692,106 35
Capital actually paid up in cash-----	\$542,525 00	
Surplus over all liabilities-----	150,331 03	
Surplus as regards policyholders-----		692,856 03
Total liabilities-----		\$1,384,962 38

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$18,468 80	\$6,501 65	*\$259,846 92
Written or renewed during the year---	47,451 61	13,077 63	713,637 33
Totals-----	\$65,920 41	\$19,579 28	\$973,484 25
Deduct expirations and cancellations---	32,774 85	12,040 82	†651,085 46
In force at the end of the year---	\$33,145 56	\$7,538 46	\$322,398 79
Deduct amount reinsured-----	1,206 23	262 50	4,476 41
Net in force December 31, 1913--	\$31,939 33	\$7,275 96	\$317,922 38
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912-----	In liability	\$92,157 00	\$194,539 84
Written or renewed during the year---	\$132,977 38	118,604 01	241,756 40
Totals-----	\$132,977 38	\$210,761 01	\$436,296 24
Deduct expirations and cancellations---	†88,036 59	115,825 16	243,388 02
In force at the end of the year---	\$44,940 79	\$94,935 85	\$192,908 22
Deduct amount reinsured-----		10,370 86	25,902 33
Net in force December 31, 1913--	\$44,940 79	\$84,564 99	‡\$167,005 89
Amount at risk December 31, 1913---		\$10,546,497 84	\$12,596,018 52
		Plate Glass.	Burglary and Theft.
In force December 31, 1912-----		\$32,045 12	\$14,204 79
Written or renewed during the year---		39,018 27	40,525 00
Totals-----		\$71,063 39	\$54,729 79
Deduct expirations and cancellations---		39,008 49	22,684 05
In force at the end of the year---		\$32,054 90	\$32,045 74
Deduct amount reinsured-----			3,869 80
Net in force December 31, 1913--		\$32,054 90	\$28,175 94

*Includes workmen's compensation.

†Includes adjusting figures to separate liability and compensation.

‡Includes New York excise bonds 1913-14 agreement.

	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912-----	\$23,451 74	\$3,837 00
Written or renewed during the year-----	53,782 44	51,006 06
Totals -----	\$77,234 18	\$54,843 06
Deduct expirations and cancellations-----	40,858 53	52,031 71
Net in force December 31, 1913 -----	\$36,375 65	\$2,811 35

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$6,674 23	\$3,588 78
Health -----	1,018 23	228 57
Liability -----	171,866 26	93,228 13
Workmen's compensation -----	33,685 66	18,429 35
Fidelity -----	6,485 83	-----
Surety -----	10,625 73	62,101 43
Plate glass -----	2,578 21	814 67
Burglary and theft -----	1,234 59	1,000 00
Automobiles and teams property damage -----	5,177 95	2,234 02
Workmen's collective -----	115 76	2 00
Total -----	\$239,462 45	\$181,626 95

Schedule D, Bonds and Stocks.

	Book Value.	Market Value.
United States 3 per cent war loan account, June 13, 1898 -----	\$51,406 25	\$51,500 00
Grayson county, Texas, road district No. 1, bonds---	100,000 00	98,000 00
Louisiana, State of -----	49,460 00	50,000 00
Marshall county, Oklahoma, school bonds 1 and 2----	1,035 00	1,035 00
McAlester, Oklahoma, waterworks bonds-----	10,055 00	10,150 00
Noble county, Oklahoma, funding bonds-----	11,983 37	11,983 37
Oklahoma state funding bonds-----	260,000 00	260,000 00
Sapulpa, Oklahoma, city warrants-----	60 00	60 00
Tucumcari, New Mexico, waterworks bonds-----	10,450 00	10,450 00
Oklahoma state general revenue fund warrants-----	14,835 00	14,835 00
Totals -----	\$509,284 62	\$508,013 37

THE STANDARD ACCIDENT INSURANCE COMPANY.

Detroit, Michigan.

Year ending December 31, 1913.

(Incorporated May 29, 1884. Commenced business in California in 1894.)

LEM W. BOWEN, President.

J. S. HEATON, Secretary.

C. F. BRIGGS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$500,000 00	
Amount of ledger assets December 31 of previous year-----		\$4,352,869 24

INCOME.

Accident—Gross premiums written and renewed during the year, \$1,537,802.24; deduct reinsurance, \$27,207.24; return premiums on policies cancelled, \$43,908.05; premiums on policies not taken, \$233,182.17; Total deductions, \$304,297.46. Net premiums-----	\$1,233,504 78
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Amount brought forward-----	\$1,233,504 78
Health—Gross premiums written and renewed during the year, \$263,828.49; deduct return premiums on policies cancelled, \$7,372.00; premiums on policies not taken, \$58,468.33: Total deductions, \$65,840.33. Net premiums-----	197,988 16
Liability—Gross premiums written and renewed during the year, \$1,239,848.73; deduct reinsurance, \$1,240.26; return premiums on policies cancelled, \$125,242.85; premiums on policies not taken, \$148,191.03: Total deductions, \$274,674.14. Net premiums-----	965,174 59
Workmen's compensation—Gross premiums written and renewed during the year, \$631,927.83; deduct return premiums on policies cancelled, \$27,159.11; premiums on policies not taken, \$68,505.68: Total deductions, \$95,664.79. Net premiums-----	536,263 04
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$176,727.82; deduct return premiums on policies cancelled, \$16,764.78; premiums on policies not taken, \$21,879.94: Total deductions, \$38,644.72. Net premiums-----	138,083 10
Workmen's collective—Gross premiums written and renewed during the year, \$39,944.96; deduct return premiums on policies cancelled, \$452.75. Net premiums-----	39,492 21
Total net premiums-----	\$3,110,505 88
Policy fees required or represented by applications-----	48,744 00
Interest on mortgage loans, \$10,826.65; collateral loans, \$1,894.60-----	\$12,721 25
Interest on bonds and dividends on stocks, \$161,841.96; from other sources, \$2,692.74-----	164,534 70
	177,255 95
Total income-----	\$3,336,505 83
Sum-----	\$7,689,375 07

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$656,691.01; deduct reinsurance, \$15,712.14. Net amount paid policyholders for losses---	\$640,978 87
Health—Gross amount paid for losses-----	78,125 44
Liability—Gross amount paid for losses-----	606,759 30
Workmen's compensation—Gross amount paid for losses-----	152,220 15
Automobiles and teams property damage—Gross amount paid for losses-----	42,645 69
Workmen's collective—Gross amount paid for losses-----	18,994 64
Total net amount paid policyholders for losses-----	\$1,539,724 09
Investigation and adjustment of claims-----	197,190 99
Policy fees retained by agents-----	48,744 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)-----	792,896 64
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees-----	170,151 57
Salaries, traveling and all other expenses of agents not paid by commission-----	159,691 85
Inspection (other than medical and claim)-----	26,779 26
Rents-----	10,983 03
State taxes on premiums-----	55,591 11
Insurance department licenses and fees-----	10,466 38
All other licenses, fees and taxes-----	4,943 17
Legal expenses-----	3,685 12
Advertising-----	11,775 44
Printing and stationery-----	26,421 92
Postage, telegraph, telephone and express-----	18,140 08
Furniture and fixtures-----	2,000 04
Stockholders for interest or dividends-----	70,000 00
Other disbursements-----	15,004 70
Agents' balances charged off-----	5,693 15

Loss on sale or maturity of ledger assets	\$3,257 60
Decrease in book value of ledger assets	15,000 00
Total disbursements	\$3,188,140 14
Balance	\$4,501,234 93

LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$162,100 00
Loans secured by pledge of bonds, stocks or other collaterals	24,306 33
Book value of bonds and stocks	3,715,375 38
Cash in office	10,905 84
Deposits in trust companies and banks not on interest	143,618 88
Gross premiums in course of collection on policies or renewals issued:	

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident	\$175,256 27	\$28,927 57	
Health	30,512 49	5,031 61	
Liability	81,703 56	12,160 42	
Workmen's compensation	62,360 25	9,318 19	
Automobiles and teams property damage	17,973 06	2,685 62	
Workmen's collective	5,481 15	819 02	
Totals	\$373,286 78	\$58,942 43	432,229 21
Workmen's compensation special reinsurance fund			12,699 29
Ledger assets, as per balance			\$4,501,234 93

Non-Ledger Assets.

Interest due and accrued on:		
Mortgages	\$1,855 70	
Bonds	65,861 62	
Collateral loans	555 62	
		68,272 94
Gross assets		\$4,569,507 87

Deduct Assets Not Admitted.

Premiums in course of collection written prior to October 1, 1913	\$58,942 43
Book value over market value of bonds	53,227 43
Total	112,169 86
Total admitted assets	\$4,457,338 01

LIABILITIES.

Losses and claims:	
Accident—Adjusted, \$35,339.44; reported or in process of adjustment, \$155,720.15; resisted, \$88,541.66. Net unpaid claims	\$279,601 25
Health—Adjusted, \$2,675.40; reported or in process of adjustment, \$24,348.95. Net unpaid claims	27,024 35
Automobiles and teams property damage—Adjusted, \$4,185.00; reported or in process of adjustment, \$17,119.65; incurred but not reported, \$255.00; resisted, \$2,250.00. Net unpaid claims	23,809 65
Workmen's collective—Adjusted, \$975.43; reported or in process of adjustment, \$6,162.72. Net unpaid claims	7,138 15
Net unpaid claims	\$337,573 40
Special reserve for unpaid liability and workmen's compensation losses	745,813 36

Amount brought forward.....		\$1,083,386 76
Estimated expenses of investigation and adjustment of unpaid claims	\$7,546 70	
Unearned premiums at 50 per cent on risks running one year or less.....	1,128,361 94	
Unearned premiums, pro rata on risks running more than one year.....	22,179 20	
Total unearned premiums.....		1,158,087 84
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$60,076.88; health, \$10,624.06; liability, \$18,383.30; workmen's compensation, \$8,418.63; automobiles and teams property damage, \$4,493.26; workmen's collective, \$657.73.....		102,653 86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued....		7,949 95
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement.....		61,529 53
Return premiums		17,289 16
Reinsurance		1,288 36
Advance premiums (100 per cent)		8,309 95
Total amount of all liabilities, except capital.....		\$2,440,495 41
Capital actually paid up in cash.....	\$500,000 00	
Surplus over all liabilities.....	1,516,842 60	
Surplus as regards policyholders.....		2,016,842 60
Total liabilities		\$4,457,338 01

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912.....	\$815,629 52	\$170,994 20	\$1,224,479 70
Written or renewed during the year....	1,537,802 24	263,828 49	1,239,848 73
Totals	\$2,353,431 76	\$434,822 69	\$2,464,328 43
Deduct expirations and cancellations....	1,548,885 66	253,794 33	1,672,207 58
In force at the end of the year.....	\$804,546 10	\$181,028 36	\$792,120 85
Deduct amount reinsured.....	25,386 16		1,098 77
Net in force December 31, 1913....	\$779,159 94	\$181,028 36	\$791,022 08
	Workmen's Compensation.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912.....		\$120,780 43	\$9,738 63
Written or renewed during the year....	\$631,927 83	176,727 82	39,944 96
Totals	\$631,927 83	\$297,508 25	\$49,683 59
Deduct expirations and cancellations....	227,090 30	166,604 62	36,185 50
Net in force December 31, 1913....	\$404,837 53	\$130,903 63	\$13,498 09

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$65,204 53	\$41,475 13
Health	11,113 07	3,445 71
Liability	2,446 02	
Workmen's compensation	1,752 09	121 47
Automobiles and teams property damage.....	137 91	
Totals	\$80,653 62	\$45,042 31

STANDARD TITLE INSURANCE COMPANY.**San Francisco, California.**

Year ending December 31, 1913.

(Incorporated August 3, 1906. Commenced business in California January 2, 1907.)

LIVINGSTON JENKS, President.

CLEMENT ROCKHILL, Secretary.

CAPITAL.

Capital stock paid up in cash-----	\$145,400 00	
Amount of ledger assets December 31 of previous year--		\$229,442 70

INCOME.

Total net premiums (title)-----	\$31,422 99	
Interest on mortgage loans-----	4,710 93	
Bank interest-----	1,683 70	
Escrow-----	2,199,992 66	
Reports on titles not insured-----	720 20	
Agents' balances previously charged off-----	41 36	
Total income-----	\$2,238,571 84	
Sum-----		\$2,468,014 54

DISBURSEMENTS.

Net amount paid policyholders for losses-----	\$3,501 05	
Rents-----	3,904 00	
Advertising-----	664 36	
Printing and stationery-----	755 14	
Postage, telegraph, telephone and express-----	121 00	
Furniture and fixtures-----	455 57	
Additions to plant-----	14,270 40	
Escrow-----	2,204,107 70	
Refunds on premium-----	20 25	
Miscellaneous expense-----	17,137 74	
Agents' balances charged off-----	29 88	
Total disbursements-----	\$2,244,967 09	
Balance-----		\$223,047 45

LEDGER ASSETS.

Mortgage loans on real estate, first liens-----	\$100,223 23	
Cash in office-----	1,414 14	
Deposits in trust companies and banks on interest-----	37,005 02	
Plant, \$80,515.20; furniture and fixtures, \$3,376.30; agents' bal- ances, debit, \$538.26; credit, \$24.70, \$513.56-----	84,405 06	
Ledger assets as per balance-----	\$223,047 45	

Deduct Assets Not Admitted.

Furniture and fixtures-----	\$3,376 30	
Plant-----	7,815 20	
Agents' balances-----	538 26	
Total-----	11,729 76	
Total admitted assets-----		\$211,317 69

LIABILITIES.

Reserve	\$15,680 50
Escrow on hand	17,721 73
Total amount of all liabilities except capital	\$33,402 23
Capital actually paid up in cash	\$145,400 00
Surplus over all liabilities	32,515 46
Surplus as regards policyholders	177,915 46
Total liabilities	\$211,317 69

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums, less return premiums, on risks written or renewed during the year	\$32,341 14
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TITLE INSURANCE AND GUARANTY COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated June 7, 1902. Commenced business in California August 1, 1902.)

O. A. ROULEAU, President.

WALTER C. CLARK, Secretary.

CAPITAL.

Capital stock paid up in cash	\$365,500 00
Amount of ledger assets December 31 of previous year	\$477,436 12

INCOME.

Title—Gross premiums collected and renewed during the year. \$49,695.63; deduct rebates, \$235.00. Net premiums	\$49,460 63
Interest on mortgage loans	\$6,106 06
Interest on bonds and dividends on stocks, \$2,010.50; from other sources, \$1,442.84	3,453 34
Rents	4,782 00
Total interest and rents	14,341 40
Fees on abstracts, contract abstracts, suits and reports	11,573 90
Conveyancing (drawing instruments)	316 10
Overs and shorts	582 18
Fire insurance (dividend on losses of 1906 and rebates)	580 10
Notes payable	8,580 62
Total income	\$85,434 93
Sum	\$562,871 05

DISBURSEMENTS.

Title—Net amount paid policyholders for losses	\$787 69
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,669 80
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	32,085 70
Expense (plant renewals)	307 15
Rents	6,000 00
Taxes on real estate	1,009 92
All other licenses, fees and taxes	735 37
Legal expenses	4,800 00
Advertising	577 60
Printing and stationery	916 41
Postage, telegraph, telephone and express	573 10
Stockholders for interest or dividends	21,930 00
Expense, building (maintenance and repairs)	290 50

Fire insurance	\$174 70
General expense (administrative)	2,084 45
Panama-Pacific International Exposition Company (stock)	400 00
California Land Show	666 99
H. B. Montague (trust fund)	26 22
Suspense account	80 00
Trust funds	19,259 28
Real estate (charged off), \$515.00; sinking fund (building account), \$1,800.00	2,315 00
Total disbursements	\$96,689 88
Balance	\$466,181 17

LEDGER ASSETS.

Book value of real estate	\$2,000 00
Mortgage loans on real estate, first liens	98,730 00
Book value of bonds and stocks (Schedule D); bonds, \$8,880.62; stocks, \$25,329.00	34,209 62
Cash in office	2,013 83
Deposits in trust companies and banks not on interest	168 62
Deposits in trust companies and banks on interest	26,660 59
Contract to purchase real estate (secured by land)	591 30
Accounts receivable	218 82
Deposit on account of exceptions	350 75
Taxes (suspense)	875 03
Plant and building	296,029 82
Recording (money on deposit with recorder)	242 58
Furniture and fixtures	4,110 21
Ledger assets as per balance	\$466,181 17

Deduct Assets Not Admitted.

Furniture and fixtures	4,110 21
Total admitted assets	\$462,070 96

LIABILITIES.

Surplus	\$51,309 15
Suspense	552 61
Suits	305 00
Trust funds	22,613 39
Notes payable	8,580 62
Capital actually paid up in cash	365,500 00
Surplus as regards policyholders, \$17,320.40; less furniture and fixtures, \$4,110.21	13,210 19
Total liabilities	\$462,070 96

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums, less return premiums, on risks written or renewed during the year, \$49,460.63; gross losses paid	\$787 69
---	----------

TITLE INSURANCE AND TRUST COMPANY.**Los Angeles, California.**

Year ending December 31, 1913.

(Incorporated December 20, 1893. Commenced business in California January 15, 1894)

WILLIAM H. ALLEN, JR., President.

O. P. CLARK, Secretary.

CAPITAL.

*Capital stock paid up in cash-----	\$1,000,000 00	
Amount of ledger assets December 31 of previous year--	\$1,218,375 56	
Increase of paid-up capital during the year-----	300,000 00	
Extended at -----		\$1,518,375 56

INCOME.

Title—Net premiums -----		\$506,858 00
Interest on mortgage loans, \$20,928.31; collateral loans, \$660.35 -----	\$21,588 66	
Interest on bonds and dividends on stocks, \$23,360.01; from other sources, \$20,135.54-----	43,495 55	
Total interest -----		65,084 21
Miscellaneous -----		10,406 44
Profit and loss (money from Puget Sound Telephone and Telegraph Company) -----		589 60
Undivided profits received from trust department in department ad- justment, not an earning for 1913-----		15,732 13
Advance -----		3,918 33
Total income -----		\$602,588 71
Sum-----		\$2,120,964 27

DISBURSEMENTS.

Title—Net amount paid policyholders for losses-----	\$16,662 30	
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees, including attorneys-----	302,681 38	
Rents -----	35,774 30	
Taxes on real estate-----	2,618 44	
Insurance department licenses and fees-----	67 50	
All other licenses, fees and taxes-----	7,072 59	
Advertising -----	1,992 99	
Printing and stationery-----	19,085 35	
Stockholders for interest or dividends-----	77,500 00	
Increase of paid-up capital stock assigned to title insurance depart- ment -----	300,000 00	
Miscellaneous expenses -----	36,872 99	
Total disbursements -----		\$800,327 84
Balance-----		\$1,320,636 43

LEDGER ASSETS.

Book value of real estate-----	\$119,825 19	
Mortgage loans on real estate, first liens-----	329,286 90	
Loans secured by pledge of bonds, stocks or other collaterals-----	181,007 77	
Book value of bonds and stocks (Schedule D)-----	302,124 00	
Total premiums on policies collected from 1896 to December 31, 1913, \$146,184.16; guarantees for 1913, \$492,850.00-----	639,034 16	
Bills receivable -----	133,500 00	
Name and property abstract plant, \$50,000.00; mortgage with state treasurer, \$100,000.00 -----	150,000 00	
Ledger assets as per balance-----		\$1,320,636 43

*Assigned to title insurance department, \$800,000.00; assigned to trust department, \$200,000.00.

Ledger assets ----- \$1,320,636 43

Non-Ledger Assets.

Interest due and accrued on:

Mortgages -----	\$3,158 28
Bonds -----	3,338 57
Collateral loans -----	1,949 06

Total interest ----- 8,445 91

Gross assets ----- \$1,329,082 34

Deduct Assets Not Admitted.

Non-ledger assets ----- 8,445 91

Total admitted assets ----- \$1,320,636 43

LIABILITIES.

Title insurance surplus fund, section 453u, Civil Code ----- \$200,000 00

Assigned to title insurance department ----- \$800,000 00

Surplus over all liabilities ----- 320,636 43

Surplus as regards policyholders ----- 1,120,636 43

Total liabilities ----- \$1,320,636 43

EXHIBIT OF PREMIUMS.

In force December 31, 1912 -----	Title. \$19,399,743 34
Written or renewed during the year -----	3,598,335 00

Total ----- \$22,998,078 34

Deduct expirations and cancellations ----- 2,053,085 00

In force at the end of the year ----- \$20,944,993 34

Net premiums received ----- \$146,184 16

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums, less return premiums, on risks written or renewed during the year, \$506,858.00; gross losses paid ----- \$16,662 30

TITLE GUARANTEE AND TRUST COMPANY.

Los Angeles, California.

Year ending December 31, 1913.

(Incorporated October, 1895. Commenced business in California October, 1895.)

L. C. BRAND, President.

A. F. MORLAN, Secretary.

CAPITAL.

Capital stock paid up in cash ----- \$250,000 00

Amount of ledger assets December 31 of previous year ----- \$903,419 39

Decrease of paid-up capital during the year.
\$250,000.00; surplus, \$50,000.00 ----- 300,000 00

Surplus paid in by stockholders ----- 603,419 39

Extended at ----- \$603,419 39

Municipal deposit January 15, 1913 ----- \$100,000 00

INCOME.

Title—Net premiums ----- \$251,432 92

Interest on mortgage loans ----- 14,332 57

Collateral loans, in force, \$3,244.32; paid off, \$442.01 ----- 3,686 33

Amount brought forward-----	\$269,451 82
Interest on bonds and dividends on stocks-----	21,619 60
Interest on deposits-----	174 00
Reconveyance fees, \$2,072.68; recording, \$56,888.51; income from real estate, \$311.58; trustees' fees, \$24,089.80; escrow fees, \$28,272.74; commissions, \$8,719.61-----	120,354 92
Profit on sale or maturity of ledger assets-----	180 00
Total income-----	\$411,780 34

DISBURSEMENTS.

Salaries, fees and all other compensation of officers, directors, trus- tees, and home office employees-----	\$164,421 30
Rents-----	13,821 51
State taxes on premiums-----	3,247 27
Insurance department licenses and fees-----	230 00
All other licenses, fees and taxes-----	2,193 68
Legal expenses-----	625 00
Printing and stationery-----	10,089 19
Postage, telegraph, telephone and express-----	2,553 65
Furniture and fixtures-----	6,959 53
Stockholders for interest or dividends-----	50,000 00
Insurance, fidelity-----	150 00
Sundries, including moving expenses to new premises-----	12,261 69
Refunds of overcharges-----	3,236 80
Recording-----	32,664 00
Index, being cost of new index system-----	5,986 96
Advances-----	15,938 41
Interest on deposits-----	4,073 29
Loss on sale or maturity of ledger assets-----	25 00
Abstract plant-----	20,000 00
Total disbursements-----	\$348,477 28
Balance-----	\$766,722 45

LEDGER ASSETS.

Book value of real estate-----	\$65,583 96
Mortgage loans on real estate, first liens-----	57,679 90
Loans secured by pledge of bonds, stocks or other collaterals-----	56,177 91
Book value of bonds and stocks-----	427,242 50
Cash in office-----	1,486 95
Deposits in trust companies and banks not on interest-----	131,683 18
Tropico Water Company, open account, \$3,000.00; plant, \$23,868.05	26,868 05
Ledger assets as per balance-----	\$766,722 45

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages-----	\$1,388 92
Bonds-----	5,225 51
Collateral loans-----	897 24
	7,511 67
Gross assets-----	\$774,234 12

Deduct Assets Not Admitted.

Book value of ledger assets over market value, bonds-----	2,138 54
Total admitted assets-----	\$772,095 58

LIABILITIES.

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	\$7,747 27
Municipal deposits-----	200,000 00
Special insurance reserve-----	62,500 00
Total amount of all liabilities except capital-----	\$270,247 27

Capital actually paid up in cash.....	\$250,000 00
Surplus over all liabilities.....	251,848 31
Surplus as regards policyholders.....	\$501,848 31
Total liabilities.....	\$772,095 58

EXHIBIT OF PREMIUMS.

In force December 31, 1912.....	Title. \$597,060 18
Written or renewed during the year.....	251,432 92
Net in force December 31, 1913.....	\$848,493 10

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Title—Gross premiums less return premiums on risks written or renewed during the year.....	\$251,432 92
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UNITED STATES CASUALTY COMPANY.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated May 2, 1895. Commenced business in California in January, 1896.)

EDSON S. LOTT, President.

D. G. LUCKETT, Secretary.

DAVID P. BILLINGTON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash.....	\$500,000 00
Amount of ledger assets December 31 of previous year.....	\$2,897,802 96

INCOME.

Accident—Gross premiums written and renewed during the year, \$648,174.14; deduct reinsurance, \$38,936.79; return premiums on policies cancelled, \$15,216.90; premiums on policies not taken, \$103,991.02: total deductions, \$158,144.71. Net premiums.....	\$490,029 43
Health—Gross premiums written and renewed during the year, \$302,298.04; deduct reinsurance, \$3,787.88; return premiums on policies cancelled, \$7,502.72; premiums on policies not taken, \$61,593.44: total deductions, \$72,884.04. Net premiums.....	229,414 00
Liability—Gross premiums written and renewed during the year, \$1,162,203.91; deduct reinsurance, \$1,714.66; return premiums on policies cancelled, \$71,212.73; premiums on policies not taken, \$293,340.48: total deductions, \$366,267.87. Net premiums.....	795,936 04
Workmen's compensation—Gross premiums written and renewed during the year, \$262,747.03; deduct return premiums on policies cancelled, \$10,419.02; premiums on policies not taken, \$68,635.28: total deductions, \$79,054.30. Net premiums.....	183,692 73
Plate glass—Gross premiums written and renewed during the year, \$21,782.08; deduct return premiums on policies cancelled, \$628.68; premiums on policies not taken, \$4,503.47: total deductions, \$5,132.15. Net premiums.....	16,649 93
Steam boiler—Gross premiums written and renewed during the year, \$56,553.39; deduct reinsurance, \$7,616.00; return premiums on policies cancelled, \$4,285.40; premiums on policies not taken, \$12,854.33: total deductions, \$24,755.73. Net premiums.....	31,797 66
Burglary and theft—Gross premiums written and renewed during the year, \$107,143.41; deduct reinsurance, \$7,041.80; return premiums on policies cancelled, \$4,461.95; premiums on policies not taken, \$16,608.02: total deductions, \$28,111.77. Net premiums..	79,031 64

Amount brought forward-----		\$1,826,551 43
Sprinkler—Gross premiums written and renewed during the year, \$47,434.85; deduct reinsurance, \$8,237.81; return premiums on policies cancelled, \$3,272.23; premiums on policies not taken, \$10,233.56; total deductions, \$21,743.60. Net premiums-----		25,691 25
Fly wheel—Gross premiums written and renewed during the year, \$1,507.57; deduct reinsurance, \$38.00; return premiums on poli- cies cancelled, \$257.89; premiums on policies not taken, \$489.26; total deductions, \$785.15. Net premiums-----		722 42
Automobile and teams property damage—Gross premiums written and renewed during the year, \$59,268.18; deduct return premiums on policies cancelled, \$3,873.12; premiums on policies not taken, \$13,241.48; total deductions, \$17,114.60. Net premiums-----		42,153 58
Workmen's collective—Gross premiums written and renewed during the year, \$6,076.80; deduct return premiums on policies cancelled, \$192.27; premiums on policies not taken, \$2,332.46; total deduc- tions, \$2,524.73. Net premiums-----		3,552 07
Total net premiums-----		\$1,898,670 75
Interest on mortgage loans-----	\$14,158 17	
Interest on bonds and dividends on stocks-----	103,152 75	
Rents -----	1,227 96	
Total interest and rents-----		118,538 88
Recovery of items previously charged to profit and loss-----		145 78
Profit on sale or maturity of ledger assets-----		2,404 64
Total income -----		\$2,019,760 05
Sum -----		\$4,917,563 01

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$260,770.20; deduct rein- surance, \$21,131.73. Net amount paid policyholders for losses---		\$239,638 47
Health—Gross amount paid for losses, \$112,068.93; deduct rein- surance, \$3,101.60. Net amount paid policyholders for losses---		108,967 33
Liability—Gross amount paid for losses, \$445,605.85; deduct rein- surance, \$75.00. Net amount paid policyholders for losses-----		445,530 85
Workmen's compensation—Gross amount paid for losses-----		66,006 48
Plate glass—Gross amount paid for losses-----		4,492 90
Steam boiler—Gross amount paid for losses-----		3,732 82
Burglary and theft—Gross amount paid for losses, \$46,881.32; deduct reinsurance, \$2,897.92. Net amount paid policyholders for losses -----		43,983 40
Sprinkler—Gross amount paid for losses, \$11,960.71; deduct rein- surance, \$1,431.38. Net amount paid policyholders for losses----		10,529 33
Automobile and teams property damage—Gross amount paid for losses -----		12,956 07
Workmen's collective—Gross amount paid for losses-----		1,420 93
Total -----		\$937,258 58
Investigation and adjustment of claims-----		139,121 36
Commissions or brokerage to agents (less amount received on re- turn premiums and reinsurance)-----		468,647 26
Salaries, fees and all other compensation of officers, directors, trus- tees and home office employees-----		134,325 82
Salaries, traveling and all other expenses of agents not paid by com- mission -----		50,556 45
Inspections (other than medical and claim)-----		33,345 11
Rents -----		19,735 42
Taxes on real estate-----		394 96
State taxes on premiums-----		30,524 76
Insurance Department licenses and fees-----		6,761 90
All other licenses, fees and taxes-----		2,162 32
Legal expenses -----		3,905 56
Advertising -----		3,149 45
Printing and stationery -----		26,816 09
Postage, telegraph, telephone and express-----		12,075 74

Furniture and fixtures	\$11,792 98
Stockholders for interest or dividends	50,012 50
Extended free accident insurance	1,074 75
Miscellaneous	10,552 90
Profit and loss	2,033 82
Fees of auditors, \$2,414.66; exchange on checks, \$1,393.07	3,807 73
Total disbursements	\$1,948,055 46
Balance	\$2,969,507 55

LEDGER ASSETS.

Book value of real estate	\$4,500 00
Mortgage loans on real estate, first liens	300,000 00
Book value of bonds and stocks	2,269,587 57
Cash in office	2,688 17
Deposits in trust companies and banks not on interest	24,742 55
Deposits in trust companies and banks on interest	104,415 84
Gross premiums in course of collection on policies or renewals issued:	
	On or after October 1, 1913.
Accident	\$57,460 54
Health	33,039 45
Liability	103,425 42
Workmen's compensation	26,868 92
Plate glass	3,041 65
Steam boiler	7,179 49
Burglary and theft	12,459 47
Sprinkler	3,364 90
Automobile and teams property damage	5,665 43
Workmen's collective	650 29
Total	253,155 56
Cash in the hands of resident managers and adjusters	4,700 00
Agents' ledger balances, debits	1,506 82
The Workmen's Compensation Reinsurance and Inspection Bureau fund	4,211 04
Ledger assets as per balance	\$2,969,507 55

Non-Ledger Assets.

Interest due and accrued on:	
Mortgages	\$4,243 53
Bonds	10,971 72
Gross assets	15,215 25
	\$2,984,722 80

Deduct Assets Not Admitted.

Book value of ledger assets over market value	316,634 39
Total admitted assets	\$2,668,088 41

LIABILITIES.

Losses and claims:

Accident—Reported or in process of adjustment, \$46,219.00; resisted, \$21,960.00. Net unpaid claims	\$68,179 00
Health—Reported or in process of adjustment, \$15,264.00; resisted, \$90.00. Net unpaid claims	15,354 00
Plate glass—Reported or in process of adjustment	416 00
Steam boiler—Reported or in process of adjustment	72 00
Burglary and theft—Reported or in process of adjustment	5,463 00
Sprinkler—Reported or in process of adjustment	419 00
Automobile and teams property damage—Reported or in process of adjustment, \$4,515.00; resisted, \$225.00. Net unpaid claims	4,740 00
Workmen's collective—Reported or in process of adjustment	293 00
Net unpaid claims	\$95,116 00

Amount brought forward-----	\$95,116 00
Special reserve for unpaid liability and workmen's compensation losses -----	155,969 00
Total unpaid claims -----	\$251,085 00
Estimated expenses of investigation and adjustment of unpaid claims	10,566 00
Unearned premiums at 50 per cent on risks running one year or less-----	\$732,333 78
Unearned premiums, pro rata on risks running more than one year -----	131,562 47
Total unearned premiums -----	863,896 25
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$14,365.14; health, \$8,259.86; liability, \$25,856.36; workmen's compensation, \$6,717.23; plate glass, \$760.41; steam boiler, \$1,794.87; burglary and theft, \$3,114.87; sprinkler, \$841.22; automobile and teams property damage, \$1,416.36; workmen's collective, \$162.57 -----	63,288 89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued--	3,500 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	30,000 00
Dividends declared and unpaid to stockholders-----	12,772 50
Reinsurance -----	5,399 18
Advance premiums (100 per cent)-----	652 39
Special voluntary additional reserve for unpaid liability and workmen's compensation losses-----	143,071 00
Reserve for claims (incurred in 1913 reported in 1914)-----	20,000 00
Contingency fund -----	53,482 58
Reserve for reinsurance in companies not admitted in New York---	10,374 62
Total amount of all liabilities except capital-----	\$1,468,088 41
Capital actually paid up in cash-----	\$500,000 00
Surplus over all liabilities-----	700,000 00
Surplus as regards policyholders-----	1,200,000 00
Total liabilities -----	\$2,668,088 41

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912-----	\$469,449 47	\$190,971 63	\$845,520 39
Written or renewed during the year---	648,174 14	302,298 04	1,162,203 91
Totals -----	\$1,117,623 61	\$493,269 67	\$2,007,724 30
Deduct expirations and cancellations---	658,673 55	294,326 40	1,351,639 76
In force at the end of the year----	\$458,950 06	\$198,943 27	\$656,054 54
Deduct amount reinsured-----	9,531 22	3,691 52	1,381 91
Net in force December 31, 1913---	\$449,418 84	\$195,251 75	\$654,672 63
	Workmen's Compensation.	Plate Glass.	Steam Boiler.
In force December 31, 1912-----		\$4,962 03	\$85,353 96
Written or renewed during the year---	\$262,747 03	21,782 08	56,553 39
Totals -----	\$262,747 03	\$26,744 11	\$141,907 35
Deduct expirations and cancellations---	142,834 42	9,828 51	49,263 80
In force at the end of the year----	\$119,912 61	\$16,915 60	\$92,643 55
Deduct amount reinsured-----			288 48
Net in force December 31, 1913---	\$119,912 61	\$16,915 60	\$92,355 07
	Burglary and Theft.	Sprinkler.	Fly Wheel.
In force December 31, 1912-----	\$97,030 58	\$32,805 07	
Written or renewed during the year---	107,143 41	47,434 85	\$1,507 57
Totals -----	\$204,173 99	\$80,239 92	\$1,507 57

Totals	\$204,173 99	\$80,239 92	\$1,507 57
Deduct expirations and cancellations	95,502 26	32,880 19	782 25
In force at the end of the year	\$108,671 73	\$47,359 73	\$725 32
Deduct amount reinsured	7,887 73	7,793 23	38 00
Net in force December 31, 1913	\$100,784 00	\$39,566 50	\$687 32
		Automobiles and Teams	Workmen's Collective.
In force December 31, 1912		Property Damage.	
Written or renewed during the year		\$19,436 76	\$3,116 79
		59,268 18	6,076 80
Totals		\$78,704 94	\$9,193 59
Deduct expirations and cancellations		38,962 37	6,825 36
In force at the end of the year		\$39,742 57	\$2,368 23

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$5,301 12	\$1,253 89
Health	1,552 90	599 57
Liability	16,447 06	13,225 52
Workmen's compensation	52 18	
Plate glass	473 46	51 10
Steam boiler	192 65	287 02
Burglary and theft	576 33	
Sprinkler	1,164 41	40 70
Automobile and teams property damage	424 18	794 45
Total	\$26,184 29	\$16,252 23

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Baltimore, Maryland.

Year ending December 31, 1913.

(Incorporated March 19, 1896. Commenced business in California in 1897.)

JOHN R. BLAND, President.

GEO. R. CALLIS, Secretary.

H. V. D. JOHNS, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash	\$2,000,000 00
Amount of ledger assets December 31 of previous year	\$7,672,168 31

INCOME.

Accident—Gross premiums written and renewed during the year.	
\$188,612.13; deduct reinsurance, \$11,035.90; return premiums on policies cancelled, \$6,441.28; premiums on policies not taken.	
\$24,569.20; Total deductions, \$42,046.38. Net premiums	\$146,565 75
Health—Gross premiums written and renewed during the year.	
\$71,512.79; deduct reinsurance, \$3,919.70; return premiums on policies cancelled, \$3,622.02; premiums on policies not taken.	
\$9,940.01; Total deductions, \$17,481.73. Net premiums	54,031 06
Liability—Gross premiums written and renewed during the year.	
\$2,038,886.50; deduct reinsurance, \$292.07; return premiums on policies cancelled, \$221,611.02; premiums on policies not taken.	
\$269,798.48; Total deductions, \$491,701.57. Net premiums	1,547,184 93

Amount brought forward-----	\$1,747,781 74
Workmen's compensation—Gross premiums written and renewed during the year, \$229,498.37; deduct return premiums on policies cancelled, \$12,961.80; premiums on policies not taken, \$38,915.65: Total deductions, \$51,877.45. Net premiums-----	177,620 92
Fidelity—Gross premiums written and renewed during the year, \$1,549,450.83; deduct reinsurance, \$45,102.92; return premiums on policies cancelled, \$117,981.55; premiums on policies not taken, \$44,032.48: Total deductions, \$207,116.95. Net premiums-----	1,342,333 88
Surety—Gross premiums written and renewed during the year, \$2,931,798.44; deduct reinsurance, \$164,019.40; return premiums on policies cancelled, \$233,789.28; premiums on policies not taken, \$97,018.99: Total deductions, \$494,827.67. Net premiums-----	2,436,970 77
Plate glass—Gross premiums written and renewed during the year, \$141,624.44; deduct reinsurance, \$22.97; return premiums on policies cancelled, \$4,219.63; premiums on policies not taken, \$18,594.14: Total deductions, \$22,836.74. Net premiums-----	118,787 70
Steam boiler—Gross premiums written and renewed during the year, \$1,104.85; deduct reinsurance, \$10,365.60; return premiums on policies cancelled, \$1,597.97; premiums on policies not taken, \$272.75: Total deductions, \$12,236.32. Net deduction-----	11,131 47
Burglary and theft—Gross premiums written and renewed during the year, \$371,462.18; deduct reinsurance, \$23,019.22; return premiums on policies cancelled, \$16,570.04; premiums on policies not taken, \$40,137.73: Total deductions, \$79,726.99. Net premiums-----	291,735 19
Fly wheel—Deduct reinsurance, \$691.88; return premiums on policies cancelled, \$302.15. Net deduction-----	994 03
Automobile and teams property damage—Gross premiums written and renewed during the year, \$208,700.22; deduct reinsurance, \$3,296.07; return premiums on policies cancelled, \$27,626.14; premiums on policies not taken, \$33,976.48: Total deductions, \$64,898.69. Net premiums-----	143,801 53
Workmen's collective—Gross premiums written and renewed during the year, \$57,191.49; deduct return premiums on policies cancelled, \$4,025.13; premiums on policies not taken, \$4,164.62: Total deductions, \$8,189.75. Net premiums-----	49,001 74
Total net premiums-----	\$6,295,907 97
Inspections-----	817 16
Interest on mortgage loans, \$125.00; collateral loans, \$1,561.02-----	\$1,686 02
Interest on bonds and dividends on stocks, \$196,368.63; from other sources, \$9,215.42; bills receivable, \$177.73-----	205,761 78
Rents, \$60,761.19; premium deposit in branch offices, \$1,766.25; collection department, \$5,275.25-----	67,802 69
Total interest and rents-----	275,250 49
Munich Reinsurance Company-----	3,963 26
Agents' balances previously charged off-----	1,224 37
Profit on sale or maturity of ledger assets-----	59,114 69
Total income-----	\$6,636,277 94
Sum-----	\$14,308,446 25

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$94,228.85; deduct reinsurance, \$4,178.84; salvage, \$229.78: Total deductions, \$4,408.62. Net amount paid policyholders for losses-----	\$89,820 23
Health—Gross amount paid for losses, \$29,548.56; deduct reinsurance, \$1,500.88; salvage, \$64.65: Total deductions, \$1,565.53. Net amount paid policyholders for losses-----	27,983 03
Liability—Gross amount paid for losses, \$664,105.03; deduct salvage, \$4,642.03. Net amount paid policyholders for losses-----	659,463 00

Workmen's compensation—Gross amount paid for losses, \$91,971.26; deduct salvage, \$359.79. Net amount paid policyholders for losses	\$91,611 47
Fidelity—Gross amount paid for losses, \$616,160.19; deduct reinsurance, \$11,577.18; salvage, \$158,184.96; Total deductions, \$169,762.14. Net amount paid policyholders for losses	446,398 05
Surety—Gross amount paid for losses, \$1,624,981.01; deduct reinsurance, \$100,848.20; salvage, \$543,289.30; Total deductions, \$644,137.50. Net amount paid policyholders for losses	980,843 51
Plate glass—Gross amount paid for losses, \$42,107.64; deduct salvage, \$637.60. Net amount paid policyholders for losses	41,470 04
Steam boiler—Gross amount paid for losses, \$1,163.47; deduct salvage, \$10.00. Net amount paid policyholders for losses	1,153 47
Burglary and theft—Gross amount paid for losses, \$73,263.40; deduct reinsurance, \$6,298.16; salvage, \$1,314.45; Total deductions, \$7,612.61. Net amount paid policyholders for losses	65,650 79
Automobile and teams property damage—Gross amount paid for losses, \$55,108.72; deduct reinsurance, \$805.20; salvage, \$820.28; Total deductions, \$1,625.48. Net amount paid policyholders for losses	53,483 24
Workmen's collective—Gross amount paid for losses, \$30,018.58; deduct salvage, \$428.20. Net amount paid policyholders for losses	29,590 38
Total	\$2,487,467 21
Investigation and adjustment of claims	221,135 41
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	1,232,959 04
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	399,772 94
Salaries, traveling and all other expenses of agents not paid by commission	743,772 18
Medical examiners' fees and salaries	1,916 50
Inspections (other than medical and claim)	25,698 20
Rents	115,558 39
Repairs and expenses (other than taxes) on real estate	20,961 17
Taxes on real estate	13,434 97
State taxes on premiums	95,624 65
Insurance department licenses and fees	20,759 10
All other licenses, fees and taxes	71,278 98
Legal expenses	15,310 67
Advertising	86,899 42
Printing and stationery	72,766 33
Postage, telegraph, telephone and express	108,944 29
Furniture and fixtures	18,866 33
Stockholders for interest or dividends	200,000 00
Other disbursements	71,976 15
Agents' balances charged off	3,568 52
Loss on sale or maturity of ledger assets	2,196 13
Decrease in book value of ledger assets	51,992 87
Total disbursements	\$6,082,859 45
Balance	\$8,225,586 80

LEDGER ASSETS.

Book value of real estate	\$609,400 00
Mortgage loans on real estate	500 00
Loans secured by pledge of bonds, stocks or other collaterals	49,649 00
Book value of bonds and stocks	5,245,525 68
Cash in office	2,974 38
Deposits in trust companies and banks not on interest	180,974 92
Deposits in trust companies and banks on interest	619,806 01

Amount brought forward-----			\$6,708,829 99
Gross premiums in course of collection on policies or renewals issued :			
	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$20,810 76	\$4,234 66	
Health -----	16,672 38	1,041 33	
Liability -----	232,574 98	63,039 33	
Workmen's compensation -----	84,237 60	563 64	
Fidelity -----	117,472 05	17,365 14	
Surety -----	394,347 64	105,248 10	
Plate glass -----	28,255 09	1,930 91	
Burglary and theft-----	48,440 97	2,789 08	
Automobile and teams property dam- age -----	24,761 16	3,562 18	
Workmen's collective -----	9,602 52		
Totals -----	\$977,175 15	\$199,774 37	1,176,949 52
Bills receivable -----		\$2,500 00	
Due by United States government under contract, \$6,276.99; accounts with suspended banks, \$189,- 222.94; advance secured, \$80,761.75; due for sub- scription department guaranteed attorneys, \$61,045.81		337,307 29	339,807 29
Ledger assets as per balance-----			\$8,225,586 80
Non-Ledger Assets.			
Interest due and accrued on :			
Mortgages -----		\$2 08	
Bonds -----		61,722 71	
Collateral loans -----		284 23	
Bank balances, estimated-----		500 00	
Rents due and accrued-----		221 33	
Total interest and rents-----			62,730 35
Gross assets -----			\$8,288,317 15
Deduct Assets Not Admitted.			
Bills receivable -----		\$2,500 00	
Premiums in course of collection written prior to Octo- ber 1, 1913-----		199,774 37	
Guaranteed attorneys' subscriptions written prior to October 1, 1913-----		6,019 01	
Book value of ledger assets over market value-----		378,948 68	
Total -----			587,242 06
Total admitted assets-----			\$7,701,075 09
LIABILITIES.			
Losses and claims :			
Accident—Reported or in process of adjustment, \$19,201.00; in- curred but not reported, \$2,500.00; resisted, \$5,000.00. Net un- paid claims -----			\$26,701 00
Health—Reported or in process of adjustment, \$4,021.00; incurred but not reported, \$1,500.00. Net unpaid claims-----			5,521 00
Fidelity—Reported or in process of adjustment, \$195,633.57; re- sisted, \$198,875.31. Net unpaid claims-----			394,508 88
Surety—Reported or in process of adjustment, \$532,146.20; re- sisted, \$323,015.40. Net unpaid claims-----			855,161 60
Plate glass—Reported or in process of adjustment, \$2,816.67; in- curred but not reported, \$250.00. Net unpaid claims-----			3,066 67
Burglary and theft—Reported or in process of adjustment, \$11,- 827.57; resisted, \$350.00. Net unpaid claims-----			12,177 57
Automobile and teams property damage—Reported or in process of adjustment, \$12,268.00; incurred but not reported, \$500.00; resisted, \$2,910.00. Net unpaid claims-----			15,678 00
Workmen's collective—Net unpaid claims-----			7,612 00
Net unpaid claims-----			\$1,320,426 72

Special reserve for unpaid liability and workmen's compensation losses -----		\$384,180 00
Total unpaid claims -----		\$1,704,606 72
Estimated expenses of investigation and adjustment of unpaid claims -----	\$6,050 00	
Unearned premiums at 75 per cent in New York State running one year or less -----	54,835 83	
Unearned premiums at 50 per cent on risks running one year or less -----	2,410,360 25	
Unearned premiums pro rata on risks running more than one year -----	406,088 14	
Total unearned premiums -----		2,877,334 22
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913 -----		191,198 70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued -----		13,049 48
Estimated amount hereafter payable for federal, state and other taxes, based upon the business of the year of this statement -----		106,254 59
Return premiums -----		11,090 57
Reinsurance -----		46,445 87
Munich Reinsurance Reserve account -----		28,054 91
Total amount of all liabilities except capital -----		\$4,978,035 06
Capital actually paid up in cash -----	\$2,000,000 00	
Surplus over all liabilities -----	723,040 03	
Surplus as regards policyholders -----		2,723,040 03
Total liabilities -----		\$7,701,075 09

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force December 31, 1912 -----	\$124,718 46	\$49,270 45	\$1,024,397 59
Written or renewed during the year ---	188,612 13	71,512 79	2,038,886 50
Totals -----	\$313,330 59	\$120,783 24	\$3,063,284 09
Deduct expirations and cancellations ---	162,725 00	62,104 56	2,164,540 48
In force at the end of the year ----	\$150,605 59	\$58,678 68	\$898,743 61
Deduct amount reinsured -----	2,879 68	430 50	40 07
Net in force December 31, 1913 ---	\$147,725 91	\$58,248 18	\$898,703 54
	Workmen's Compensation.	Fidelity.	Surety.
In force December 31, 1912 -----	\$56,843 28	\$1,184,286 46	\$2,499,958 42
Written or renewed during the year ---	229,498 37	1,549,450 83	2,931,798 44
Totals -----	\$286,341 65	\$2,733,737 29	\$5,431,756 86
Deduct expirations and cancellations ---	186,232 91	1,482,541 41	2,555,988 61
In force at the end of the year ---	\$100,108 74	\$1,251,195 88	\$2,875,768 25
Deduct amount reinsured -----	3,832 86	26,098 06	148,679 96
Net in force December 31, 1913 ---	\$96,275 88	\$1,225,097 82	\$2,727,088 29
Amount at risk December 31, 1913 ---		\$356,085,378 88	\$504,141,160 17
	Plate Glass	Steam Boiler.	Burglary and Theft.
In force December 31, 1912 -----	\$94,370 65	\$33,733 21	\$396,433 49
Written or renewed during the year ---	141,624 44	1,104 85	371,462 18
Totals -----	\$235,995 09	\$34,838 06	\$767,895 67
Deduct expirations and cancellations ---	114,743 93	16,528 52	334,956 29
In force at the end of the year ---	\$121,251 16	\$18,309 54	\$432,939 38
Deduct amount reinsured -----		18,309 54	19,630 84
Net in force December 31, 1913 ---	\$121,251 16		\$413,308 54

	Fly Wheel.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force December 31, 1912-----	\$3,243 94	\$126,017 14	\$24,260 26
Written or renewed during the year-----	-----	208,700 22	57,191 49
Totals -----	\$3,243 94	\$334,717 36	\$81,451 75
Deduct expirations and cancellations--	1,949 05	201,158 40	77,384 28
In force at the end of the year----	\$1,294 89	\$133,558 96	\$4,067 47
Deduct amount reinsured-----	1,294 89	10,532 50	-----
Net in force December 31, 1913----	-----	\$123,026 46	\$4,067 47

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less re- turn premiums on risks written or renewed during the year.	Gross losses paid.
Accident -----	\$6,162 07	\$9,122 11
Health -----	890 66	684 88
Liability and workmen's compensation-----	149,926 33	48,994 12
Fidelity -----	86,378 50	21,791 35
Surety -----	146,471 75	136,767 95
Plate glass -----	7,066 49	2,182 27
Burglary and theft-----	16,546 36	10,415 74
Automobile and teams property damage-----	10,275 91	4,314 29
Totals -----	\$423,718 07	\$234,272 71

UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY.

Saginaw, Michigan.

Year ending December 31, 1913.

(Incorporated December 27, 1900. Commenced business in California October, 1903.)

J. B. PITCHER, President.

J. M. PITCHER, Secretary.

JAMES C. HAYBURN, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00
Amount of ledger assets December 31 of previous year--	\$1,004,440 69
Increase of paid-up capital during the year-----	100,000 00
Extended at -----	\$1,104,440 69

INCOME.

Accident—Gross premiums written and renewed during the year, \$797,085.87; deduct reinsurance, \$1,428.74; return premiums on policies cancelled, \$3,901.72; premiums on policies not taken, \$63,049.34: Total deductions, \$68,379.80. Net premiums-----	\$728,706 07
Health—Gross premiums written and renewed during the year, \$441,478.50; deduct reinsurance, \$324.32; return premiums on policies cancelled, \$2,601.14; premiums on policies not taken, \$42,032.90: Total deductions, \$44,958.36. Net premiums-----	396,520 14
Total net premiums-----	\$1,125,226 21
Policy fees required or represented by applications-----	128,378 00
Collateral loans -----	\$170 36
Interest on bonds and dividends on stocks, \$39,901.22; from other sources, \$2,080.17-----	41,981 39
Total -----	42,151 75

Fees for changing and issuing policies	\$128 41
Agents' balances previously charged off	184 99
Increase in book value of ledger assets	2,797 86
Total income	\$1,298,867 22
Sum	\$2,403,307 91

DISBURSEMENTS.

Accident—Gross amount paid for losses	\$326,146.21
Health—Gross amount paid for losses	189,819 61
Total net amount paid policyholders for losses	\$515,965 82
Investigation and adjustment of claims	4,342 53
Policy fees retained by agents	128,378 00
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	281,079 02
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	107,601 15
Salaries, traveling and all other expenses of agents not paid by commission	64,209 80
Medical examiners' fees and salaries	2,747 95
Inspections (other than medical and claim)	646 50
Rents	23,859 35
Repairs and expenses (other than taxes) on real estate leased for home office	256 53
State taxes on premiums	19,018 93
Insurance department licenses and fees	5,435 78
All other licenses, fees and taxes	2,288 12
Legal expenses	309 51
Advertising	5,188 09
Printing and stationery	10,518 94
Postage, telegraph, telephone and express	13,225 41
Furniture and fixtures	2,627 55
Stockholders for interest or dividends (cash, \$47,946.00; stock, \$100,000.00)	147,946 00
Premiums on fidelity bonds of agents, collectors and employees	2,197 62
Subscriptions to insurance periodicals, agencies and associations	1,196 84
Janitor, \$333.44; supplies, repairs and insurance on furniture and fixtures, \$551.88	885 32
Office supplies for home office	918 46
Agents' balances charged off	2,641 87
Decrease in book value of ledger assets	73 10
Total disbursements	\$1,343,558 19
Balance	\$1,059,749 72

LEDGER ASSETS.

Loans secured by pledge of bonds, stocks or other collaterals	\$5,000 00
Book value of bonds and stocks (schedule D)	864,990 99
Cash in office	7,767 02
Deposits in trust companies and banks not on interest	37,478 51
Deposits in trust companies and banks on interest	96,377 99
Gross premiums in course of collection on policies or renewals issued:	
Accident	28,881 13
Health	19,254 08
Total	\$48,135 21
Ledger assets as per balance	\$1,059,749 72

Amount brought forward----- \$1,059,749 72

Non-Ledger Assets.

Interest due and accrued on:

Bonds ----- \$17,416 27
Collateral loans ----- 12 99

Total interest ----- 17,429 26

Gross assets ----- \$1,077,178 98

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default----- \$1,500 00
Book value of ledger assets over market value----- 19,215 90

Total ----- 20,715 90

Total admitted assets----- \$1,056,463 08

LIABILITIES.

Losses and claims:

Accident—Adjusted, \$7,024.00; reported or in process of adjustment, \$34,444.00; incurred but not reported, \$13,976.00; resisted \$6,500.00: total \$61,944.00; deduct reinsurance, \$1,366.00. Net unpaid claims ----- \$60,578 00

Health—Adjusted, \$4,524.00; reported or in process of adjustment, \$23,253.00; incurred but not reported, \$9,316.42; resisted, \$400.00: total, \$37,493.42; deduct reinsurance, \$321.42. Net unpaid claims ----- 37,172 00

Total unpaid claims----- \$97,750 00

Estimated expenses of investigation and adjustment of unpaid claims 1,250 00

Unearned premiums at 50 per cent on risks running one year or less 76,197 70

Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$14,722.55; health, \$9,815.00----- 24,537 55

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-- 5,541 29

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement----- 23,517 30

Reinsurance ----- 546 75

Advance premiums (100 per cent)----- 27,122 49

Total amount of all liabilities except capital----- \$256,463 08

Capital actually paid up in cash----- \$400,000 00

Surplus over all liabilities----- 400,000 00

Surplus as regards policyholders----- 800,000 00

Total liabilities ----- \$1,056,463 08

EXHIBIT OF PREMIUMS.

	Accident.	Health.
In force December 31, 1912-----	\$165,979 33	\$41,976 68
Written or renewed during the year-----	797,085 87	441,478 50

Totals -----	\$963,065 20	\$483,455 18
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Deduct expirations and cancellations-----	835,615 83	456,240 99
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In force at the end of the year-----	\$127,449 37	\$27,214 19
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Deduct amount reinsured-----	1,847 75	420 41
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Net in force December 31, 1913-----	\$125,601 62	\$26,793 78
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BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

Accident—Gross premiums less return premiums on risks written or renewed during the year, \$16,646.53; gross losses paid-----	\$4,598 39
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WESTERN INDEMNITY COMPANY.**Dallas, Texas.**

Year ending December 31, 1913.

(Incorporated August 18, 1913. Commenced business in California September 6, 1913.)

THOS. B. LOVE, President.

H. M. BRYAN, Secretary.

ARTHUR G. NASON, Attorney in California at San Francisco.

CAPITAL.

Capital stock paid up in cash-----	\$400,000 00	
Surplus paid in August 18, 1913-----	80,000 00	
Extended at -----		\$480,000 00

INCOME.

Accident—Gross premiums written and renewed during the year, \$6,611.55; deduct reinsurance, \$409.56; return premiums on policies cancelled, \$870.70; total deductions, \$1,050.87. Net premiums -----	\$3,125 67
Health—Gross premiums written and renewed during the year, \$1,671.08; deduct reinsurance, \$180.17; return premiums on policies cancelled, \$870.70; total deductions, \$1,050.87. Net premiums -----	620 21
Liability—Gross premiums written and renewed during the year, \$32,761.08; deduct reinsurance, \$203.24; return premiums on policies cancelled, \$14,832.48; total deductions, \$14,629.24. Net premiums -----	18,131 84
Fidelity—Gross premiums written and renewed during the year, \$12,916.57; deduct reinsurance, \$141.68; return premiums on Policies cancelled, \$1,577.49; total deductions, \$1,435.81. Net premiums -----	11,480 76
Surety—Gross premiums written and renewed during the year, \$18,898.83; deduct reinsurance, \$15.00; return premiums on policies cancelled, \$1,803.76; total deductions, \$1,788.76. Net premiums -----	17,110 07
Plate glass—Gross premiums written and renewed during the year, \$6,723.43; deduct return premiums on policies cancelled, \$3,319.86. Net premiums -----	3,403 57
Steam boiler—Gross premiums written and renewed during the year, \$14.85; deduct return premiums on policies cancelled, \$56.25. Net premiums -----	41 40
Burglary and theft—Gross premiums written and renewed during the year, \$1,253.54; deduct reinsurance, \$40.90; return premiums on policies cancelled, \$265.67; total deductions, \$224.77. Net premiums -----	1,028 77
Title—Gross premiums written and renewed during the year, \$611.43; deduct return premiums on policies cancelled, \$639.43. Net premiums -----	28 00
Automobiles and teams property damage—Gross premiums written and renewed during the year, \$4,729.76; deduct return premiums on policies cancelled, \$2,946.90. Net premiums -----	1,782 86
Workmen's collective—Gross premiums written and renewed during the year-----	66 88
Total net premiums-----	\$56,681 23
Interest on mortgage loans, \$3,539.04; collateral loans, \$2,661.09 -----	\$6,200 13
Interest on bonds, \$1,118.04; from other sources, \$1,985.06 -----	3,103 10
Total interest -----	9,303 23
Agents' balances undistributed-----	2,090 17

Amount brought forward	\$68,074 63
Brokerage, \$68.65; fire insurance, \$11.12; Western Printing Company, \$157.97	237 74
Gain from assets acquired	266,445 63
Tri-State Loan and Trust Company	1,218 80
Agents' balances previously charged off	1 85
Total income	<u>\$335,978 65</u>
Sum	<u>\$815,978 65</u>

DISBURSEMENTS.

Accident—Gross amount paid for losses, \$3,245.16; deduct reinsurance, \$1,085.21. Net amount paid policyholders for losses.....	\$2,159 95
Health—Gross amount paid for losses, \$776.85; deduct reinsurance, \$180.13. Net amount paid policyholders for losses.....	596 72
Liability—Gross amount paid for losses, \$9,575.22; deduct reinsurance, \$736.39. Net amount paid policyholders for losses.....	8,838 83
Fidelity—Gross amount paid for losses, \$190.00; deduct salvage, \$295.00. Net amount paid policyholders for losses.....	105 00
Surety—Gross amount paid for losses, \$10,503.55; deduct salvage, \$825.40. Net amount paid policyholders for losses.....	9,678 15
Plate glass—Gross amount paid for losses.....	2,568 75
Burglary and theft—Gross amount paid for losses.....	947 77
Automobiles and teams property damage—Gross amount paid for losses, \$1,721.23; deduct salvage, \$40.00; Net amount paid policyholders for losses.....	1,681 23
Workmen's collective—Gross amount paid for losses.....	117 20
Total	<u>\$26,483 60</u>
Investigation and adjustment of claims.....	4,472 27
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	10,863 04
Home office, \$7,952.61; claim, \$1,811.75.....	9,764 36
Salaries, traveling and all other expenses of agents not paid by commission	1,662 44
Inspection (other than medical and claim)	39 00
Rents	1,159 75
Taxes, state and county.....	2,914 28
State taxes on premiums.....	242 60
Insurance department licenses and fees.....	925 50
Legal expenses	3,481 89
Advertising	261 15
Printing and stationery.....	2,441 93
Postage, telegraph, telephone and express.....	697 81
Furniture and fixtures.....	7,203 37
Agency expense	2,412 80
Exchange	7 55
Miscellaneous expenses	396 74
Total disbursements	<u>\$75,430 08</u>
Balance	<u>\$740,548 57</u>

LEDGER ASSETS.

Book value of real estate.....	\$7,000 00
Mortgage loans on real estate, first liens.....	402,575 00
Loans secured by pledge of bonds, stocks or other collaterals.....	18,540 60
Book value of bonds and stocks.....	79,013 32
Cash in office.....	5,084 93
Deposits in trust companies and banks not on interest.....	9,681 14
Deposits in trust companies and banks on interest.....	76,933 73

Gross premiums in course of collection on policies or renewals issued :

	On or after October 1, 1913.	Prior to October 1, 1913.	
Accident -----	\$3,708 94	\$638 48	
Health -----	1,166 63	75 02	
Liability -----	26,247 80	8,960 28	
Fidelity -----	500 31	8,255 62	
Surety -----	1,089 09	15,625 25	
Plate glass -----	4,366 35	439 03	
Steam boiler -----	-----	185 03	
Burglary and theft -----	378 86	252 07	
Title -----	10 68	1,153 90	
Automobiles and teams property damage -----	5,252 89	7 50	
Workmen's collective -----	66 88	270 31	
Totals -----	\$42,788 43	\$35,862 49	\$78,650 92
Bills receivable -----		\$3,577 82	
Real estate salvages and judgments -----		6,532 49	
Printing and stationery -----		1,500 00	
Reinsurance due from companies -----		844 45	
Due on secured contracts -----		25,180 50	
Bank certificates of deposit -----		1,775 00	
Cash advanced agents -----		1,178 95	
New York excise deposits -----		10,624 34	
Southern Surety Company (commissions due) -----		6,085 23	
Globe Surety Company (brokerage) -----		205 07	
Furniture and fixtures -----		3,500 00	
Accounts receivable -----		2,065 08	
Total -----			63,068 93
Ledger assets as per balance -----			\$740,548 57

Non-Ledger Assets.

Interest due and accrued on :		
Mortgages -----	\$8,364 43	
Bonds -----	241 51	
Collateral loans -----	300 06	
Rents due and accrued -----		8,906 00
Texas Traction Company -----		350 00
Gross assets -----		\$749,804 57

Deduct Assets Not Admitted.

Bills receivable, \$3,577.82; furniture and fixtures, \$3,500.00 -----	\$7,077 82	
Supplies, printed matter and stationery -----	1,500 00	
Premiums in course of collection written prior to October 1, 1913 -----	35,862 49	
Accounts receivable -----	2,065 08	
Other non-admitted assets: Real estate salvage and judgments, \$6,532.49; cash advanced agents, \$1,178.95 -----	7,711 44	
Total -----		54,216 83
Total admitted assets -----		\$695,587 74

LIABILITIES.

Losses and claims :	
Accident—Adjusted, \$125.00; reported or in process of adjust- ment, \$2,038.42: Total, \$2,163.42; deduct reinsurance, \$93.58. Net unpaid claims -----	\$2,069 84
Health—Adjusted, \$34.38; reported or in process of adjustment, \$488.42. Total, \$522.80; deduct reinsurance, \$10.71. Net un- paid claims -----	512 09

Losses and claims—continued.

Amount brought forward-----	\$2,581 93
Surety—Reported or in process of adjustment, \$10,650.00; resisted, \$85,000.00. Net unpaid claims-----	95,650 00
Plate glass—Adjusted, \$168.73; reported or in process of adjustment, \$499.39. Net unpaid claims-----	668 12
Automobiles and teams property damage—Adjusted, \$27.75; reported or in process of adjustment, \$1,004.85. Net unpaid claims-----	1,032 60
Workmen's collective—Reported or in process of adjustment-----	202 45
Net unpaid claims-----	\$100,135 10
Special reserve for unpaid liability and workmen's compensation losses-----	\$33,390 91
Special reserve for New York excise association-----	4,524 26
Total unpaid claims-----	37,915 17
Estimated expenses of investigation and adjustment of unpaid claims	3,650 00
Unearned premiums at 50 per cent on risks running one year or less-----	\$68,486 89
Unearned premiums, pro rata on risks running more than one year-----	7,526 59
Total unearned premiums-----	76,013 48
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1913: Accident, \$1,058.00; Health, \$295.35; liability, \$6,507.31; fidelity, \$45.96; surety, 217.63; plate glass, \$1,255.26; Burglary and theft, \$59.01; automobiles and teams property damage, \$1,258.58-----	10,697 10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued-----	2,000 00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement-----	1,000 00
Reinsurance-----	896 74
Agents' balances undistributed-----	270 00
Total amount of all liabilities except capital-----	\$232,577 59
Capital actually paid up in cash-----	\$400,000 00
Surplus over all liabilities-----	63,010 15
Surplus as regards policyholders-----	463,010 15
Total liabilities-----	695,587 74

EXHIBIT OF PREMIUMS.

	Accident.	Health.	Liability.
In force September 6, 1913-----	\$15,155 25	\$2,375 50	\$57,440 08
Written or renewed since September 6, 1913-----	6,611 55	1,671 08	32,761 08
Totals-----	\$21,766 80	\$4,046 58	\$90,201 16
Deduct expirations and cancellations---	8,153 18	2,328 91	21,537 61
In force at the end of the year-----	\$13,613 62	\$1,717 67	\$68,663 55
Deduct amount reinsured-----	4,328 38	527 87	239 83
Net in force December 31, 1913---	\$9,285 24	\$1,189 80	\$68,423 72
	Fidelity.	Surety.	Plate Glass.
In force September 6, 1913-----	\$12,162 21	\$20,375 52	\$17,559 70
Written or renewed since September 6, 1913-----	12,916 57	18,898 83	6,723 43
Totals-----	\$25,078 78	\$39,274 35	\$24,283 13
Deduct expirations and cancellations---	11,067 72	16,237 57	10,204 56
In force at the end of the year-----	\$14,011 06	\$23,036 78	\$14,078 57
Deduct amount reinsured-----	46 48	614 57	-----
Net in force December 31, 1913---	\$13,964 58	\$22,422 21	\$14,078 57

	Steam Boiler.	Burglary and Theft.	Title.
In force September 6, 1913.....	\$1,624 16	\$4,433 50	\$3,577 29
Written or renewed since September 6, 1913	14 85	1,253 54	611 43
Totals	\$1,639 01	\$5,687 04	\$4,188 72
Deduct expirations and cancellations....	-----	1,182 73	611 43
In force at the end of the year....	\$1,639 01	\$4,504 31	\$3,577 29
Deduct amount reinsured.....	1,639 01	893 92	-----
Net in force December 31, 1913....	-----	\$3,610 39	\$3,577 29
	Fly Wheel.	Automobiles and Teams Property Damage.	Workmen's Collective.
In force September 6, 1913.....	\$131 97	\$9,643 39	\$934 00
Written or renewed since September 6, 1913	-----	4,729 76	-----
Totals	\$131 97	\$14,373 15	\$934 00
Deduct expirations and cancellations....	-----	5,144 96	167 50
In force at the end of the year....	\$131 97	\$9,228 19	\$766 50
Deduct amount reinsured.....	131 97	-----	-----
Net in force December 31, 1913....	-----	\$9,228 19	\$766 50

BUSINESS IN THE STATE OF CALIFORNIA DURING 1913.

	Gross premiums less return premiums on risks written or renewed during the year.	Gross losses paid.
Accident	\$406 21	\$86 90
Health	96 38	-----
Liability	16,381 16	1,508 30
Plate glass.....	1,278 86	362 56
Burglary and theft.....	368 55	-----
Automobiles and teams property damage.....	831 67	220 74
Totals	\$19,170 07	\$2,178 50

WESTERN MORTGAGE AND GUARANTY COMPANY.

San Francisco, California.

Year ending December 31, 1913.

(Incorporated September 8, 1910. Commenced business in California September, 1910.)

R. N. BURGESS, President.

F. B. BRADLEY, Secretary.

CAPITAL.

Capital stock paid up in cash.....	\$439,100 00	
Amount of ledger assets August 31, 1913.....	\$1,442,751 09	
Decrease of paid-up capital during the year.....	1,000 00	
Extended at		\$1,441,751 09

INCOME.

Total interest on mortgage loans.....		\$11,025 33
Brokerage	\$8,000 00	
Discount	50 00	
		8,050 00
Total income		\$19,075 33
Sum.....		\$1,460,826 42

DISBURSEMENTS.

Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	\$2,680 83
Salaries, traveling and all other expenses of agents not paid by commission	597 70
Rents	600 00
Insurance department licenses and fees	73 40
All other licenses, fees and taxes	97 38
Legal expenses	350 00
Advertising	1,627 82
Printing and stationery	111 21
Postage, telegraph, telephone and express	94 27
Commission account certificates	175 50
Expenses certifying certificates	1,112 50
Miscellaneous	3,608 31
Total disbursements	\$11,128 02
Increase in ledger liabilities	\$1,449,697 50
Balance	183,215 84
	\$1,632,913 34

ASSETS.

Mortgage loans on real estate	\$1,524,608 20
Book value of bonds and stocks	23,000 00
Cash in office	5,688 13
Deposits in trust companies and banks not on interest	4,044 56
Advertising account	12,383 31
Certificates and equipment	1,489 00
Furniture and fixtures	1,832 70
Organization expenses	10,692 00
Accrued interest receivable	23,621 32
Accounts receivable	25,554 12
Assets, as per balance	\$1,632,913 34

Deduct Assets Not Admitted.

Certificates and equipment	\$1,832 70
Furniture and fixtures	1,489 00
Advertising account	12,383 31
Organization expenses	10,692 00
Total	26,397 01
Total admitted assets	\$1,606,516 33

LIABILITIES.

Bills payable	\$60,000 00
Amounts payable	217,654 41
Amounts payable (interest)	5,106 88
Contingent liabilities:	
Certificate holders	793,000 00
Guaranty contract holders	72,622 04
Total amount of all liabilities, except capital	\$1,148,383 33
Capital actually paid up in cash	\$439,100 00
Surplus over all liabilities	19,033 00
Surplus as regards policyholders	458,133 00
Total liabilities	\$1,606,516 33

FRATERNAL INSURANCE SOCIETIES

Abstracts compiled from the Annual Statements showing the
financial condition on December 31, 1913

FRATERNAL INSURANCE SOCIETIES

SUPREME TRIBE OF BEN HUR.

Crawfordsville, Indiana.

Year ending December 31, 1913.

(Incorporated January 8, 1894. Reincorporated February 20, 1900.)

R. H. GERARD, President.

JOHN C. SNYDER, Secretary.

Balance from previous year: Mortuary, \$378,669.52; reserve, \$1,271,681.47; expense, \$34,973.27	\$1,685,324 26
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INCOME.

Membership fees actually received—expense	\$1,208 30
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortuary, \$121,088.37; expense, \$307,095.66	428,184 03
All other assessments or premiums—mortuary, \$891,823.94; reserve, \$68,230.80; expense, \$68,159.36	1,028,214 10
Dues and per capita tax—expense	82,152 77
Medical examiners' fees actually received—expense	30 00
Total received from members—mortuary, \$1,012,912.31; reserve, \$68,230.80; expense, \$458,646.09	\$1,539,789 20
Deduct payments returned to applicants and members—mortuary, \$1,589.29; expense, \$11.25	1,600 54
Net amount received from members—mortuary, \$1,011,323.02; reserve, \$68,230.80; expense, \$458,634.84	\$1,538,188 66
Gross interest on mortgage loans—mortuary, \$1,311.86; reserve, \$15,027.43	16,339 29
Gross interest on bonds and dividends on stocks—mortuary, \$9,818.49; reserve, \$38,769.51	48,588 00
Gross interest from all other sources (deposits)—mortuary, \$1,463.93; reserve, \$912.38; expense, \$340.47	2,716 78
Gross rents from association's property, including \$5,200.00 for association's occupancy of its own buildings thirteen months—mortuary, \$13,469.87; reserve, \$1,996.00	15,465 87
Sale of lodge supplies—expense	3,771 71
Payments returned—expense	20 17
Advertising—expense	1,613 07
Surety bonds—expense	360 00
Sale of old furniture—expense	21 00
Profit on bonds—reserve	2,297 08
Increase in real estate—mortuary	1,271 86
Total income	\$1,630,653 49

DISBURSEMENTS.

Death claims—mortuary	\$1,260,904 46
Permanent disability claims—mortuary	2,850 00
Old age benefits—mortuary	41,779 58
Total benefits paid	\$1,305,534 04
Commissions and fees paid to deputies and organizers—expense	161,575 20
Salaries of deputies and organizers—expense	38,894 22
Salaries of managers or agents not deputies or organizers—expense	7,000 00
Salaries of officers and trustees (3)—expense	21,500 00

Other compensation of officers and trustees—expense	\$3,250 00
Salaries of office employees (34)—expense	37,854 60
Salaries and fees paid to Supreme medical examiners—expense	9,400 00
Traveling and other expenses of officers, trustees and committees— expense	27,716 90
Insurance department fees—expense	2,062 78
Rent, including \$5,200 for association's occupancy of its own build- ings thirteen months—expense	5,620 00
Advertising, printing and stationery—expense	18,236 84
Postage, express, telegraph and telephone—expense	7,171 56
Lodge supplies—expense	4,597 76
Official publication—expense	19,418 42
Legal expense in litigating claims—expense	6,998 43
Other legal expenses—expense	2,294 10
Furniture and fixtures—expense	3,034 26
Taxes, repairs and other expenses on real estate—mortuary, \$10,- 896.23; reserve, \$672.79; expense, \$418.34	11,987 36
Loss on sale or maturity of ledger assets—mortuary, \$1,581.90; re- serve, \$9,765.95	11,347 85
All other disbursements—expense	18,442 82
Total disbursements	<u>\$1,723,937 14</u>
Balance	<u>\$1,592,040 61</u>

LEDGER ASSETS.

Book value of real estate	\$225,686 38
Mortgage loans on real estate	294,825 00
Book value of bonds and stocks	799,439 13
Deposited in trust companies and banks on interest	271,990 10
Cash in association's office	100 00
Total ledger assets	<u>\$1,592,040 61</u>

Non-Ledger Assets.

Interest and rents due and accrued	11,419 29
Market value of real estate over book value	3,500 09
Market value of bonds and stocks over book value	2,457 19
Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge	16,477 64
Total admitted assets	<u>\$1,625,894 82</u>

LIABILITIES.

Death claims due and unpaid (3)	\$2,525 00
Death claims resisted (10)	14,900 00
Death claims reported but not yet adjusted (140)	156,700 00
Total death claims	<u>\$174,125 00</u>
Permanent disability claims due and unpaid (3)	757 17
Total unpaid claims	<u>\$174,882 17</u>
Salaries, rents, expenses, commissions, etc., due or accrued	9,810 23
Taxes due or accrued	2,282 94
Advance assessments	1,381 45
Total liabilities	<u>\$188,356 79</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	118,698	\$136,861,375 00
Benefit certificates written during the year	-----	12,827	11,933,250 00
Benefit certificates transferred during the year, Class A to Class B	-----	18,289	20,140,125 00
Totals	-----	149,814	\$168,934,750 00
Deduct terminated or decreased during the year	-----	43,871	50,619,065 00
Total benefit certificates in force December 31, 1913	---	105,943	\$118,315,685 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates written during the year	-----	953	\$1,134,900 00
Benefit certificates received by transfer during the year	-----	65	51,500 00
Benefit certificates transferred during the year, Class A to Class B	-----	166	184,575 00
Totals	-----	1,184	\$1,370,975 00
Deduct terminated or decreased during the year	-----	419	484,900 00
Total benefit certificates in force December 31, 1913	---	765	\$886,075 00
Received during the year from members in California: Mortuary, \$10,782.27; reserve, \$787.20; expense, \$3,717.45; total, \$15,286.92.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	161	\$182,960 00
Claims incurred during the year	-----	1,109	1,278,650 00
Totals	-----	1,270	\$1,461,610 00
Claims paid during the year	-----	1,115	1,260,904 46
Balance	-----	155	\$200,705 54
Saved by compromising or scaling down claims during the year	-----	---	24,080 54
Claims rejected during the year	-----	2	2,500 00
Claims unpaid December 31, 1913	-----	153	\$174,125 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	1	\$1,400 00
Claims incurred during the year	-----	2	1,250 00
Totals	-----	3	\$2,650 00
Claims paid during the year	-----	1	1,400 00
Claims unpaid December 31, 1913	-----	2	\$1,250 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	11	\$3,607 17
Claims paid during the year	-----	8	2,850 00
Claims unpaid December 31, 1913	-----	3	\$757 17

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	99	\$93,340 00
Claims paid during the year	-----	99	41,779 58
Balance	-----	---	\$51,560 42
Saved by compromising or scaling down claims during the year	-----	---	51,560 42

BROTHERHOOD OF AMERICAN YEOMEN.**Des Moines, Iowa.**

Year ending December 31, 1913.

(Incorporated December 27, 1897.)

WILLIAM KOCH, President.

WILLIAM E. DAVY, Secretary.

Balance from previous year: Mortuary, \$70,837.22; reserve, \$2,055,- 051.48; expense, \$190,883.26	\$2,316,771 96
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INCOME.

Membership fees actually received—expense	\$140,923 17
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortu- ary, \$57,866.65; expense, \$173,599.94	231,466 59
All other assessments or premiums—mortuary, \$1,416,437.82; auxil- iary, benefit and general, \$918.05	1,417,355 87
Dues and per capita tax—expense	321,308 80
Medical examiners' fees actually received—expense	9,025 25
Total received from members	\$2,120,079 68
Deduct payments returned to applicants and members—expense	796 60
Net amount received from members	\$2,119,283 08
Gross interest on mortgage loans less \$1,653.93, accrued interest on mortgages acquired during 1913—reserve	104,685 58
Gross interest on bonds and dividends on stocks, less \$13.06, refund —reserve	4,794 21
Gross interest from all other sources—expense	8,023 37
Gross rents from association's property, including \$6,000.00 for association's occupancy of its own buildings—expense	7,311 00
Sale of lodge supplies—expense	15,903 16
Surety bond fund—expense	4,216 65
Shield advertising—expense	6,530 50
Deputy bond fund—expense	1,934 45
Expectancy reserve—reserve	308,994 56
Profit real estate—reserve	922 30
Total income	\$2,582,598 86

DISBURSEMENTS.

Death claims—mortuary	\$1,458,183 62
Permanent disability claims—mortuary	102,036 84
Sick and accident claims—mortuary	43,610 97
Old age benefits—mortuary	8,275 00
Total benefits paid	\$1,612,106 43
Commissions and fees paid to deputies and organizers—auxiliary, benefit and general, \$882.00; expense, \$330,350.85	331,232 85
Salaries of officers and trustees, 12—expense	28,300 00
Salaries and other compensation of committees—expense	2,152 50
Salaries of office employees, 60—expense	56,438 65
Salaries and fees paid to supreme medical examiners—expense	2,000 00
Salaries and fees paid to subordinate medical examiners—expense	2,920 50
Traveling and other expenses of officers, trustees and committees— expense	5,245 07
Insurance department fees—expense	946 17
Rent, for association's occupancy of its own buildings—expense	6,000 00
Advertising, printing and stationery—expense	27,906 64
Postage, express, telegraph and telephone—expense	20,608 89
Lodge supplies—expense	16,872 61
Official publication—expense	35,317 17
Expenses of supreme lodge meeting—expense	38,608 89

Amount brought forward-----	\$2,186,656 37
Other legal expenses—expense-----	9,362 07
Furniture and fixtures—expense-----	2,642 42
Taxes, repairs and other expenses on real estate—expense-----	662 74
All other disbursements—expense-----	56,041 39
Total disbursements -----	<u>\$2,255,364 99</u>
Balance -----	<u>\$2,644,005 83</u>

LEDGER ASSETS.

Book value of real estate-----	\$87,671 91
Mortgage loans on real estate-----	2,177,219 00
Book value of bonds and stocks-----	71,901 78
Deposited in trust companies and banks on interest-----	306,018 72
Cash in association's office-----	500 00
Tax sale certificates -----	694 42
Total ledger assets -----	<u>\$2,644,005 83</u>

Non-Ledger Assets.

Interest and rents due and accrued-----	45,494 35
Market value of bonds and stocks over book value-----	1,788 29
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	164,946 10
Office furniture and fixtures-----	\$27,691 45
Lodge supplies (inventory)-----	10,980 00
Supply invoices unpaid-----	1,786 61
Postage -----	2,370 71
Gross assets -----	<u>\$2,899,063 34</u>

Deduct Assets Not Admitted.

Office furniture and fixtures-----	\$27,691 45
Lodge supplies (inventory)-----	10,980 00
Supply invoices unpaid-----	1,786 61
Postage -----	2,370 71
Total admitted assets-----	<u>\$2,856,234 57</u>

LIABILITIES.

Death claims due and unpaid, 12-----	\$16,844 39
Death claims resisted, 9-----	12,000 00
Death claims reported but not yet adjusted, 167-----	212,000 00
Present value of deferred death and disability claims payable in installments, 4 per cent-----	37,882 23
Total death claims-----	<u>\$278,726 62</u>
Permanent disability claims reported but not yet adjusted, 50-----	32,340 15
Sick and accident claims reported but not yet adjusted, 13-----	1,437 50
Total unpaid claims -----	<u>\$312,504 27</u>
Salaries, rents, expenses, commissions, etc., due or accrued-----	20,598 36
Advance assessments -----	11,599 35
Total liabilities -----	<u>\$344,701 98</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	165,244	\$224,869,000 00
Benefit certificates written during the year-----	35,109	41,552,000 00
Benefit certificates increased during the year-----	-----	649,500 00
Totals -----	200,353	\$267,070,500 00
Deduct terminated or decreased during the year-----	22,559	26,849,500 00
Total benefit certificates in force December 31, 1913-----	177,794	\$240,221,000 00

BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		4,339	\$6,262,000 00
Benefit certificates written during the year		1,331	1,581,000 00
Totals		5,670	\$7,843,500 00
Deduct terminated or decreased during the year			775,500 00
Total benefit certificates in force December 31, 1913			\$7,068,000 00
Received during the year from members in California: Mortuary, \$40,329.79; expense, \$15,303.31; total, \$55,633.10.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		172	\$231,850 00
Claims incurred during the year		1,131	1,510,650 00
Totals		1,303	\$1,742,500 00
Claims paid during the year		1,102	1,458,183 62
Balance		201	\$284,316 38
Saved by compromising or scaling down claims during the year			24,371 99
Claims rejected during the year and dropped		13	19,100 00
Claims unpaid December 31, 1913		188	\$240,844 39
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		4	\$4,500 00
Claims incurred during the year		36	47,500 00
Totals		40	\$52,000 00
Claims paid during the year		33	46,434 98
Balance		7	\$5,565 02
Saved by compromising or scaling down claims during the year			565 02
Claims rejected during the year		1	1,000 00
Claims unpaid December 31, 1913		6	\$4,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		47	\$31,690 15
Claims incurred during the year		232	137,218 75
Totals		279	\$168,908 90
Claims paid during the year		177	102,036 84
Balance		102	\$66,872 06
Saved by compromising or scaling down claims during the year			2,431 91
Claims rejected during the year		52	32,100 00
Claims unpaid December 31, 1913		50	\$32,340 15
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		2	\$2,000 00
Claims incurred during the year		3	2,000 00
Totals		5	\$4,000 00
Claims paid during the year		2	1,000 00
Balance		3	\$3,000 00
Claims rejected during the year		1	1,000 00
Claims unpaid December 31, 1913		2	\$2,000 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---		2	\$75 00
Claims incurred during the year-----		476	45,498 47
Totals -----		478	\$45,573 47
Claims paid during the year-----		455	43,610 97
Claims rejected during the year-----		10	525 00
Claims unpaid December 31, 1913-----		13	\$1,437 50
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----		14	\$1,100 00
Claims paid during the year-----		13	1,050 00
Claims rejected during the year-----		1	\$50 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims paid during the year-----		65	\$8,275 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year-----		2	\$200 00

SUPREME COUNCIL CATHOLIC KNIGHTS OF AMERICA.

St. Louis, Missouri.

Year ending December 31, 1913.

(Incorporated in 1880.)

DR. FELIX GAUDIN, President.

HENRY SIEMER, Secretary.

Balance from previous year: Mortuary, \$1,115,594.98; organization, \$6,447.09; expense, \$17,751 61 ----- \$1,139,793 68

INCOME.

All assessments or premiums—mortuary-----	\$553,625 75
Dues and per capita tax—expense-----	34,093 75
Medical examiners' fees actually received—expense-----	17 35
Gross interest on mortgage loans—mortuary-----	312 50
Gross interest on bonds and dividends on stocks—mortuary-----	44,528 27
Gross interest from all other sources—mortuary-----	2,379 19
Sale of lodge supplies—expense-----	348 86
Fines—expense-----	63 95
Benefit certificates—expense-----	249 75
Cancelled warrants—mortuary, \$750.00; organization, \$11.50-----	761 50
Gross increase by adjustment in book value of ledger assets, bonds—mortuary-----	76 67
Total income-----	\$636,457 54

DISBURSEMENTS.

Death claims—mortuary-----	\$546,661 98
Salary of chief organizer—organization-----	1,200 00
Salaries of officers and trustees, 7—expense-----	8,799 92
Accountant—expense-----	100 00
Official visits—organization-----	201 47
Expense of deputies—organization-----	303 06
Salaries and fees paid to supreme medical examiners—organization, \$378.00; expense, \$250.00-----	628 00
Salaries and fees paid to subordinate medical examiners—organization-----	1,417 00

Traveling and other expenses of officers, trustees and committees— expense	\$973 10
Premiums and appropriations—organization	3,200 00
Insurance department fees—expense	469 30
Rent—expense	1,402 22
Advertising, printing and stationery—organization, \$331.65; ex- pense, \$1,694.19	2,025 84
Postage, express, telegraph and telephone—expense	523 62
Lodge supplies—expense	367 34
Official publication—expense	2,940 00
Expenses of supreme lodge meeting—expense	5,316 32
Federation of Catholic Societies—expense	140 00
Other legal expenses—expense	324 05
Fraternal Congress fees—expense	52 50
Surety bonds—expense	467 50
Loss on sale or maturity of ledger assets—expense	39,622 67
Cost of valuation—expense	175 00
Total disbursements	\$617,310 89
Balance	\$1,158,940 33

LEDGER ASSETS.

Mortgage loans on real estate	\$10,500 00
Book value of bonds and stocks	1,112,893 38
Deposited in banks (not on interest)	35,546 95
Total ledger assets	\$1,158,940 33

Non-Ledger Assets.

Interest and rents due and accrued	18,520 62
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	24,622 65
Gross assets	\$1,202,083 60

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value	33,542 23
Total admitted assets	\$1,168,541 37

LIABILITIES.

Death claims due and unpaid, 31	\$28,093 74
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EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	18,774	\$21,240,695 09	
Benefit certificates written during the year	603	456,450 00	
Totals	19,377	\$21,697,145 09	
Deduct terminated or decreased during the year	1,077	1,086,974 05	
Total benefit certificates in force December 31, 1913	18,300	\$20,610,171 04	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	293	\$427,145 45	
Benefit certificates written during the year	3	3,000 00	
Totals	296	\$430,145 45	
Deduct terminated or decreased during the year	20	26,507 50	
Total benefit certificates in force December 31, 1913	276	\$403,637 95	

Received during the year from members in California: Mortuary, \$13,411.50; ex-
pense, \$556.40; total, \$13,967.90.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	30	\$25,105 63.
Claims incurred during the year	-----	438	549,650 09
Totals	-----	468	\$574,755 72
Claims paid during the year	-----	437	546,661 98
Claims unpaid December 31, 1913	-----	31	\$28,093 74
CALIFORNIA CLAIMS.		Number.	Amount.
Total claims	-----	15	\$20,507 50
Claims paid during the year	-----	13	18,007 50
Claims unpaid December 31, 1913	-----	2	\$2,500 00

CATHOLIC ORDER OF FORESTERS.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated May 24, 1883.)

THOMAS H. CANNON, High Chief Ranger. THOMAS F. McDONALD, High Secretary.

Balance from previous year: Mortuary, \$2,970,006.09; expense,
\$36,587.39 ----- \$3,006,593 48

INCOME.

All assessments or premiums—mortuary, \$2,219,097.86; expense,
\$111,030.01 ----- \$2,330,127 87

Certificate fees—expense----- 5,775 00

Total received from members----- \$2,335,902 87

Deduct payments returned to applicants and members—expense----- 1,106 49

Net amount received from members----- \$2,334,796 38

Gross interest on bonds and dividends on stocks—mortuary----- 127,746 10

Gross interest from all other sources—mortuary----- 3,146 67

Sale of lodge supplies—expense----- 3,783 00

Premium subordinate court officers' bonds—expense----- 4,376 49

Advertising, account official journal—expense----- 2,191 41

Total income----- \$2,476,040 05

DISBURSEMENTS.

Death claims—mortuary----- \$1,502,835 82

Commissions and fees paid to deputies and organizers—expense----- 5,575 81

Salaries of deputies and organizers—expense----- 26,150 00

Salaries of officers and trustees, 13—expense----- 15,296 00

Salaries and other compensation of committees—expense----- 604 08

Salaries of office employees, 23—expense----- 23,954 60

Expense Supreme Lodge meetings—expense----- 21,026 01

Legal expense and investigation—expense----- 2,286 21

Furniture and fixtures—expense----- 1,754 69

Traveling and other expenses of officers, trustees and committees—
expense ----- 3,991 92

Premium subordinate court officers' bonds—expense----- 3,755 09

Insurance department fees—expense----- 1,240 40

Rent, including light—expense----- 4,204 75

Advertising, printing and stationery—expense----- 4,293 88

Postage, express, telegraph and telephone—expense----- 4,785 29

Lodge supplies—expense----- 3,179 82

Official publication—expense----- 23,989 50

Auditor fees—expense----- 982 24

Expense in valuation—expense	\$125 00
N. F. C. fees—expense	690 00
H. secretary and H. T. bonds—expense	517 50
Bonds—Schedule D—mortuary	145 30
Taxes—expense	23 40
Miscellaneous—expense	617 56

Total disbursements	\$1,652,025 87
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Balance	\$3,830,607 66
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LEDGER ASSETS.

Book value of bonds	\$3,731,304 93
Deposited in trust companies and banks on interest	94,302 73
Deposit with treasurer of Province of Quebec	5,000 00

Total ledger assets	\$3,830,607 66
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Non-Ledger Assets.

Interest and rents due and accrued	60,551 55
Due from subordinate courts	28,763 75
Due from advertising, official journal	334 98
Lodge supplies	3,900 00
Furniture and fixtures	5,718 00

Gross assets	\$3,929,875 94
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Deduct Assets Not Admitted.

Book value of bonds over market value	151,210 51
Lodge supplies	3,900 00
Furniture and fixtures	5,718 00
Advertising account	334 98

Total admitted assets	\$3,768,712 45
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LIABILITIES.

Death claims due and unpaid	\$5,400 24
Death claims resisted, 14	16,000 00
Death claims reported but not yet adjusted, 182	197,000 00

Total death claims	\$218,400 24
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Due relief fund	327 46
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Total liabilities	\$218,727 46
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EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	148,321	\$152,363,000 00
Benefit certificates written during the year	6,911	6,278,000 00
Benefit certificates increased during the year		48,250 00
Totals	155,232	\$158,689,250 00
Deduct terminated or decreased during the year	10,653	10,624,750 00

Total benefit certificates in force December 31, 1913	144,579	\$148,064,500 00
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BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	279	\$267,000 00
Benefit certificates written during the year	61	58,500 00
Totals	340	\$325,500 00
Deduct terminated or decreased during the year	30	27,500 00

Total benefit certificates in force December 31, 1913	310	\$298,000 00
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EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement-----	171	\$182,941 91
Claims incurred during the year-----	1,455	1,551,750 00
Totals -----	1,626	\$1,734,691 91
Claims paid during the year-----	1,420	1,502,835 82
Balance -----	206	\$231,856 09
Claims rejected during the year-----	10	9,000 00
Claims unpaid December 31, 1913-----	196	\$218,400 00

COURT OF HONOR.

Springfield, Illinois.

Year ending December 31, 1913.

(Incorporated July 16, 1895.)

A. L. HEREFORD, President.

W. E. ROBINSON, Secretary.

Balance from previous year: Mortuary, \$105,660.60; reserve, \$2,-
023,114.59; relief, \$85.56; expense, \$20,828.85----- \$2,149,689 60

INCOME.

Assessments of premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—expense-----	\$69,843 00
All other assessments or premiums—mortuary, \$874,059 20; relief, \$11,367.90; expense, \$61,770.40-----	947,197 50
Dues and per capita tax—expense-----	125,036 84
Return of payments returned to members—expense-----	3 99
Total received from members-----	\$1,142,081 33
Deduct payments returned to applicants and members-----	2,016 70
Net amount received from members-----	\$1,140,064 63
Gross interest on mortgage loans—reserve-----	46,507 28
Gross interest on bonds and dividends on stocks—reserve-----	54,346 86
Gross interest from all other sources—mortuary, \$3,001.92; reserve, \$825.56; relief, \$13.49; expense, \$680.86-----	4,521 83
Gross rents from association's property—reserve-----	1,626 56
Sale of lodge supplies—expense-----	724 80
Premium on bonds—reserve-----	139 05
Paid on loan Court No. 897—expense-----	65 00
Benefit certificate fees—expense-----	941 05
Social certificate fees—expense-----	409 20
Transfer card fees—expense-----	51 50
Advertising official publication—expense-----	530 45
Total income-----	\$1,249,928 21

DISBURSEMENTS.

Death claims—mortuary-----	\$760,046 69
Permanent disability claims—mortuary-----	2,250 00
Sick and accident claims—relief-----	10,757 46
Total benefits paid-----	\$773,054 15
Commissions and fees paid to deputies and organizers—expense-----	93,845 18
Salaries of officers and trustees, 3—expense-----	15,300 00
Per diem and expense six directors—expense-----	11,487 01
Salaries and other compensation of auditing committee—expense---	1,620 68
Salaries of office employees, 23—expense-----	19,587 99

Salaries and fees paid to supreme medical examiners—expense	\$3,606 00
Salaries and fees paid to subordinate medical examiners—expense	2,618 50
Traveling and other expenses of officers, trustees and committees— expense	1,108 56
For collection and remittance of assessments and dues—expense	42,244 80
Insurance department fees—expense	950 61
Rent, for association's occupancy of its own buildings—expense	1,626 56
Advertising, printing and stationery—expense	8,219 55
Postage, express, telegraph and telephone—expense	3,962 94
Official publication, including editor's salary—expense	12,660 87
Legal expense in litigating claims—expense	6,560 12
Other legal expenses, salary general attorney—expense	5,000 00
Furniture and fixtures—expense	705 30
Taxes, repairs and other expenses on real estate—expense	957 10
Premium on bonds—reserve	38 91
Office supplies—expense	1,238 17
Light, heat and janitor—expense	1,450 15
Premium district court officers' bonds—expense	1 02
Insurance and premium official bonds—expense	153 30
Fraternal congress—expense	526 38
Interest on judgments—expense	211 93
Actuarial expense—expense	1,032 90
Prizes, \$33.70; regalia, \$295.82—expense	329 52
Miscellaneous—expense	667 62
Total disbursements	\$1,010,759 82
Balance	\$2,388,857 99

LEDGER ASSETS.

Book value of real estate	\$40,663 99
Mortgage loans on real estate	1,073,850 00
Book value of bonds	1,136,432 70
Deposited in trust companies and banks on interest	137,911 30
Total ledger assets	\$2,388,857 99

Non-Ledger Assets.

Interest and rents due and accrued	38,783 87
Market value of real estate over book value	9,336 01
Assessments actually collected by subordinate lodges not yet turned over to Supreme Lodge	94,712 01
Gross assets	\$2,531,689 88

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value	5,797 83
Total admitted assets	\$2,525,891 75

LIABILITIES.

Death claims resisted, 20	\$25,500 00
Death claims reported but not yet adjusted, 33	41,266 67
Total death claims, 53	\$66,766 67
Permanent disability claims resisted, 1	250 00
Sick and accident claims resisted, 10	\$563 21
Sick and accident claims reported but not yet ad- justed, 10	305 68
Total sick and accident claims, 20	\$868 89
Total unpaid claims	\$67,885 56
Advance assessments	1,656 00
Compensation of district recorders for December, 1913	3,535 45
Total liabilities	\$73,077 01

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	68,631	\$83,126.375 00
Benefit certificates written during the year	-----	11,135	10,718,000 00
Benefit certificates increased during the year	-----	-----	56,500 00
Totals	-----	79,766	\$93,900,875 00
Deduct terminated or decreased during the year	-----	8,730	8,675,125 00
Total benefit certificates in force December 31, 1913	-----	71,036	\$85,225,750 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	744	\$890,000 00
Benefit certificates written during the year	-----	500	517,000 00
Benefit certificates received by transfer during the year	-----	20	28,500 00
Benefit certificates increased during the year	-----	-----	3,500 00
Totals	-----	1,266	\$1,439,000 00
Deduct terminated or decreased during the year	-----	379	377,000 00
Total benefit certificates in force December 31, 1913	-----	887	\$1,062,000 00
Received during the year from members in California: Mortuary, \$11,536.45; all other, \$1,831.50; expense, \$1,454.25; total, \$14,822.20.			

Supplementary Exhibit of Certificates.

	Total Business.	In California.
Relief certificates in force December 31, 1912	1,857	202
Relief certificates written during the year	1,594	220
Totals	3,451	422
Deduct terminated during the year	1,393	228
Total relief certificates in force December 31, 1913	2,058	194
Social certificates in force December 31, 1912	617	33
Social certificates written during the year	442	32
Totals	1,059	65
Deduct terminated during the year	375	31
Total social certificates in force December 31, 1913	684	34

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	66	\$88,505 14
Claims incurred during the year	-----	588	763,116 11
Totals	-----	654	\$851,621 25
Claims paid during the year	-----	599	760,162 80
Balance	-----	55	\$91,458 45
Saved by compromising or scaling down claims during the year	-----	2	24,691 78
Claims rejected during the year	-----	3	4,000 00
Claims unpaid December 31, 1913	-----	53	\$66,763 67
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	2	\$2,000 00
Claims incurred during the year	-----	6	6,000 00
Totals	-----	8	\$8,000 00
Claims paid during the year	-----	6	6,500 00
Balance	-----	2	\$1,500 00
Claims rejected during the year	-----	1	1,000 00
Claims unpaid December 31, 1913	-----	2	\$1,500 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	1	\$250 00
Claims incurred during the year-----	5	2,250 00
Totals -----	6	\$2,500 00
Claims paid during the year-----	5	2,250 00
Claims unpaid December 31, 1913-----	1	\$250 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	21	\$727 22
Claims incurred during the year-----	401	11,486 54
Totals -----	422	\$12,213 76
Claims paid during the year-----	389	10,757 46
Claims rejected during the year, total, 10, \$563.21; California, 2, \$59.64; balance-----	33	\$1,456 30
Claims dropped during the year-----	13	587 41
Claims unpaid December 31, 1913-----	20	\$868 89
CALIFORNIA CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	3	\$172 93
Claims incurred during the year-----	27	1,217 41
Totals -----	30	\$1,390 34
Claims paid during the year-----	25	1,076 95
Claims rejected during the year, 10, total, \$563.21; California, 2, \$59.64; balance-----	5	\$313 39
Claims dropped during the year-----	2	152 50
Claims unpaid December 31, 1913-----	3	\$160 89

SUPERIOR LODGE DEGREE OF HONOR.**Sioux City, Iowa.**

Year ending December 31, 1913.

(Incorporated August 14, 1907.)

FRANCES BUELL OLSON, President.

ELIZABETH E. ALLBURN, Secretary.

Balance from previous year: Mortuary, \$9,347.76; reserve, \$376.108.32; Upchurch, \$165.98; expense, \$48.33

\$385,670 39

INCOME.

All assessments or premiums—mortuary-----	\$220,416 81
Dues and per capita tax—expense-----	6,463 96
Other payments by members, monthly tax—expense-----	13,204 73
Certificate fees—expense-----	196 15
Gross interest on mortgage loans—reserve-----	212 50
Gross interest on time deposit—reserve-----	75 00
Gross interest on bonds and dividends on stocks—reserve-----	22,397 81
Gross interest from all other sources, daily balance—reserve, \$176.40; expense, \$778.43-----	954 83
Sale of lodge supplies—expense-----	1,283 63
South Dakota bonds, transfer—reserve-----	97,657 71
South Dakota cash, transfer—reserve-----	6,982 20
Missouri mortgage, transfer—reserve-----	5,000 00
Missouri cash, transfer—reserve-----	7,535 97
Gross profit on sale or maturity, ledger assets—reserve-----	572 55
Total income -----	\$382,953 85

DISBURSEMENTS.

Death claims—mortuary	\$111,250 00
Commissions and fees paid to deputies and organizers—expense.....	1,030 74
Salaries of deputies and organizers—expense.....	4,621 31
Salaries of officers and trustees—expense.....	3,341 67
Salaries of office employees, 6—expense.....	2,875 01
Salaries and fees paid to supreme medical examiners—expense.....	153 50
Traveling and other expenses of officers, trustees and committees— expense	1,113 56
Insurance department fees—expense.....	582 06
Rent—expense	608 00
Advertising, printing and stationery—expense.....	832 74
Postage, express, telegraph and telephone—expense.....	757 59
Lodge supplies—expense	670 74
Official publication—expense	3,655 20
Bonding officers and miscellaneous—expense.....	733 15
Other legal expenses—expense	53 00
Furniture and fixtures—expense	224 33
Charge-off on bonds purchased—reserve.....	2,966 68
Taxes, repairs and other expenses on real estate—Upchurch.....	37 31
Actuary service—expense	130 00
Dues to National Fraternal Congress—expense.....	130 00
Error by raise in book value of bonds (per Schedule D)—reserve...	180 93
All other disbursements—reserve	1,432 58
Total disbursements	\$137,380 10
Balance	\$631,244 14

LEDGER ASSETS.

Mortgage loans on real estate.....	\$24,900 00
Book value of bonds and stocks.....	579,254 17
Deposited in trust companies and banks on interest, 3 per cent on daily balances	27,089 97
Total ledger assets.....	\$631,244 14

Non-Ledger Assets.

Interest and rents due and accrued.....	886 00
Market value of bonds and stocks over book value.....	10,041 37
Due from grand and subordinate lodges for supplies and dues.....	2,075 36
Inventory of supplies for resale.....	3,107 93
Furniture and fixtures in Superior Recorder's office.....	1,703 46
Gross assets	\$649,058 26

Deduct Assets Not Admitted.

Due from grand and subordinate lodges.....	\$316 16	
Furniture and fixtures in Superior Recorder's office.....	1,703 46	
Inventory of supplies for resale.....	3,107 93	5,127 55
Total admitted assets.....		\$643,930 71

LIABILITIES.

Death claims reported but not yet adjusted, 11.....	\$9,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	3,336 18
Total liabilities	\$12,336 18

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	14,306	\$12,337,500 00
Benefit certificates written during the year.....	1,398	1,138,500 00
Benefit certificates increased during the year and received by transfer	5,792	5,494,500 00
Totals	21,496	\$18,970,500 00
Deduct terminated or decreased during the year.....	1,029	878,250 00
Total benefit certificates in force December 31, 1913....	20,467	\$18,092,250 00

BUSINESS IN CALIFORNIA DURING THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----		451	\$413,500 00
Benefit certificates written during the year -----		15	15,000 00
Totals -----		466	\$428,500 00
Deduct terminated or decreased during the year -----		29	24,750 00
Total benefit certificates in force December 31, 1913 -----		437	\$403,750 00
Received during the year from members in California: Mortuary, \$6,664.66; expense, \$970.08; total, \$7,634.74.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----		4	\$4,000 00
Claims incurred during the year -----		128	116,250 00
Totals -----		132	\$120,250 00
Claims paid during the year -----		121	111,250 00
Claims unpaid December 31, 1913 -----		11	\$9,000 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year -----		1	\$1,000 00

SUPREME ASSEMBLY OF THE EQUITABLE FRATERNAL UNION.

Neenah, Wisconsin.

Year ending December 31, 1913.

(Incorporated August, 1897.)

E. A. WILLIAMS, President.

MERRITT L. CAMPBELL, Secretary.

Balance from previous year: Mortuary, \$1,620,242.24; expense, \$46,073.33 -----	\$1,666,315 57
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INCOME.

Assessments or premiums during the first twelve months of membership, of which all or an extra percentage is used for expenses—mortality, \$2,071.73; expense, \$5,289.39 -----	\$7,361 12
All other assessments or premiums—mortality, \$364,705.15; expense, \$40,522.79 -----	405,227 94
Dues and per capita tax—expense -----	35,167 70
Accident assessments—mortality -----	129 70
Fines and fees—expense -----	135 85
Total received from members -----	\$448,022 31
Deduct payments returned to applicants and members—mortality, \$888.74; expense, \$23.75 -----	912 49
Net amount received from members -----	\$447,109 82
Gross interest on mortgage loans—mortality, \$28,725.95; expense, \$1,251.99 -----	29,977 94
Gross interest on bonds and dividends on stocks—mortality, \$51,211.69; expense, \$805.00 -----	52,016 69

Amount brought forward-----	\$529,104 45
Gross interest from all other sources—mortuary, \$386.33; expense, \$693.80-----	1,080 13
Gross rents from association's property, including \$1,500 for association's occupancy of its own buildings—mortuary-----	3,106 00
Sale of lodge supplies—expense-----	777 18
Bonds, local officers—expense-----	769 10
Sale society emblems—expense-----	57 50
Advertising in official publication—expense-----	306 57
Sale meter and lumber—expense-----	23 35
Total income-----	<u>\$535,224 28</u>

DISBURSEMENTS.

Death claims—mortuary-----	\$193,758 50
Sick and accident claims—expense-----	80 00
Old age benefits—mortuary-----	12,714 67
Total benefits paid-----	<u>\$206,553 17</u>
Commissions and fees paid to deputies and organizers—expense-----	22,804 71
Salaries of deputies and organizers-----	20,805 99
Salaries of officers and trustees, 9—expense-----	12,900 00
Salaries and expense of committees—expense-----	354 72
Salaries of office employees, 10—expense-----	8,017 90
Salaries and fees paid to supreme medical examiners—expense-----	584 50
Salaries and fees paid to subordinate medical examiners—expense-----	38 00
Traveling and other expenses of officers, trustees and committees—expense-----	1,483 82
Insurance department fees—expense-----	325 00
Rent—expense-----	1,500 00
Advertising, printing and stationery—expense-----	2,630 07
Postage, express, telegraph and telephone—expense-----	1,844 99
Lodge supplies—expense-----	2,042 00
Official publication—expense-----	5,736 87
Expenses of supreme lodge meeting—expense-----	2,062 15
Legal expense in litigating claims—expense-----	717 76
Other legal expenses—expense-----	944 36
Furniture and fixtures—expense-----	582 44
Taxes, repairs and other expenses on real estate—expense-----	1,578 25
Decrease by adjustment in book value of bonds—mortuary, \$23,591.99; expense, \$32.53-----	23,624 52
All other disbursements—expense-----	4,589 48
Total disbursements-----	<u>\$321,750 70</u>
Balance-----	<u>\$1,897,789 15</u>

LEDGER ASSETS.

Book value of real estate-----	\$70,000 00
Mortgage loans on real estate-----	733,909 00
Book value of bonds and stocks-----	1,029,410 62
Deposited in trust companies and banks on interest-----	46,169 53
Cash in association's office-----	300 00
Total ledger assets-----	<u>\$1,879,789 15</u>

Non-Ledger Assets.

Interest and rents due and accrued-----	42,966 48
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	34,190 00
Gross assets-----	<u>\$1,956,945 63</u>

LIABILITIES.

Death claims resisted, 1	\$700 00	
Death claims reported but not yet adjusted, 19	26,726 18	
Total death claims		\$27,426 18
Sick and accident claims reported but not yet adjusted, 3		340 00
Total unpaid claims		\$27,766 18
Unpaid installments old age benefits	\$779 96	
Present value paid-up benefit contracts	102,507 83	103,287 79
Total liabilities		\$131,053 97

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		31,317	\$40,361,375 13
Benefit certificates written during the year		2,214	2,293,500 00
Benefit certificates increased during the year			416,729 47
Totals		33,531	\$43,071,604 60
Deduct terminated or decreased during the year		4,525	5,191,684 27
Total benefit certificates in force December 31, 1913		29,006	\$37,879,920 33
BUSINESS IN CALIFORNIA DURING THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		179	\$269,731 84
Benefit certificates written during the year		34	42,000 00
Benefit certificates received by transfer during the year		2	3,000 00
Benefit certificates increased during the year			768 16
Totals		215	\$315,500 00
Deduct terminated or decreased during the year		47	65,500 00
Total benefit certificates in force December 31, 1913		168	\$250,000 00
Received during the year from members in California: Mortuary, \$2,266.47; expense, \$642.81.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		17	\$22,149 80
Claims incurred during the year		169	246,191 56
Totals		186	\$268,341 36
*Benefit			44,844 08
Claims paid during the year		165	193,758 50
Balance		21	\$29,738 78
Claims rejected during the year		1	2,312 60
Claims unpaid December 31, 1913		20	\$27,426 18

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		5	\$420 00
Claims paid during the year		2	80 00
Claims unpaid December 31, 1913		3	\$340 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims paid during the year		11	\$12,714 67

*Unearned insurance.

FRATERNAL AID ASSOCIATION.**Lawrence, Kansas.**

Year ending December 31, 1913.

(Incorporated February 20, 1894.)

H. E. DON CARLOS, President.

L. D. ROBERTS, Secretary.

Balance from previous year: Benefit, \$13,160.09; emergency, \$605,841.36; general, \$40,059.62 -----	\$578,941 83
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INCOME.

Membership fees actually received—general-----	2,104 80
Assessments or premiums during first six months of membership, of which all or an extra percentage is used for expenses—general----	7,775 21
All other assessments or premiums—benefit, \$461,543.74; emergency, \$30,769.40; general, \$123,077.49-----	615,390 63
Total received from members-----	\$625,270 64
Gross interest on government bonds—emergency-----	400 00
Gross interest on municipal bonds—emergency-----	6,653 99
Gross interest from bank deposits—emergency-----	11,525 44
Gross rents from association's property, including \$1,500.00 for association's occupancy of its own buildings, and \$299.01 cash in hands of building committee, January 1, 1913—emergency-----	5,097 81
Sale of lodge supplies—general-----	1,795 23
Local council bonds—general-----	493 42
Proceeds of Bank of Commerce note—general-----	10,000 00
Miscellaneous—general-----	185 60
By Dr. Burdick, on death claim No. 3279—benefit-----	121 00
Cancelled warrant No. 34515—general-----	1 00
From Fraternal Aid Association Building, January 2, 1913—emergency-----	1,000 00
Profit on bonds, schedule D—emergency-----	20 00
Total income-----	\$662,564 13

DISBURSEMENTS.

Death claims—benefit-----	\$453,707 75
Permanent disability claims—benefit-----	69,299 60
Total benefits paid-----	\$523,007 35
Commissions and fees paid to deputies and organizers—general-----	8,608 09
Salaries of deputies and organizers—general-----	36,129 61
Salaries of officers, 3—general-----	8,875 00
Salaries and other compensation of committees—general-----	4,096 50
Salaries of office employees, 12—general-----	8,437 82
Salaries and fees paid to supreme medical examiners—general-----	876 67
Salaries and fees paid to subordinate medical examiners—general-----	1,833 50
Traveling and other expenses of officers, trustees and committees—general-----	2,603 85
Insurance department fees—general-----	2,287 48
Advertising, printing and stationery—general-----	2,831 52
Postage, express, telegraph and telephone—general-----	2,111 05
Lodge supplies—general-----	447 58
Official publication—general-----	6,750 00
Expenses of supreme lodge meeting—general-----	9,964 61
Legal expense in litigating claims—general-----	1,149 57
Other legal expenses—general-----	1,939 04
Furniture and fixtures—general-----	525 70
Taxes, repairs and other expenses on real estate—emergency-----	4,746 21
All other disbursements—emergency, \$51.60; general, \$11,831.06-----	11,882 66
Total disbursements-----	\$639,103 81
Balance-----	\$602,402 15

LEDGER ASSETS.

Book value of real estate	\$58,987 70
Book value of bonds and stocks	180,162 52
Deposited in trust companies and banks on interest, \$393,895.38; less unpaid warrants, \$30,963.50	363,251 93
Cash in association's office	320 05
Total ledger assets	\$602,402 15

Non-Ledger Assets.

Interest on bank deposits	1,605 40
Market value of real estate over book value	6,012 30
Interest on government bonds, due and accrued	66 67
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	59,581 31
Interest due and accrued on bonds	1,042 77
Rents due and accrued	1,857 00
Gross assets	\$672,567 60

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value	199 52
Total admitted assets	\$672,368 08

LIABILITIES.

Death claims reported but not yet adjusted, 41	\$58,100 00
Borrowed money	10,000 00
Total liabilities	\$68,100 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	47,514	\$58,684,000	00
Benefit certificates written during the year-----	4,063	4,610,500	00
Benefit certificates increased during the year-----	-----	71,000	00
Totals -----	51,577	\$63,365,500	00
Deduct terminated or decreased during the year-----	8,565	9,022,500	00
Total benefit certificates in force December 31, 1913---	43,012	\$54,343,000	00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	5,510	\$7,016,750	00
Benefit certificates written during the year-----	450	507,750	00
Benefit certificates increased during the year-----	-----	10,250	00
Totals -----	5,960	\$7,534,750	00
Deduct terminated or decreased during the year-----	438	499,500	00
Total benefit certificates in force December 31, 1913---	5,522	\$7,035,250	00

Received during the year from members in California: Benefit, \$61,862.26; emergency, \$4,124.15; general, \$16,916.67; total, \$82,903.08.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	32		\$43,500 00
Claims incurred during the year	353		486,225 00
Totals	385		\$529,725 00
Claims paid during the year	341		453,707 75
Balance	44		\$76,017 25
Saved by compromising or scaling down claims during year	—		13,917 25
Claims rejected during the year	3		4,000 00
Claims unpaid December 31, 1913	41		\$58,100 00

CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----		8	\$9,500 00
Claims incurred during the year-----		47	67,000 00
Totals -----		55	\$76,500 00
Claims paid during the year-----		48	67,377 30
Balance -----		7	\$9,222 70
Saved by compromising or scaling down claims during year -----			1,222 70
Claims rejected during the year-----		1	1,000 00
Claims unpaid December 31, 1913-----		6	\$7,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year-----		242	\$69,299 60
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----		28	\$9,397 00

SUPREME LODGE OF THE FRATERNAL BROTHERHOOD.

Los Angeles, California.

Year ending December 31, 1913.

(Incorporated February 3, 1896.)

EMMA R. NEIDIG, Acting President.

CHAS. W. DEMPSTER, Secretary.

Balance from previous year—mortuary, \$598,791.87; disability, \$18.85; expense, \$9,035.81 -----	\$607,846 53
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INCOME.

Membership fees actually received—expense-----	\$1,534 50
All other assessments or premiums—mortuary, \$440,059.60; expense, \$192,999.93 -----	633,059 53
Dues and per capita tax—expense-----	56,989 07
Medical examiners' fees actually received—expense-----	30 00
Accident benefit fund—disability-----	19,828 85
Reissue fees—expense -----	586 00
Total received from members-----	\$712,027 95
Deduct payments returned to applicants and members—mortuary, \$185.30; expense, \$26.79 -----	212 15
Net amount received from members-----	\$711,815 80
Gross interest on mortgage loans—mortuary-----	24,231 37
Gross interest on bonds and dividends on stocks—mortuary-----	6,750 00
Gross interest from all other sources—mortuary-----	1,522 22
Gross rents from association's property, including \$4,078.42 for association's occupancy of its own buildings—mortuary, \$4,078.42; expense, \$5,221.00 -----	9,299 42
Miscellaneous receipts—expense -----	276 12
Certificate liens, same being charge during 1913 against certificates affected by readjustment of rates as permitted by section 5, Mobile bill—mortuary -----	122,188 64
Total income -----	\$876,083 57

DISBURSEMENTS.

Death claims—mortuary	\$20,112 38
Funerary disbursements—mortuary	21,715 00
Shed and machine house—mortuary, \$4,511.00; building, \$20,072.11	24,583 11
Old age benefits—mortuary	5,861 00
Total mortuary paid	\$42,351 49
Commissions and fees paid to agents and inspectors—expense	24,202 12
Salaries of agents and inspectors—expense	21,092 30
Salaries of officers and employees (121)—expense	21,210 00
Salaries of other employees (221)—expense	21,277 00
Chief clerk, extra assistance—expense	2,007 01
Salaries and fees paid to temporary medical examiners—expense	7,523 00
Salaries and fees paid to miscellaneous medical examiners—expense	715 01
Traveling and other expenses of officers, trustees and employees	1,149 82
For collection and maintenance of assessments and fees—expense	37 80
Insurance department fees—expense	200 75
Heat—expense	1,178 42
Advertisements, notices and stationery—expense	2,909 04
Trunks, express, telegrams and telephone—expense	2,255 15
Books, supplies and printing office—expense	1,045 11
Office furniture—expense	5,005 74
Expenses of business office meeting—expense	2,952 18
Legal expenses in settling claims—expense	200 00
Other legal expenses—expense	702 30
Furniture and fixtures—expense	107 41
Taxes, repairs and other expenses of real estate—expense	2,005 00
Loss on sale or maturity of United States (bonds)—mortuary	944 00
Decrease by impairment in book value of policy assets—expense	2,100 00
All other disbursements—expense	14,021 10
Total disbursements	\$702,942 00
Balance	\$207,527 25

LEDGER ASSETS.

Book value of real estate	\$22,791 30
*Mortgage loans on real estate	\$20,493 00
Book value of bonds and stocks	29,675 00
Deposited in trust companies and banks as reserves	22,007 45
Cash in association's office, \$111,000; loaned to policy (2 per cent interest), \$22,000.00	133,000 00
Other receivable	22 70
Creditable fees	170,721 12
Total ledger assets	\$475,627 57

Non-Ledger Assets.

Interest and rents due and accrued	\$111 00
Market value of real estate over book value	17,500 00
Assessments actually collected by administrators' ledger not yet turned over to business ledger	20,000 00
All other assets, viz: Maps and ledger supplies, \$1,975.00; Treasures and Statues, \$1,940.00; painting glass, \$1,000.00	4,915 00
Unpaid assets	\$43,526 00

*Includes 14 shares total issue \$21,000.00, which is in accordance with the agreement to pay debts recorded and delivery received, but there are nothing from the record shows that have not been fully paid, the balance will also from \$11,000.00. W. C. Hickman, received the \$10,000.00 (Shelby Mutual Building Association \$5,000.00) Total, \$11,000.00

Gross assets -----		\$925,847 85
Deduct Assets Not Admitted.		
Bills receivable -----	\$254 70	
Book value of bonds and stocks over market value----	4,589 61	
Safes and lodge supplies-----	4,912 00	
Furniture and fixtures-----	5,500 00	
Printing plant -----	4,000 00	19,256 31
Total admitted assets-----		\$906,591 54

LIABILITIES.

Death claims reported but not yet adjusted (38)----	\$48,086 20	
Present value of deferred disability claims payable in installments -----	147,222 46	
Total death and disability claims-----		\$195,308 66
Sick and accident claims reported but not yet adjusted (11)-----		839 99
Total unpaid claims -----		\$196,148 65
Salaries, rents, expenses, commissions, etc., due or accrued-----		14,447 22
Taxes due or accrued-----		721 87
Total liabilities -----		\$211,317 74

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	44,308	\$53,734,600 00	
Benefit certificates written during the year-----	7,195	5,724,100 00	
Totals -----	51,503	\$59,458,700 00	
Deduct terminated or decreased during the year-----	19,614	23,691,246 00	
Total benefit certificates in force December 31, 1913----	31,889	\$35,767,454 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	24,747	\$28,979,000 00	
Benefit certificates written during the year-----	3,004	2,091,100 00	
Totals -----	27,751	\$31,070,100 00	
Deduct terminated or decreased during the year-----	10,061	11,275,100 00	
Total benefit certificates in force December 31, 1913----	17,690	\$19,795,000 00	

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	47	\$61,893 65	
Claims incurred during the year-----	297	374,454 94	
Totals -----	344	\$436,348 59	
Claims paid during the year-----	306	386,412 39	
Balance -----	38	\$49,936 20	
Saved by compromising or scaling down claims during year -----		1,850 00	
Claims unpaid December 31, 1913-----	38	\$48,086 20	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	32	\$34,787 34	
Claims incurred during the year-----	171	207,104 94	
Totals -----	203	\$241,892 28	
Claims paid during the year-----	178	216,221 08	
Balance -----	25	\$25,671 20	
Saved by compromising or scaling down claims during year -----		1,150 00	
Claims unpaid December 31, 1913-----	25	\$24,521 20	

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	161	\$21,825 00
Claims paid during the year-----	157	21,175 00
Claims rejected during the year-----	4	\$650 00
CALIFORNIA CLAIMS.	Number.	Amount.
Claims incurred during the year-----	109	\$13,250 00
Claims paid during the year-----	106	12,650 00
Claims rejected during the year-----	3	\$600 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---	6	\$274 28
Claims incurred during the year-----	717	28,913 02
Totals-----	723	\$29,187 30
Claims paid during the year-----	702	28,083 74
Claims rejected during the year-----	10	263 57
Claims unpaid December 31, 1913-----	11	\$839 99
CALIFORNIA CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---	4	\$257 85
Claims incurred during the year-----	442	16,329 33
Totals-----	446	\$16,587 18
Claims paid during the year-----	437	16,215 05
Claims rejected during the year-----	3	125 71
Claims unpaid December 31, 1913-----	6	\$246 42

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	17	\$3,951 37
CALIFORNIA CLAIMS.	Number.	Amount.
Claims incurred during the year-----	11	\$2,889 52

THE SUPREME RULING OF THE FRATERNAL MYSTIC CIRCLE.

Philadelphia, Pennsylvania.

Year ending December 31, 1913.

(Incorporated April 27, 1895.)

F. H. DUCKWITZ, President.

J. D. MYERS, Secretary.

Balance from previous year: Mortuary, \$396,724.87; expense, \$765.79 -----	\$397,490 66
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INCOME.

Assessments of premiums during first nine months of membership of which all or an extra percentage is used for expenses—expense—	\$30,705 95
All other assessments or premiums—mortuary, \$398,237.91; expense, \$69,736.59 -----	467,974 50
Medical examiners' fees actually received—expense-----	940 50
Changing certificates—expense-----	181 50
Total received from members-----	\$499,802 45
Gross interest on mortgage loans—mortuary-----	14,213 09
Gross interest on bonds and dividends on stocks—mortuary-----	1,140 00
Gross interest from all other sources—mortuary-----	2,137 48

Amount brought forward-----	\$517,293 02
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings—mortuary-----	4,802 53
Sale of lodge supplies—expense-----	545 20
Exchange—expense-----	1 32
Total income-----	\$522,642 07

DISBURSEMENTS.

Death claims—mortuary-----	\$365,206 94
Permanent disability claims—mortuary-----	11,991 21
Sick and accident claims—mortuary-----	1,958 20
Old age benefits—mortuary-----	9,624 78
Settlements or certificates annulled or cancelled—mortuary-----	3,236 60
Total benefits paid-----	\$392,017 73
Commissions and fees paid to deputies and organizers—expense----	26,300 41
Salaries and expenses of deputies and organizers—expense-----	13,412 18
Salaries of managers or agents not deputies or organizers—expense----	4,050 00
Salaries of officers and trustees, 4—expense-----	10,000 00
Salaries and other compensation of committees—expense-----	515 00
Salaries of office employees—expense-----	13,554 93
Salaries and fees paid to supreme medical examiners—expense----	1,800 00
Salaries and fees paid to subordinate medical examiners—expense----	6,403 77
Traveling and other expenses of officers, trustees and committees— expense-----	1,651 04
For collection and remittance of assessments and dues—expense----	485 00
Insurance department fees—expense-----	474 00
Rent—expense-----	2,400 00
Advertising, printing and stationery—expense-----	2,346 26
Postage, express, telegraph and telephone—expense-----	2,618 28
Lodge supplies—expense-----	1,865 14
Official publication—expense-----	3,104 89
Legal expense in litigating claims—expense-----	3,061 96
Other legal expenses—expense-----	2,061 75
Furniture and fixtures—expense-----	676 34
Taxes, repairs and other expenses on real estate—mortuary-----	3,244 86
Loss on sale or maturity of ledger assets—mortuary-----	521 91
All other disbursements—expense-----	1,449 28
Total disbursements-----	\$494,014 73
Balance-----	\$426,118 00

LEDGER ASSETS.

Book value of real estate-----	\$64,232 48
Mortgage loans on real estate-----	278,450 00
Book value of bonds and stocks-----	29,180 00
Deposited in trust companies and banks on interest-----	51,617 86
Cash in association's office-----	2,637 66
Total ledger assets-----	\$426,118 00

Non-Ledger Assets.

Interest and rents due and accrued-----	5,513 86
Market value of real estate over book value-----	16,967 52
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	41,556 70
Furniture, fixtures, supplies, etc.-----	\$6,000 00
Personal and ruling balances-----	8,429 50
Temporary disability benefits loaned on certificates in force less allowance for probable lapse-----	10,000 00
Gross assets-----	\$514,585 58

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds, personal and ruling balances.....	\$8,429 50	
Book value of bonds and stocks over market value....	3,372 50	
Furniture, fixtures, supplies, etc.	6,000 00	
Temporary disability benefits loaned on certificates in force less allowance of probable lapse.....	10,000 00	27,802 00
Total admitted assets.....		\$486,783 58

LIABILITIES.

Death claims resisted, 10	\$15,122 46	
Death claims reported but not yet adjusted, 31	37,758 95	
Present value of deferred death and disability claims payable in installments, 4 per cent.....	16,795 54	
Total death claims.....		\$69,676 95
Permanent disability claims reported but not yet adjusted, 1		1,972 60
Total unpaid claims.....		\$71,649 55
Salaries, rents, expenses, commissions, etc., due or accrued.....		5,805 61
Advance assessments		1,185 74
Total liabilities		\$78,640 90

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	18,933	\$20,607,000 00	
Benefit certificates written during the year.....	3,645	3,497,500 00	
Totals	22,578	\$24,104,500 00	
Deduct terminated or decreased during the year.....	3,636	3,709,500 00	
Total benefit certificates in force December 31, 1913....	18,942	\$20,395,000 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	63	\$72,000 00	
Deduct terminated or decreased during the year	5	6,750 00	
Total benefit certificates in force December 31, 1913....	58	\$65,250 00	

Received during the year from members in California: Mortuary, \$1,358.33; expense, \$343.84: total, \$1,702.17.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement....	85	\$94,211 30	
Claims incurred during the year.....	286	348,923 84	
Totals	371	\$443,135 14	
Claims paid during the year.....	308	365,206 94	
Balance	63	\$77,928 20	
Saved by compromising or scaling down claims during year		2,250 42	
Claims rejected during the year.....	4	4,302 37	
Claims unpaid December 31, 1913.....	59	\$71,375 41	
Less interest commuted, value.....		1,698 46	
Totals	59	\$69,676 95	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year	2	\$3,206 12	

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year	24	\$13,963 81	
Claims paid during the year	23	11,991 21	
Claims unpaid December 31, 1913.....	1	\$1,972 60	

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	66	\$1,958 20

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	52	\$12,861 38

THE SUPREME LODGE OF THE FRATERNAL UNION OF AMERICA.

Denver, Colorado.

Year ending December 31, 1913.

(Incorporated in 1896.)

V. A. YOUNG, President.

C. P. GAYLORD, Secretary.

Balance from previous year: Mortuary and disability, \$33,294.93; emergency, \$248,687.27; reserve, \$2,604.25; expense, \$1,669.63---	\$286,256 08
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INCOME.

Membership fees actually received—expense-----	\$8,026 10
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expenses—mortuary and disability, \$542,186.98; expense, \$19,818.19-----	562,005 17
All other assessments or premiums—expense-----	107,523 40
Dues and per capita tax—expense-----	76,127 05
Total received from members-----	\$753,681 72
Deduct payments returned to applicants and members—mortuary and disability, \$4,912.19; expense, \$458.38-----	5,370 57
Net amount received from members-----	\$748,311 15
Gross interest—mortuary and disability, \$14,840.60; reserve, \$150.00	14,990 60
Gross interest, banks—mortuary and disability-----	1,490 88
Gross interest on bonds—mortuary and disability-----	537 50
Gross interest from all other sources—mortuary and disability-----	537 35
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings—mortuary and dis- ability-----	6,574 04
Sale of lodge supplies—expense-----	1,983 90
From mortuary and disability, \$5,289.98; emergency, \$118,698.94; expense, \$834.50-----	124,823 42
Commissions on loans—mortuary and disability-----	852 50
Reverts—expense-----	2,142 67
Lodge bond premiums—expense-----	465 19
Suspense—expense-----	289 32
Benefit payments—expense-----	6,500 00
T. T. local lodge, 5—expense-----	82 35
Total income-----	\$909,580 87

DISBURSEMENTS.

Death claims—mortuary and disability-----	\$516,248 83
Permanent disability claims—mortuary and disability-----	7,827 50
Accident claims—mortuary and disability-----	9,086 04
Old age benefits—mortuary and disability-----	22,480 69
Other benefits—emergency-----	538 52
Expense-----	100 00
Total benefits paid-----	\$556,281 58

Commissions and fees paid to deputies, organizers and agents—expense	\$83,568 32
Salaries of deputies and organizers—expense	31,344 15
Salaries of officers, 5—expense	13,816 75
Other compensation of officers and trustees—expense	5,519 93
Salaries and other compensation of committees—expense	1,271 74
Salaries of office employees, 20 to 25—expense	17,687 45
Salaries and fees paid to supreme medical examiners—expense	1,800 00
Traveling and other expenses of officers, trustees and committees—expense	6,571 78
For collection and remittance of assessments and dues, etc.—expense	2 41
Insurance department fees—expense	1,063 45
Rent, including \$2,400.00 for association's occupancy of its own buildings—expense	4,063 50
Advertising, printing and stationery—expense	5,589 20
Postage, express, telegraph and telephone—expense	6,820 24
Lodge supplies—expense	1,835 97
Official publication—expense	8,774 32
Expenses of supreme lodge meeting—expense	9,402 10
Legal expense in litigating claims—expense	4,512 38
Furniture and fixtures—expense	902 36
Taxes, repairs and other expenses on real estate — disability, \$3,839.82; expense, \$197.35	4,037 17
All other disbursements—disability, \$252.70; expense, \$19,476.40	22,002 10
Total disbursements	\$786,866 90
Balance	\$408,970 05

LEDGER ASSETS.

Book value of real estate	\$55,625 83
Mortgage loans on real estate	300,500 00
Book value of bonds	21,881 25
Deposited in trust companies and banks on interest	30,862 97
Cash in association's office	100 00
Total ledger assets	\$408,970 05

Non-Ledger Assets.

Interest and rents due and accrued	\$4,738 61
Market value of real estate over book value	19,374 17
Market value of bonds and stocks over book value	15 70
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	62,806 81
Furniture and fixtures, supplies, printing plant equipment	10,000 00
Gross assets	\$505,905 34

LIABILITIES.

Death claims reported but not yet adjusted, 54	\$60,926 10
Permanent disability claims reported but not yet adjusted, 7	524 56
Accident claims reported but not yet adjusted, 8	454 19
Old age and other benefits due and unpaid, 21	6,695 65
Total unpaid claims	\$68,600 50
Borrowed money	6,500 00
Total liabilities	\$75,100 50

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	43,012	\$56,744,350 00
Benefit certificates written during the year	13,976	15,165,500 00
Totals	56,988	\$71,909,850 00
Deduct terminated or decreased during the year	13,440	17,766,450 00
Total benefit certificates in force December 31, 1913	43,548	\$54,143,400 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	1,081	\$1,454,150 00
Benefit certificates written during the year -----	76	78,000 00
Totals -----	1,157	\$1,532,150 00
Deduct terminated or decreased during the year -----	127	200,300 00

Total benefit certificates in force December 31, 1913 ----- 1,030 \$1,331,850 00

Received during the year from members in California: Mortuary, reserve, disability and all other, \$17,322.06; expense, \$2,109.11: total, \$19,431.17.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	80	\$85,699 41
Claims incurred during the year -----	500	511,436 28
Totals -----	580	\$597,135 69
Claims paid during the year -----	523	516,248 83
Balance -----	57	\$80,886 86
Saved by compromising or scaling down claims during year -----		14,961 52
Claims rejected during the year -----	3	4,999 24

Claims unpaid December 31, 1913 ----- 54 \$60,926 10

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	2	\$1,233 20
Claims incurred during the year -----	12	11,795 83
Totals -----	14	\$13,029 03
Claims paid during the year -----	11	9,674 48
Balance -----	3	\$3,354 55
Saved by compromising or scaling down claims during year -----		779 60

Claims unpaid December 31, 1913 ----- 3 \$3,354 55

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	9	\$875 00
Claims incurred during the year -----	64	7,952 06
Totals -----	73	\$8,827 06
Claims paid during the year -----	61	7,827 50
Balance -----	12	\$999 56
Claims rejected during the year -----	5	475 00

Claims unpaid December 31, 1913 ----- 7 \$524 56

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year -----	6	\$1,186 15
Claims paid during the year -----	5	1,126 15
Claims unpaid December 31, 1913 -----	1	\$60 00

EXHIBIT OF ACCIDENT CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	9	\$774 60
Claims incurred during the year -----	126	9,033 06
Totals -----	135	\$9,807 66
Claims paid during the year -----	124	9,186 04
Claims rejected during the year -----	3	167 43

Claims unpaid December 31, 1913 ----- 8 \$454 19

CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	1	\$25 00
Claims incurred during the year	-----	3	210 00
Totals	-----	4	\$235 00
Claims paid during the year	-----	3	175 00
Claims unpaid December 31, 1913	-----	1	\$60 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	4	\$1,524 90
Claims incurred during the year	-----	122	27,976 34
Totals	-----	126	\$29,501 24
Claims paid during the year	-----	103	22,480 69
Balance	-----	23	\$7,020 55
Claims rejected during the year	-----	2	324 90
Claims unpaid December 31, 1913	-----	21	\$6,695 65

THE GRAND FRATERNITY.
Philadelphia, Pennsylvania.

Year ending December 31, 1913.

(Incorporated October 7, 1893.)

FREDERICK GASTON, President.

W. E. GREGG, Secretary.

Balance from previous year—reserve, \$231,982.18; all other funds, \$1,820.74; expense, \$27,265.86	\$261,068 78
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INCOME.

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expenses—expense	29,600 45
All other assessments or premiums—mortuary, \$153,194.41; all other funds, \$4,433.12; expense, \$60,000.00	217,627 53
Certificate fees—expense	114 00
Total received from members	\$247,341 98
Deduct payments returned to applicants and members—expense	42 93
Net amount received from members	\$247,299 05
Gross interest on mortgage loans—mortuary	180 00
Gross interest on liens—mortuary	6,311 39
Gross interest on bonds—mortuary	4,465 35
Gross interest from all other sources—expense	254 61
Gross rents from association's property, including \$4,000.00 for asso- ciation's occupancy of its own buildings—mortuary	9,271 87
Certificate liens paid—reserve	1,775 65
Profit on sale of bonds—reserve	25 00
Total income	\$269,582 92

DISBURSEMENTS.

Death claims—mortuary	\$83,090 93
Sick and accident claims	3,131 32
Old age benefits—mortuary	4,016 13
Annuity payments—mortuary	7,157 00
Surrender payments—reserve	8,646 92
Total benefits paid	\$106,042 30

Amount brought forward-----	\$106,042 30
Commissions and fees paid to deputies and organizers—expense-----	44,794 38
Salaries of managers or agents not deputies or organizers—expense-----	3,600 00
Salaries of officers and trustees—expense-----	13,650 00
Salaries of office employees—expense-----	10,499 75
Salaries and fees paid to subordinate medical examiners—expense--	2,387 25
Traveling and other expenses of officers, trustees and committees— expense-----	1,536 85
Insurance department fees—expense-----	270 05
Rent, including \$4,000.00 for association's occupancy of its own buildings—expense-----	4,125 00
Advertising, printing and stationery—expense-----	3,021 29
Postage, express, telegraph and telephone—expense-----	2,282 26
Lodge supplies—expense-----	432 67
Official publication—expense-----	2,785 16
Expenses of supreme lodge meeting—expense-----	1,488 13
Legal expenses—expense-----	604 75
Taxes, repairs and other expenses on real estate—mortuary-----	4,042 06
Liens by suspension—reserve-----	3,339 40
All other disbursements—mortuary, \$4,651.69; expense, \$5,017.68--	9,669 37
Total disbursements-----	<u>\$214,570 67</u>
Balance-----	\$316,081 03

LEDGER ASSETS.

Book value of real estate-----	\$88,176 78
Mortgage loans on real estate-----	6,600 00
Loans secured by liens on members' certificates-----	115,945 31
Book value of bonds and stocks-----	102,512 58
Deposited in trust companies and banks on interest-----	2,846 36
Total ledger assets-----	<u>\$316,081 03</u>

Non-Ledger Assets.

Interest and rents due and accrued-----	2,011 93
Market value of real estate over book value-----	174,823 22
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	21,547 49
Certificate liens-----	141,932 24
Gross assets-----	<u>\$656,395 91</u>

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value-----	\$3,235 08	
Certificate liens-----	141,932 24	145,167 32
Total admitted assets-----		<u>\$511,228 59</u>

LIABILITIES.

Death claims due and unpaid (2)-----	\$383 34
Death claims resisted (3)-----	3,000 00
Death claims reported but not yet adjusted (18)-----	24,710 00
Present value of deferred death and disability claims payable in installments-----	77,713 99
Total death claims-----	<u>\$105,807 33</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	11,453	\$11,164,238 00
Benefit certificates written during the year-----	2,081	1,894,267 00
Totals-----	<u>13,534</u>	<u>\$13,058,505 00</u>
Deduct terminated or decreased during the year-----	1,984	1,948,820 00
Total benefit certificates in force December 31, 1913-----	11,550	<u>\$11,109,685 00</u>

BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
statement -----		389	\$461,700 00
Benefit certificates written during the year -----		5	5,500 00
Totals -----		394	\$467,200 00
Deduct terminated or decreased during the year -----		68	79,950 00
Total benefit certificates in force December 31, 1913 -----		326	\$387,250 00
Received during the year from members in California: Mortuary, \$10,215.37; all other, \$116.90; expense, \$104.52: total, \$10,436.79.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----		16	\$17,103 34
Claims incurred during the year -----		86	97,090 00
Totals -----		102	\$114,193 34
Claims paid during the year -----		79	83,090 93
Balance -----		23	\$31,102 41
Saved by compromising or scaling down claims during year -----			3,009 07
Claims unpaid December 31, 1913 -----		23	\$28,093 34
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----		1	\$2,000 00
Claims incurred during the year -----		4	6,000 00
Totals -----		5	\$8,000 00
Claims paid during the year -----		4	7,000 00
Claims unpaid December 31, 1913 -----		1	\$1,000 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year -----		114	\$3,131 32
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year -----		2	\$15 57

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year -----		3	\$4,500 00
Claims paid during the year -----		3	4,016 13
Balance -----			\$483 87

HERALDS OF LIBERTY.

Huntsville, Alabama.

Year ending December 31, 1913.

(Incorporated August 31, 1900.)

TRACY W. PRATT, President.

EMANUEL BARRICK, Secretary.

Balance from previous year: Mortuary, \$27,440.99; reserve,
\$35,936.14; expense, \$45,996.95 ----- \$109,374 08

INCOME.

Assessments or premiums during first twelve months of membership,
of which all or an extra percentage is used for expenses—expense ----- \$75,588 73
All other assessments or premiums—mortality, \$41,899.39; reserve,
\$41,803.95; expense, \$42,031.29 ----- 125,734 63
Fees for change of beneficiary—expense ----- 95 00
Total received from members ----- \$201,418 36

Amount brought forward.....	\$201,418 36
Gross interest on mortgage loans—reserve.....	570 00
Gross interest on collateral loans—reserve.....	330 00
Gross interest on bonds and dividends on stocks—reserve.....	45 00
Gross interest from all other sources, deposits—reserve.....	9,942 28
Total income	\$203,357 64

DISBURSEMENTS.

Death claims: Face value, \$41,000.00; advanced year, 1912, \$2,200.00; advances year 1913, \$1,100.00—mortuary.....	\$39,900 00
Reserve fund distribution—reserve.....	42,000 00
Total benefits paid.....	\$81,900 00
Commissions and fees to deputies and organizers—expense.....	79,264 06
Salaries of officers and trustees, 3—expense.....	7,800 00
Salaries of office employees, 22—expense.....	15,919 46
Salaries and fees paid to supreme medical examiners—expense.....	1,310 00
Salaries and fees paid to subordinate medical examiners—expense.....	14 00
Traveling and other expenses of officers, trustees and committees— expense	1,159 48
For collection and remittance of assessments and dues—expense.....	7,220 70
Insurance department fees—expense.....	2,263 20
Rent—expense	2,837 00
Advertising, printing and stationery—expense.....	5,882 43
Postage, express, telegraph and telephone—expense.....	3,035 35
Lodge supplies—expense	439 52
Official publication—expense	365 00
Expenses of supreme lodge meeting—expense.....	6,034 11
Legal expense in litigating claims—expense.....	1,632 27
Other legal expenses—expense.....	1,512 40
Furniture and fixtures—expense.....	866 17
Office supplies—expense	870 30
Sundry expenses—expense	1,223 32
Total disbursements	\$221,548 77
Balance	\$91,182 95

LEDGER ASSETS.

Mortgage loans on real estate.....	\$8,000 00
Loans secured by pledge of bonds, stocks or other collateral.....	5,500 00
Book value of bonds and stocks.....	1,491 16
Deposited in trust companies and banks on interest.....	59,701 29
Cash in associations's office.....	16,490 50
Total ledger assets.....	\$91,182 95

Non-Ledger Assets.

Interest and rents due and accrued.....	81 77
Furniture and fixtures.....	4,786 48
Gross assets	\$96,051 20

LIABILITIES.

Death claims adjusted not yet due, 10.....	\$6,500 00
Death claims reported but not yet adjusted, 5.....	4,400 00
Total death claims.....	\$10,900 00
Commissions and fees due deputies.....	4,964 31
Total liabilities	\$15,864 31

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	12,071	\$12,088,600 00
Benefit certificates written during the year	-----	6,131	6,131,000 00
Totals	-----	18,202	\$18,219,600 00
Deduct terminated or decreased during the year	-----	2,854	2,854,000 00
Total benefit certificates in force December 31, 1913	-----	15,348	\$15,365,600 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	351	\$352,500 00
Benefit certificates written during the year	-----	96	96,000 00
Benefit certificates received by transfer during the year	-----	3	3,000 00
Totals	-----	450	\$451,500 00
Deduct terminated, decreased or transferred during the year	-----	39	\$39,000 00
Total benefit certificates in force December 31, 1913	-----	411	\$412,500 00
Received during the year from members in California: Mortuary, \$1,490.71; reserve, \$1,486.19; expense, \$2,948.96: total, \$5,925.86.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	12	\$11,800 00
Claims incurred during the year	-----	113	81,000 00
Totals	-----	125	\$92,800 00
Claims paid during the year	-----	110	81,900 00
Claims unpaid December 31, 1913	-----	15	\$10,900 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	1	\$500 00

THE HOMESTEADERS.

Des Moines, Iowa.

Year ending December 31, 1913.

(Incorporated January 25, 1906. Commenced business in California December, 1906.)

H. J. GREEN, President.

A. H. COREY, Secretary.

Balance from previous year: Mortuary, \$51,297.75; reserve, \$103,407.37; expense, \$2,245.88	-----	\$156,951 00
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INCOME.

Membership fees actually received (certificate fees)—expense	-----	\$5,304 00
Assessments or premiums during the first twelve months of membership, of which all or an extra percentage is used for expense—mortality, \$18,095.08; expense, \$54,285.20	-----	72,380 28
All other assessments or premiums—mortality, \$186,896.28; expense, \$46,724.07	-----	233,620 35
Dues and per capita tax—expense	-----	99 10
Medical examiner's fees actually received—expense	-----	1,992 75
Extension fund fee—expense	-----	14,071 00
Total received from members	-----	\$327,467 48
Deduct payments returned to applicants and members—expense	-----	211 15
Net amount received from members	-----	\$327,256 33

Amount brought forward-----	\$327,256 33
Gross interest on mortgage loans (per schedule B) less \$207.86	
accrued interest on mortgages acquired during 1913—reserve----	4,809 26
Gross interest from all other sources—reserve-----	1,550 30
Sale of lodge supplies—expense-----	1,332 48
Miscellaneous income—expense-----	3,023 94
Total income -----	\$337,972 31

DISBURSEMENTS.

Death claims—mortuary -----	\$178,446 51
Permanent disability claims—mortuary-----	411 12
Accident claims—mortuary-----	5,501 36
Total benefits paid-----	\$184,358 99
Commissions and fees paid to deputies and organizers—expense-----	50,759 16
Salaries of deputies and organizers—expense-----	3,969 40
Salaries of managers or agents not deputies or organizers—expense-----	4,684 97
Salaries of officers and trustees, 12—expense-----	9,435 00
Other compensation of officers and trustees—expense-----	639 96
Salaries and other compensation of committees—expense-----	530 00
Salaries of office employees, 12—expense-----	10,478 35
Salaries and fees paid to supreme medical examiners—expense-----	2,319 98
Salaries and fees paid to subordinate medical examiners—expense--	111 25
Traveling and other expenses of officers, trustees and committees— expense -----	1,590 85
Insurance department fees—expense-----	429 50
Rent—expense -----	1,925 00
Advertising, printing and stationery—expense-----	2,958 75
Postage, express, telegraph and telephone—expense-----	2,150 35
Lodge supplies—expense-----	470 67
Official publication—expense-----	4,142 35
Legal expense in litigating claims—expense-----	1,411 22
Other legal expenses—expense-----	1,200 00
Furniture and fixtures—expense-----	357 31
Expense managers or agents—expense-----	1,745 40
Expense deputies—expense-----	1,694 60
Lecture and ritual—expense-----	84 86
Prizes—expense -----	216 50
Actuary expenses—expense -----	200 00
Miscellaneous expenses—expense-----	1,757 46
Promotion fund—expense-----	23,335 05
Total disbursements -----	\$312,956 93
Balance before transfers—mortuary, \$71,930.12; reserve, \$109,- 766.93; expense, \$269.33-----	\$181,966 38
Increase by transfers—mortuary, \$1,086.00; reserve, \$21,000.00; expense, \$9,344.30-----	31,430 30
Total -----	\$213,396 68
Decrease by transfers—mortuary, \$30,344.30; expense, \$1,086.00--	31,430 30
Balance -----	\$181,966 38

Summary of Transfers.

*March, from the benefit fund to the surplus benefit fund-----	\$5,000 00
*August, from the benefit fund to the surplus benefit fund-----	5,000 00
*October, from the benefit fund to the surplus benefit fund-----	11,000 00
†September, from the expense fund to the benefit fund-----	1,086 00
‡Monthly, from the benefit fund to the expense fund-----	9,344 30

*Section 74. †To make correction. ‡Section 100, paragraph 7 and C, expense proportion future payments deducted as expectancy deduction.

LEDGER ASSETS.

Mortgage loans on real estate (per Schedule B) first liens	\$127,200 00
Deposited in trust companies and banks on interest	38,310 39
Cash in association's office, \$945.98; deposited in banks (not on interest), \$15,510.01	16,455 99
Total ledger assets, as per balance, column 7, page 3	\$181,966 38

Non-Ledger Assets.

Interest due on mortgages	3,069 38
Interest due on other assets	207 57
Total interest and rents due and accrued	\$3,276 95
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	29,000 00
Organizers' balance	\$1,115 20
Furniture and fixtures	4,367 06
Stationery and supplies	2,323 32
Due from homesteads on account	611 80
Gross assets	\$222,660 71

Deduct Assets Not Admitted.

Balance due from organizers, not secured by bonds	\$1,115 20
Furniture and fixtures	4,367 06
Stationery and supplies	2,323 32
Due from homesteads on account	611 80
Total admitted assets	\$214,243 33

LIABILITIES.

Death claims resisted, 2	\$1,640 58
Death claims reported but not yet adjusted, 16	17,719 39
Total death claims	\$19,359 97
Permanent disability claims due and unpaid, 1	200 00
Total unpaid claims	\$19,559 97
Salaries, rents, expenses, commissions, etc., due or accrued	3,496 73
Total liabilities	\$23,056 70

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	18,766	\$26,461,500 00
Benefit certificates written during the year	5,568	8,354,500 00
Benefit certificates increased during the year		101,000 00
Totals	24,334	\$34,917,000 00
Deduct terminated or decreased during the year	3,874	5,983,000 00

Total benefit certificates in force December 31, 1913-- 20,460 \$28,934,000 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	391	\$651,500 00
Benefit certificates written during the year	230	369,000 00
Benefit certificates increased during the year		2,500 00
Totals	621	\$1,023,000 00
Deduct terminated or decreased during the year	133	239,000 00

Total benefit certificates in force December 31, 1913-- 488 \$784,000 00

Received during the year from members in California: Mortuary, \$4,584.58; expense, \$3,788.67; total, \$8,373.25.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	32		\$37,949 35
Claims incurred during the year	151		165,563 81
Totals	183		\$203,513 16
Claims paid during the year	163		178,446 51
Balance	20		\$25,066 65
Saved by compromising or scaling down claims during the year			3,686 74
Claims rejected during the year	2		2,019 94
Claims unpaid December 31, 1913	18		\$19,359 97
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	1		\$1,960 63

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year	2		\$611 12
Claims paid during the year	1		411 12
Claims unpaid December 31, 1913	1		\$200 00

EXHIBIT OF ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	4		\$199 73
Claims incurred during the year	84		5,301 63
Totals	88		\$5,501 36
Claims paid during the year	82		5,501 36
Claims rejected during the year	1		
Claims unpaid December 31, 1913	6		
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year	1		\$19 90

THE INDEPENDENT ORDER OF FORESTERS.

Toronto, Ontario.

Year ending December 31, 1913.

(Incorporated July, 1881; May, 1889.)

ELLIOTT G. STEVENSON, President. F. J. DARCH, Secretary.

Balance from previous year—mortuary, \$20,183,789.27; sick and funeral, \$165,757.84; general, debit, \$3,857.65 \$20,345,689 46

INCOME.

Membership fees actually received—general	\$839 25
All other assessments or premiums—mortuary, \$3,760,980.49; sick and funeral, \$383,795.80; general, \$178,343.18	4,323,119 47
Dues and per capita tax—general	263,822 59
Change of policies—general	2,368 67
Net amount received from members	\$4,590,149 98
Gross interest on mortgage loans—mortuary	345,816 66
Gross interest on collateral loans—mortuary	97,705 28
Gross interest on bonds and dividends on stocks—mortuary	610,318 01
Gross interest from all other sources—mortuary, \$11,434.81; sick and funeral, \$1,478.04	12,912 85
Interest received on liens on policies—mortuary	71,120 73

Gross rents from association's property—mortuary	\$12,167 28
Redeposited death claims, 1912—mortuary	2,410 25
Redeposited old age claims—mortuary	966 70
Refunds from general, \$1,460.00; \$2,692.69; \$3,070.52—mortuary	7,223 21
Sundry refunds—mortuary	3,045 41
Redeposited sick cheques, 1911—sick and funeral	44 58
Redeposited sick cheques, 1912—sick and funeral	32 11
Bonds per Schedule D—mortuary	50 00
Bonds per Schedule D—mortuary	680 62
Amount received from bank—general	119,531 62
Total income	\$5,874,175 29

DISBURSEMENTS.

Death claims—mortuary	\$2,494,033 37
Permanent disability claims—mortuary	136,561 04
Sick and accident claims—sick and funeral	290,879 84
Old age benefits—mortuary	771,575 39
Expectation of life—mortuary	10,000 00
Funeral—sick and funeral	23,114 40
Total benefits paid	\$3,726,164 04
Commissions and fees paid to deputies and organizers—sick and funeral, \$4,580.78; general, \$41,930.22	46,511 00
Salaries of deputies and organizers—sick and funeral, \$15,625.39; general, \$141,062.54	156,687 93
Organizing expenses—sick and funeral, \$9,831.02; general, \$97,552.98	107,384 00
Salaries of officers and trustees (7)—sick and funeral, \$3,566.64; general, \$32,099.84	35,666 48
Salaries of office employees (154)—sick and funeral, \$14,768.68; general, \$88,047.92	102,816 60
Traveling and other expenses of officers, trustees and committees—general	7,781 98
Executive expenses—general	2,016 75
Insurance department fees—general	4,788 44
Rent—sick and funeral, \$927.49; general, \$8,347.79	9,275 28
Advertising, printing and stationery—sick and funeral, \$472.27; general, \$4,260.52	4,732 79
Postage, express, telegraph and telephone—sick and funeral, \$1,765.54; general, \$15,837.72	17,603 26
Hospitals and donations—general	31,511 73
Official publication—sick and funeral, \$2,428.90; general, \$22,235.39	24,664 29
Expenses of supreme lodge meeting—general	32,083 09
Legal expense in litigating claims—general	346 96
Other legal expenses—general	3,430 27
Mortgages, \$1,242.50; bonds, per Schedule D, \$137.51—mortuary	1,380 01
Furniture and fixtures—general	542 44
Sundry expense reinvestments—mortuary	435 42
General expense—sick and funeral, \$486.36; general, \$4,290.64	4,777 00
Fire insurance, \$155.95; bank interest paid, \$7,203.63—general	7,359 58
Inspections, loans and valuations—general	5,291 95
Refund to mortuary account, 1912—general	5,763 21
Fraternal societies, \$1,963.10; temporary loans, \$2,502.60—general	4,465 70
Total disbursements	\$4,343,480 20
Balance	\$21,876,384 55

LEDGER ASSETS.

Book value of real estate	\$983,378 63
Mortgage loans on real estate	3,441,614 04
Mortgage loans on real estate	3,003,043 10
Loans secured by pledge of bonds, stocks or other collateral	1,174,661 06
Loans secured by pledge of bonds, stocks or other collateral	100,003 80

Amount brought forward-----	\$8,702,700 63
Book value of bonds and stocks—bonds, \$9,305,489.35; stocks, \$969,756.52-----	10,275,245 87
Book value of bonds and stocks—bonds, \$2,221,083.31; stocks, \$221,708.22-----	2,442,791 53
Deposited in trust companies and banks on interest-----	333,601 81
Deposited in Union Trust Company-----	114,215 44
Deposited in banks (not on interest)-----	5,667 66
Other ledger assets, viz: Sundry advances, bonds, etc.-----	2,161 61
Total ledger assets-----	\$21,876,384 55

Non-Ledger Assets.

Interest due and accrued on mortgages, \$90,400.50; on bonds, \$145,811.21-----	\$236,211 71
Rents due and accrued-----	1,121 25
Market value of bonds and stocks over book value-----	196,021 93
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge—mortuary, \$2,195.19; sick and funeral, \$3.08; general, \$105.61-----	2,303 88
Accumulated liens on outstanding claims, \$47,744.90; interest on these liens, \$459.22-----	48,204 12
Furniture and fixtures-----	33,395 88
Fire insurance unpaid, \$388.28; temporary advances, \$252.00-----	640 28
Gross assets-----	\$22,394,283 60
Deduct Assets Not Admitted.	
Furniture and fixtures-----	33,395 88
Total admitted assets-----	\$22,360,887 72

LIABILITIES.

Death claims due and unpaid (4)-----	\$667 30
Death claims adjusted not yet due (41)-----	20,190 09
Death claims resisted (17)-----	13,323 40
Death claims reported but not yet adjusted (84)-----	82,262 75
Present value of deferred death and disability claims payable in installments-----	637,693 00
Total death claims-----	\$758,136 54
Permanent disability claims due and unpaid (3)-----	\$500 00
Permanent disability claims adjusted not yet due (155)-----	38,649 85
Permanent disability claims resisted (2)-----	735 70
Permanent disability claims reported but not yet adjusted (6)-----	2,200 00
Total permanent disability claims-----	42,085 55
Sick claims due and unpaid (104)-----	\$3,106 21
Funeral claims adjusted and not yet due (1)-----	50 00
Funeral claims resisted (4)-----	225 00
Sick claims reported but not yet adjusted (273)-----	8,936 24
Funeral claims reported but not yet adjusted (33)-----	1,719 13
Total sick and accident claims-----	14,036 58
Old age and other benefits due and unpaid (59)-----	19,519 00
Total unpaid claims-----	\$833,777 67
Mortuary, \$4,673.52; sick and funeral, \$176.52; general, \$323.51-----	5,173 55
Amount of overdrafts in banks to account of general fund-----	119,531 62
Accounts due and unpaid-----	5,804 57
Assessments and fees due to applicants and members-----	3,747 74
Claims of 1913 reported in 1914 after closing of books (175)-----	182,755 96
Total liabilities-----	\$1,150,791 11

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	243,053	\$241,410.129 00
Benefit certificates written during the year	-----	24,237	18,124,810 00
Benefit certificates reinstated and received by transfer during the year	-----	8,407	7,957,315 00
Totals	-----	275,697	\$267,690,952 00
Deduct terminated or decreased during the year	-----	53,248	50,078,624 00
Total benefit certificates in force December 31, 1913	-----	222,449	\$217,612,328 00

BUSINESS IN CALIFORNIA DURING THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	15,263	\$18,547,826 00
Benefit certificates written during the year	-----	2,943	2,777,750 00
Benefit certificates reinstated and received by transfer during the year	-----	1,057	1,274,614 00
Benefit certificates increased during the year	-----		28,500 00
Totals	-----	19,263	\$22,628,690 00
Deduct terminated or decreased during the year	-----	5,003	5,602,291 00
Total benefit certificates in force December 31, 1913	-----	14,260	\$17,026,399 00

Received during the year from members in California: Mortuary, \$317,780.10; sick and funeral, \$2,359.33; general, \$19,568.83; Total, \$339,708.26.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	150	\$139,420 11
Claims incurred during the year	-----	2,300	2,524,272 96
Claims renewed	-----	3	7,861 57
Totals	-----	2,453	\$2,671,554 64
Claims paid during the year	-----	2,295	2,494,033 37
Balance	-----	158	\$177,521 27
Saved by compromising or scaling down claims during year	-----		48,579 48
Claims rejected during the year	-----	12	8,498 25

Claims unpaid December 31, 1913----- 146 \$120,443 54

CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	6	\$6,539 96
Claims incurred during the year	-----	134	176,285 04
Totals	-----	140	\$182,825 00
Claims paid during the year	-----	135	175,387 89
Balance	-----	5	\$7,437 11
Saved by compromising or scaling down claims during year	-----		3,443 37
Claims unpaid December 31, 1913	-----	5	\$3,993 74

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	282	\$125,554 03
Claims incurred during the year	-----	151	77,524 07
Totals	-----	433	\$203,078 10
Claims paid during the year	-----	238	136,561 04
Balance	-----	195	\$66,517 06
Claims rejected during the year	-----	29	24,431 51
Claims unpaid December 31, 1913	-----	166	\$42,085 55

CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---	12	\$5,600 00
Claims incurred during the year-----	8	4,525 00
Totals -----	20	\$10,125 00
Claims paid during the year-----	13	7,025 00
Balance -----	7	\$3,100 00
Claims rejected during the year-----	1	1,400 00
Claims unpaid December 31, 1913-----	6	\$1,700 00

EXHIBIT OF SICK AND FUNERAL CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement:		
Sick -----	397	\$11,219 58
Funeral -----	33	1,667 94
Claims incurred during the year: Sick-----	13,266	298,851 03
Funeral -----	470	23,748 66
Totals -----	14,166	\$335,487 21
Claims paid during the year: Sick-----	13,154	290,879 84
Funeral -----	460	23,114 40
Claims rejected during the year: Sick-----	132	7,148 32
Funeral -----	5	308 07
Claims unpaid December 31, 1913: Sick-----	377	\$12,042 45
Funeral -----	88	1,994 13
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims incurred during the year: Sick-----	51	\$1,465 57
Funeral -----	5	250 00
Totals -----	56	\$1,715 57
Claims paid during the year: Sick-----	47	1,278 84
Funeral -----	5	250 00
Claims unpaid December 31, 1913: Sick-----	4	\$186 73

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

EXPECTATION OF LIFE.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---	67	\$28,369 46
Claims incurred during the year, 8 expectation of life----	1,724	773,220 73
Totals -----	1,791	\$801,590 19
Claims paid during the year, 8 expectation of life-----	1,731	781,575 39
Balance -----	60	\$20,014 80
Claims rejected during the year-----	1	495 80
Claims unpaid December 31, 1913-----	59	\$19,519 00
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement---	2	\$16 00
Claims incurred during the year-----	62	407 00
Totals -----	64	\$423 00
Claims paid during the year-----	63	421 00
Claims unpaid December 31, 1913-----	1	\$2 00

THE INDEPENDENT ORDER OF PURITANS.**Pittsburgh, Pennsylvania.**

Year ending December 31, 1913.

(Incorporated February 14, 1903. Commenced business in California January 4, 1909.)

CHARLES I. LINK, President.

WILLIAM F. LANDER, Secretary-Treasurer.

Balance from previous year: Mortuary, \$66,942.05; expense, \$562.98 \$67,505 03

INCOME.

Membership fees actually received—expense	\$1,320 00
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—expense	61,414 28
All other assessments or premiums—mortality, \$67,119.41; disability, \$4,804.33; expense, \$30,824.47	102,748 21
Medical examiners' fees actually received—expense	473 88
Review and certificate fees—expense	122 80
Total received from members	\$166,079 17
Deduct payments returned to applicants and members—mortality, \$10.07; expense, \$4.32	14 39
Net amount received from members	\$166,064 78
Interest on mortgage loans—mortality	150 00
Interest on bonds and dividends on stocks—mortality	1,806 00
Interest from all other sources—mortality	28 21
Sale of lodge supplies—expense	131 00
Mileage rebates—expense	46 38
Benefits returned—disability	163 80
Stocks, per schedule D—mortality	26,400 00
Total income	\$194,790 17

DISBURSEMENTS.

Death claims—mortality	\$84,112 54
Permanent disability claims—mortality	1,355 80
Sick and accident claims—mortality, \$1,400.00; disability, \$6,060.92	7,460 92
Total benefits paid	\$92,929 26
Commissions and fees paid to deputies and organizers—expense	40,784 48
Salaries of managers or agents not deputies or organizers—expense	2,600 00
Salaries of officers and trustees, No. 12—expense	11,640 00
Salaries of office employees, No. 10—expense	5,632 50
Salaries and fees paid to supreme medical examiners—expense	1,200 00
Salaries and fees paid to subordinate medical examiners—expense	487 00
Traveling and other expenses of officers, trustees and committees— expense	598 46
For collection and remittance of assessments and dues—expense	4,085 45
Insurance department fees—expense	95 00
Rent, including association's occupancy of its own buildings—expense	2,000 08
Advertising, printing and stationery—expense	1,725 81
Postage, express, telegraph and telephone—expense	1,963 97
Lodge supplies—expense	329 47
Official publication—expense	758 58
Legal expenses in litigating claims—mortality	104 40
Other legal expenses—expense	656 10
All other disbursements—mortality, \$154.31; expense \$228.19	382 50
Total disbursements	\$168,208 51
Balance	\$94,086 69

LEDGER ASSETS.

Mortgage loans on real estate.....	\$6,300 00
Book value of bonds and stocks.....	76,400 00
Deposited in trust companies and banks on interest.....	1,000 00
Cash in association's office, \$4,195.63; deposited in banks (not on note).....	10,137 47
Note.....	249 22
Total ledger assets.....	\$94,086 69

Non-Ledger Assets.

Interest and rents due and accrued.....	1,762 77
Market value of real estate over book value.....	23,600 00
Market value of bonds and stocks over book value.....	14,002 61
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	8,038 55
Gross assets.....	\$141,580 62

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default.....	\$249 22	
Other items.....	8,038 55	8,287 77
Total admitted assets.....		\$133,292 85

LIABILITIES.

Death claims reported but not yet adjusted, No. 15....	\$10,030 36
Present value of deferred death and disability claims payable in installments....	\$9,139 70
Total death claims.....	\$99,160 06
Sick and accident claims adjusted, and not yet due, No. 13.....	656 00
Total unpaid claims.....	\$99,816 06
Advance assessments.....	2,549 81
Total liabilities.....	\$102,365 87

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....		8,129	\$12,245,499 00
Benefit certificates written during the year.....		1,008	1,500,400 00
Total.....		9,137	\$13,745,899 00
Deduct terminated or decreased during the year....		1,873	2,860,553 00
Total benefit certificates in force December 31, 1913....		7,264	\$10,885,346 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....		125	\$553,470 00
Benefit certificates written during the year.....		126	535,200 00
Total.....		251	\$1,088,670 00
Declined terminated or decreased during the year.....		13	62,321 00
Total benefit certificates in force December 31, 1913....		238	\$1,026,349 00
Re-coded during the year from members in California: Mortuary, \$28,493.60; dis- ability, \$901.57; expense, \$47,888.61; total, \$77,043.78.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement.....		90	\$81,678 54
Claims incurred during the year (net).....		97	104,154 06
Total.....		187	\$186,132 60
Claims paid during the year.....		68	\$4,112 54
Balance.....		119	\$102,020 06

Saved by compromising or scaling down claims during the year		\$850 00
Claims rejected during the year	1	2,000 00
Claims unpaid December 31, 1913	118	\$99,170 06
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims incurred during the year (net)	1	\$1,906 25
Claims paid during the year		50 00
Claims unpaid December 31, 1913	1	\$1,856 25

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year	14	\$1,355 80

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	12	\$426 25
Claims incurred during the year	256	7,941 92
Totals	268	\$8,368 17
Claims paid during the year	244	7,460 92
Claims rejected during the year	11	251 25
Claims unpaid December 31, 1913	13	\$656 00
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims incurred during the year	9	535 60

KNIGHTS OF COLUMBUS.

New Haven, Connecticut.

Year ending December 31, 1913.

(Incorporated March 29, 1882.)

JAMES A. FLAHERTY, President.

WILLIAM J. MCGUILEY, Secretary.

Balance from previous year: Mortuary, \$50,000.00; reserve, \$3,995,283.86; mortuary reserve of 1892, \$232,651.93; expense, \$18,715.06	\$4,296,650 85
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INCOME.

All other assessments or premiums—mortuary	\$1,169,237 59
Dues and per capita tax—expense	207,888 53
Medical examiners' fees actually received—expense	7,242 41
Additional bonding of council officers—expense	97 55
Final withdrawal card fees—expense	773 54
Total received from members	\$1,385,239 62
Deduct payments returned to applicants and members—mortuary	216 92
Net amount received from members	\$1,385,022 70
Gross interest on mortgage loans—reserve, \$20,712.76; mortuary reserve of 1892, \$440.00	21,152 76
Gross interest on bonds and dividends on stocks—reserve, \$130,129.20; mortuary reserve of 1892, \$7,439.30	137,568 50
Gross interest from all other sources—mortuary, \$1,876.20; reserve, \$2,415.92; mortuary reserve of 1892, \$96.13; expense, \$1,427.44	5,815 69

Amount brought forward-----	\$1,549,559 65
Gross rents from association's property, including \$3,600.00 for association's occupancy of its own buildings—building-----	16,008 71
Sale of lodge supplies—expense-----	15,554 30
Income from advertising in official publication—expense-----	9,046 28
Transferred from special pope's and science fund (non-ledger ac- count) to general fund—expense-----	33 65
Increase by adjustment in book value of bonds—reserve, \$3,220.15; mortuary reserve of 1892, \$14.62-----	3,234 77
Total income -----	<u>\$1,593,437 36</u>

DISBURSEMENTS.

Death claims—mortuary-----	\$726,525 00
Salaries of managers or agents not deputies or organizers—expense-----	3,875 00
Salaries of officers and trustees, No. 4—expense-----	14,366 56
Other compensation of officers and trustees—expense-----	1,830 00
Salaries and other compensation of committees—expense-----	3,909 96
Salaries of office employees, No. 44—expense-----	31,754 50
Salaries and fees paid to supreme medical examiners—expense-----	7,335 00
Traveling and other expenses of officers, trustees and committees— expense-----	14,024 63
Insurance department fees—expense-----	1,332 00
Rent—expense-----	3,600 00
Advertising, printing and stationery—expense-----	7,140 36
Postage, express, telegraph and telephone—expense-----	7,990 62
Lodge supplies—expense-----	8,311 50
Official publication—expense-----	61,685 94
Expenses of supreme lodge meeting—expense-----	28,271 00
Legal expense in litigating claims—expense-----	1,045 42
Other legal expenses—expense-----	5,817 74
Furniture and fixtures—expense-----	653 62
Taxes, repairs and other expenses on real estate—building-----	8,960 03
Decrease by adjustment in book value of bonds—reserve, \$1,311.80; mortuary reserve of 1892, \$211.40-----	1,523 20
All other disbursements—expense-----	31,833 57
Total disbursements -----	<u>\$971,785 65</u>
Balance -----	<u>\$4,918,302 56</u>

LEDGER ASSETS.

Book value of real estate-----	\$191,642 24
Mortgage loans on real estate-----	514,100 00
Book value of bonds and stocks-----	4,091,462 32
Deposited in trust companies and banks on interest-----	108,162 52
Deposited in banks (not on interest)-----	12,935 48
Total ledger assets-----	<u>\$4,918,302 56</u>

Non-Ledger Assets.

Interest and rents due and accrued-----	72,594 55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	314 23
Furniture and fixtures-----	12,108 30
Supplies (inventory)-----	6,480 23
Per capita tax due from subordinate councils-----	3,701 22
Supreme physician's fees due from subordinate councils-----	168 45
Supplies due from subordinate councils-----	486 85
Gross assets -----	<u>\$5,014,156 39</u>

. Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default-----	\$16,160 00
Book value of real estate over market value-----	14,992 24
Book value of bonds and stocks over market value-----	429,825 38
Furniture and fixtures-----	12,108 30
Supplies (inventory) -----	6,480 23
Per capita tax, supreme physician's fees, and supplies, due from subordinate councils -----	4,356 52
Total admitted assets -----	\$4,530,233 72

LIABILITIES.

Death claims due and unpaid, No. 12-----	\$12,000 00
Death claims resisted, No. 8-----	8,000 00
Death claims reported but not yet adjusted, No. 62--	65,000 00
Total death claims -----	\$87,000 00
Salaries, rents, expenses, commissions, etc., due or accrued-----	4,069 24
Total liabilities -----	\$91,069 24

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	93,294	\$98,067,000 00	
Benefit certificates written during the year-----	12,328	13,312,000 00	
Totals -----	105,622	\$111,379,900 00	
Deduct terminated or decreased during the year-----	4,630	4,869,250 00	
Total benefit certificates in force December 31, 1913--	100,992	\$106,510,650 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	1,351	\$1,465,000 00	
Benefit certificates written during the year-----	249	289,000 00	
Totals -----	1,600	\$1,754,000 00	
Deduct terminated or decreased during the year-----	49	56,000 00	
Total benefit certificates in force December 31, 1913--	1,551	\$1,698,000 00	
Received during the year from members in California: Mortuary, \$18,001.79; expense, \$4,207.70: total, \$22,209.49.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	94	\$99,250 00	
Claims incurred during the year (includes cost of \$275.00) --	677	717,275 00	
Totals -----	771	\$816,525 00	
Claims paid during the year-----	686	726,525 00	
Balance -----	85	\$90,000 00	
Claims rejected during the year-----	3	3,000 00	
Claims unpaid December 31, 1913-----	82	\$87,000 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----	8	\$8,000 00	
Claims paid during the year-----	5	5,000 00	
Claims unpaid December 31, 1913-----	3	\$3,000 00	

SUPREME LODGE, KNIGHTS OF HONOR.**St. Louis, Missouri.**

Year ending December 31, 1913.

(Incorporated June 20, 1884. Commenced business in California April 28, 1879.)

EDWIN C. WOOD, Supreme Dictator.

FRANK B. SLIGER, Supreme Reporter and Treasurer.

Balance from previous year: Mortuary, \$12,468.66; reserve, \$413,053.54; expense, \$50,225.32	\$475,747 52
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INCOME.

All assessments or premiums—mortuary, \$1,192,261.22; expense, \$20,213.80	\$1,212,475 02
Dues and per capita tax—expense	2,195 35
Refund, error in ages—reserve	142 54
Total received from members	\$1,214,812 91
Gross interest on bonds and dividends on stocks—reserve	22,905 46
Gross interest from all other sources—mortuary, \$1,012.78; expense, \$902.59	1,915 37
Sale of lodge supplies—expense	69 14
Benefit certificates—expense	273 00
Fines—expense	57 75
Insurance department overpayments returned—expense	77 00
Deputies' overpayments returned—expense	125 00
Grand lodges' overpayments returned—expense	6 00
Premiums on sold and redeemed bonds—reserve	57 50
Interest on delayed bond interest—reserve	6 05
Interest on certificates of deposit—reserve	192 50
Total income	\$1,240,497 68

DISBURSEMENTS.

Death claims—mortuary	\$1,155,575 00
Litigated cases settled—mortuary	6,557 80
Relief to members under law XXXVII—mortuary	45,875 00
Total benefits paid	\$1,208,007 80
Commissions and fees paid to deputies and organizers—expense	7,216 40
Salaries of deputies and organizers—expense	19,292 62
Salaries of officers and trustees, 2—expense	7,000 00
Salaries of office employees, 8—expense	9,587 42
Salaries and fees paid to supreme medical examiners—expense	900 00
Traveling and other expenses of officers, trustees and committees—expense	2,322 20
Insurance department fees—expense	612 26
Rent—expense	2,160 00
Advertising, printing and stationery—expense	1,547 32
Postage, express, telegraph and telephone—expense	1,475 61
Lodge supplies—expense	732 21
Official publication—expense	2,785 32
Expenses of supreme lodge meeting—expense	6,850 78
Legal expense in litigating claims—expense	1,768 04
Loss on sale or maturity of ledger assets—reserve	288 00
All other disbursements—reserve, \$301.22; expense, \$5,263.61	5,564 83
Total disbursements	\$1,278,110 81
Balance	\$438,134 39

LEDGER ASSETS.

Book value of bonds and stocks	\$414,463 25
Deposited in trust companies and banks on interest	11,507 35
Cash in association's office	9,663 79
Certificate of deposit, Savings Trust Company	2,500 00
Total ledger assets	\$438,134 39

Non-Ledger Assets.

Interest and rents due and accrued	10,133 26
Market value of bonds and stocks over book value	3,048 55
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	96,285 76
General fund assessment collected by lodges and not yet turned over	\$1,700 30
Due from grand and subordinate lodges for supplies	9 88
Office furniture	1,500 00
Supplies on hand	1,014 71
Gross assets	\$551,826 85

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default	\$360 00
Office fixtures and supplies	2,514 71
Due from grand lodges	9 88
Total admitted assets	\$548,942 26

LIABILITIES.

Death claims due and unpaid, 5	\$6,063 46
Death claims adjusted not yet due, 318	534,125 00
Death claims resisted, 1	500 00
Death claims reported but not yet adjusted, 27	47,500 00
Total death claims	\$588,188 46
December bills	154 45
Total liabilities	\$588,342 91

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	17,208	\$26,478,125 00
Benefit certificates written during the year	1,910	1,604,500 00
Benefit certificates increase during the year		2,500 00
Totals	19,118	\$28,085,125 00
Deduct terminated or decreased during the year	2,862	3,415,225 00
Total benefit certificates in force December 31, 1913	16,256	\$24,669,900 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates written during the year	464	\$771,600 00
Deduct terminated or decreased during the year	49	84,800 00
Total benefit certificates in force December 31, 1913	415	\$686,800 00

Received during the year from members in California: Mortuary, \$35,463.65; expense, \$520.00: total, \$35,983.65.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	377	\$625,013 46
Claims incurred during the year	-----	673	1,121,300 00
Totals	-----	1,050	\$1,746,313 46
Claims paid during the year	-----	700	1,155,575 00
Balance	-----	350	\$590,738 46
Saved by compromising or scaling down claims during the year	-----	-----	2,550 00
Claims unpaid December 31, 1913	-----	350	\$588,188 46
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	19	\$35,500 00
Claims incurred during the year	-----	31	56,000 00
Totals	-----	50	\$91,500 00
Claims paid during the year	-----	38	69,500 00
Claims unpaid December 31, 1913	-----	12	\$22,000 00

SUPREME LODGE, KNIGHTS OF PYTHIAS, INSURANCE DEPARTMENT.

Indianapolis, Indiana.

Year ending December 31, 1913.

(Reincorporated June, 1894.)

UNION B. HUNT, President.

W. O. POWERS, Secretary.

Balance from previous year: Mortuary, \$4,697,509.62; expense, \$320,353.13	\$5,017,862 75
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INCOME.

Membership fees actually received—expense	\$6,579 00
All other assessments or premiums—mortuary, \$2,212,980.71; expense, \$327,128.37	2,540,109 08
Total received from members	\$2,546,688 08
Deduct payments returned to applicants and members—mortuary	2,110 47
Net amount received from members	\$2,544,577 61
Gross interest on mortgage loans—mortuary, \$2,075.68; expense, \$6,999 96	9,075 64
Gross interest on bonds and dividends on stocks—mortuary, \$237,554.05; expense, \$3,326.10	240,880 15
Gross interest from all other sources—mortuary, \$2,343.02; expense, \$203.63	2,546 65
Miscellaneous fees—expense	53 67
Protested checks—expense	4,550 62
Superintendents' balances—expense	2,823 78
Advance payments—mortuary	4,366 28
Gross profits (bonds)—mortuary, \$1,224.06; expense, \$184.93	1,408 99
Gross income by adjustments (bonds)—mortuary, \$1,016.28; expense, \$12.50	1,028 78
Total income	\$2,811,312 17

DISBURSEMENTS.

Death claims—mortuary	\$1,522,100	17
Option, J settlement—mortuary	125	00
Total benefits paid	\$1,522,225	17
Commissions and fees paid to deputies and organizers—expense	76,843	10
Salaries of deputies and organizers—expense	5,745	17
Salaries of officers and trustees, 3—expense	12,000	00
Other compensation of officers and trustees, mileage and per diem—expense	3,802	60
Salaries of office employees, 37—expense	41,051	60
Salaries and fees paid to supreme medical examiners—expense	3,600	00
Salaries and fees paid to subordinate medical examiners—expense	12,482	50
Traveling and other expenses of officers, trustees and committees—expense	10,448	25
For collection and remittance of assessments and dues—expense	123,319	46
Insurance department fees—expense	1,150	40
Rent—expense	4,789	96
Advertising, printing and stationery—expense	15,628	78
Postage, express, telegraph and telephone—expense	9,858	20
Official publication—expense	5,933	02
Expenses of supreme lodge meeting—expense	366	60
Legal expense in litigating claims—expense	29,285	90
Furniture and fixtures—expense	941	65
Taxes, repairs and other expenses on real estate—expense	42	74
Loss on sale or maturity of ledger assets—mortuary	669	52
All other disbursements—mortuary, \$7,671.77; expense, \$14,015.35	21,687	12
Total disbursements	\$1,901,871	74
Balance	\$5,927,303	18

LEDGER ASSETS.

Book value of real estate	\$1,500	00
Mortgage loans on real estate	229,500	00
Book value of bonds and stocks	5,484,792	17
Deposited in trust companies and banks on interest	25,605	57
Cash in association's office	750	00
Certificate loans	184,867	20
Tenders outstanding	288	24
Total ledger assets	\$5,927,303	18

Non-Ledger Assets.

Interest and rents due and accrued	\$61,906	05
Market value of bonds and stocks over book value	46,494	44
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	27,425	34
Postage on hand	382	66
Protested checks	585	82
Furniture and fixtures	4,908	44
Buttons, emblems, etc.	89	00
Gross assets	\$6,069,094	93

Deduct Assets Not Admitted.

Furniture and fixtures	4,908	44
Buttons, emblems, etc.	89	00
Total admitted assets	\$6,064,097	49

LIABILITIES.

Death claims resisted, 5-----	\$13,000 00
Death claims reported but not yet adusted, 51-----	80,436 00
Total death claims-----	\$93,436 00
Salaries, rents, expenses, commissions, etc., due or accrued-----	33,568 62
Advance assessments-----	17,822 30
Superintendents' balances-----	2,713 46
Reserve on certificates in fourth class-----	232,684 43
Reserve on certificates in plans A, B, and D, fifth class-----	4,688,559 87
Total liabilities-----	\$5,068,784 68

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	68,002	\$95,855,506 00	
Benefit certificates written during the year-----	9,453	11,853,871 00	
Totals-----	77,455	\$107,709,377 00	
Deduct terminated or decreased during the year-----	9,157	12,552,377 00	
Total benefit certificates in force December 31, 1913----	68,298	\$95,157,000 90	
Extended insurance-----	3,374	\$4,356,000 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	1,983	\$2,973,709 00	
Benefit certificates written during the year-----	243	368,603 00	
Totals-----	2,226	\$3,342,312 00	
Deduct terminated or decreased during the year-----	282	449,164 00	
Total benefit certificates in force December 31, 1913----	1,944	\$2,893,148 00	
Received during the year from members in California: Mortuary, \$66,250.73; expense, \$9,804.24: total, \$76,054.97.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	160	\$158,611 00	
Claims incurred during the year-----	937	1,469,463 00	
Totals-----	1,037	\$1,628,074 00	
Claims paid during the year-----	978	1,522,100 17	
Balance-----	59	\$105,973 83	
Saved by compromising or scaling down claims during the year-----		8,037 83	
Claims rejected during the year-----	3	4,500 00	
Claims unpaid December 31, 1913-----	56	\$93,436 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year-----	32	\$49,164 00	
Claims paid during the year-----	30	45,164 00	
Claims unpaid December 31, 1913-----	2	\$4,000 00	

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year-----	3	\$125 00	

KNIGHTS AND LADIES OF HONOR.

Indianapolis, Indiana.

Year ending December 31, 1913.

(Incorporated April, 1878. Commenced business in California in 1881.)

GEO. D. TAIT, President.

WALT W. CONNEL, Secretary.

Balance from previous year: Mortuary, \$427,231.71; old age, \$54,208.62; expense, \$28,745.62	\$510,185 95
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INCOME.

Membership fees actually received—expense	\$112 00
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortuary, \$27,445.82; expense, \$27,445.82	54,891 64
All other assessments or premiums—mortuary, \$1,432,627.12; expense, \$93,269.90	1,525,897 02
Dues and per capita tax—expense	19,249 30
Reissue of certificates—expense	1,097 50
Total received from members	\$1,601,247 46
Deduct payments returned to applicants and members—mortuary, \$27.40; expense, \$9.75	37 15
Net amount received from members	\$1,601,210 31
Gross interest on bonds less \$14.44 account interest on bonds bought—mortuary	15,005 56
Gross interest from all other sources—mortuary, \$1,487.54; old age, \$1,165.09; expense, \$441.92	3,094 55
Gross rents from association's property, including \$3,288.86 for association's occupancy of its own buildings—expense	4,127 36
Sale of lodge supplies—expense	947 09
Increase by adjustment of ledger assets—mortuary	78 70
Premiums on surety bonds subordinate lodge officers—expense	1,296 43
Advertising in official journal—expense	375 94
Field department expense refunded—expense	399 36
Fines from lodges—expense	134 00
Postage stamps sold—expense	78 61
Uniform rank expense refunded—expense	37 85
Flood relief refunded—expense	9 95
Insurance department fees refunded—expense	6 00
All other sources—expense	50 31
Total income	\$1,626,852 02

DISBURSEMENTS.

Death claims—mortuary	\$1,472,411 60
Old age benefits—old age	5,575 00
Total benefits paid	\$1,477,986 60
Commissions and expenses paid to deputies and organizers—expense	8,691 32
Commissions paid members—expense	4,021 05
Salaries of deputies and organizers—expense	48,499 97
Salaries of officers, 3—expense	13,300 00
Salaries and other compensation of committees—expense	412 65
Salaries of office employees, 19—expense	16,643 75
Salary paid to supreme medical examiner—expense	4,000 00
Traveling and other expenses of officers—expense	1,186 52
Insurance department fees—expense	365 85
Rent—expense	3,288 86
Advertising, printing and stationery—expense	2,270 91
Postage, express, telegraph and telephone—expense	3,288 47
Lodge supplies—expense	1,109 33
Official publication—expense	6,860 12

Amount brought forward-----	\$1,591,925 40
Expenses of supreme lodge meeting—expense-----	4,949 43
Legal expense in litigating claims—expense-----	2,467 81
Other legal expenses—expense-----	634 50
Taxes, repairs and other expenses on real estate—expense-----	2,706 86
Loss on adjustment of ledger assets—mortuary-----	613 25
All other disbursements—expense-----	16,401 91
Total disbursements-----	<u>\$1,619,699 16</u>
Balance before transfers-----	\$517,338 81
Transferred from Expense Fund to Mortuary Fund, \$1,420.90.	

LEDGER ASSETS.

Book value of real estate-----	\$63,151 13
Book value of bonds-----	353,440 98
Deposited in trust companies and banks on interest-----	86,905 76
Deposits to secure appeal bonds-----	5,619 00
Office furniture and fixtures-----	8,221 94
Total ledger assets-----	<u>\$517,338 81</u>

Non-Ledger Assets.

Interest and rents due and accrued-----	5,367 45
Market value of real estate over book value-----	19,098 87
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	128,570 00
Supplies on hand-----	1,795 43
Field department expenses advanced, to be repaid-----	1,250 00
Gross assets-----	<u>\$673,420 56</u>

Deduct Assets Not Admitted.

*Book value of bonds and stocks over market value-----	9,795 98
Field department expense advanced-----	1,250 00
Office furniture and fixtures-----	8,221 94
Supplies on hand-----	1,795 43
Total admitted assets-----	<u>\$652,357 21</u>

*On basis as fixed by committee of insurance superintendents.

LIABILITIES.

Death claims adjusted not yet due, 19-----	\$18,000 00
Death claims resisted, 8-----	6,833 34
Death claims reported but not yet adjusted, 131-----	121,594 06
Total death claims-----	<u>\$146,427 40</u>
Salaries, rents, expenses, commissions, etc., due or accrued-----	1,791 89
Advance assessments-----	435 55
Total liabilities-----	<u>\$148,654 84</u>

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
In force december 31, 1912-----	70,956	\$67,689,500 00
Written during the year-----	5,985	4,005,250 00
Totals-----	<u>76,941</u>	<u>\$71,694,750 00</u>
Terminated during 1913-----	8,620	6,426,000 00
In force December 31, 1913-----	<u>68,321</u>	<u>\$65,268,750 00</u>
Terminated by death-----	1,360	\$1,459,250 00
Terminated by lapse and withdrawal-----	7,260	4,966,750 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
In force December 31, 1912-----	560	\$694,500 00
Written during 1913-----	8	6,000 00
Totals-----	<u>568</u>	<u>\$700,500 00</u>

Amount brought forward	568	\$700,500 00
Terminated during 1913	41	54,000 00
In force December 31, 1913	527	\$646,500 00
Terminated by death	18	\$22,500 00
Terminated by lapse and withdrawal	23	31,500 00
Received during the year from members in California: Mortuary, \$19,141.05; expense, \$1,003.10: Total, \$20,144.15.		

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912		194	\$178,910 71
Claims incurred during 1913		1,351	1,441,416 61
Totals		1,545	\$1,620,327 32
Claims paid during 1913		1,387	1,472,411 60
Balance		158	\$147,915 72
Saved by compromise during 1913			1,488 32
Claims unpaid December 31, 1913		158	\$146,427 40
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912		1	\$1,000 00
Claims incurred during 1913		16	20,500 00
Totals		17	\$21,500 00
Claims paid during 1913		14	18,500 00
Claims unpaid December 31, 1913		3	\$3,000 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		26	\$5,575 00
Claims paid during the year		26	5,575 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		4	\$750 00
Claims paid during the year		4	750 00

NATIONAL COUNCIL OF THE KNIGHTS AND LADIES OF SECURITY.

Topeka, Kansas.

Year ending December 31, 1913.

(Incorporated February 22, 1892.)

W. B. KIRKPATRICK, President.

J. V. ABRAHAM, Secretary.

Balance from previous year: Mortuary, \$13,370.59; reserve, \$1,939.372.92; expense, \$44,463.86	\$1,997,207 37
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INCOME.

Assessments or premiums during first six months of membership, of which all or an extra percentage is used for expenses—expense	\$108,846 29
All other assessments or premiums—mortuary	1,406,964 17
Dues and per capita tax—expense	236,745 73
Reserve fund	222,269 50
Gross interest on mortgage loans—reserve	58,306 58
Gross interest on bonds and dividends on stocks—reserve	25,990 87
Gross interest from all other sources—reserve	7,876 92

Amount brought forward	\$2,067,000 06
Gross rents from association's property, including \$2,400.00 for association's occupancy of its own buildings	27,464 95
Sale of lodge supplies—expense	2,814 21
Certificate fees—expense	1,626 50
General fund bond interest—expense	825 00
Missing items returned to general fund—expense	433 56
Total income	\$2,100,164 28

DISBURSEMENTS.

Death claims—mortuary	\$1,367,263 34
Permanent disability claims—mortuary	9,875 00
Old age benefits—mortuary	58,529 20
Settlement of contested claims—mortuary	18,117 54
Total benefits paid	\$1,453,785 08
Commissions and fees paid to deputies and organizers—expense	237,909 47
Salaries of officers and trustees, 3—expense	14,400 00
Salaries and other compensation of committees—expense	3,103 00
Salaries of office employees, 43—expense	31,655 01
Salaries and fees paid to supreme medical examiners—expense	6,000 00
Traveling and other expenses of officers, trustees and committees—expense	424 19
Insurance department fees—expense	482 00
Rent, for association's occupancy of its own buildings—expense	2,400 00
Advertising, printing and stationery—expense	21,989 38
Postage, express, telegraph and telephone—expense	9,038 82
Official publication—expense	20,654 16
Legal expense in litigating claims—expense	1,778 97
Other legal expenses—expense	8,573 16
Furniture and fixtures—expense	172 15
Taxes, repairs and other expenses on real estate	10,623 53
Transfer from rent to reserve—reserve	16,841 42
All other disbursements—expense	6,319 69
Total disbursements	\$1,829,308 61
Balance	\$2,268,063 04

LEDGER ASSETS.

Book value of real estate	\$308,798 12
Mortgage loans on real estate	985,151 53
Book value of bonds and stocks	608,161 00
Deposited in banks (not on interest)	365,952 39
Total ledger assets	\$2,268,063 04

Non-Ledger Assets.

Interest and rents due and accrued	28,403 04
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	167,220 00
Gross assets	\$2,463,686 08

LIABILITIES.

Death claims due and unpaid, 71	\$85,925 52
Death claims reported but not yet adjusted, 97	112,397 42
Total death claims	\$198,322 94
Permanent disability claims due and unpaid, 4	1,375 00
Old age and other benefits due and unpaid, 31	3,450 00
Total liabilities	\$203,147 94

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	129,420	\$155,182,500 00
Benefit certificates written during the year -----	34,718	39,052,500 00
Totals -----	164,138	\$194,235,000 00
Deduct terminated or decreased during the year -----	20,035	24,128,500 00
Total benefit certificates in force December 31, 1913 -----	144,103	\$170,106,500 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	4,608	\$5,306,000 00
Benefit certificates written during the year -----	1,406	1,862,000 00
Totals -----	6,014	\$7,168,000 00
Deduct terminated or decreased during the year -----	1,122	1,346,000 00
Total benefit certificates in force December 31, 1913 -----	4,892	\$5,822,000 00

Received during the year from members in California: Mortuary, \$43,992.05; reserve, \$5,166.00; expense, \$12,519.95; Total, \$61,678.00.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	140	\$177,000 00
Claims incurred during the year -----	1,161	1,455,000 00
Totals -----	1,300	\$1,632,000 00
Claims paid during the year -----	1,133	1,367,263 34
Balance -----		\$264,736 66
Saved by compromising or scaling down claims during year -----		52,736 66
Claims rejected during the year -----	36	47,500 00
Claims unpaid December 31, 1913 -----	168	\$212,000 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	4	\$3,000 00
Claims incurred during the year -----	32	45,000 00
Totals -----	36	\$48,000 00
Claims paid during the year -----	30	36,192 52
Balance -----	6	\$11,807 48
Saved by compromising or scaling down claims during year -----		1,807 48
Claims rejected during the year -----	1	1,000 00
Claims unpaid December 31, 1913 -----	6	\$10,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	4	\$1,750 00
Claims incurred during the year -----	22	9,500 00
Totals -----	26	\$11,250 00
Claims paid during the year -----	22	9,875 00
Balance -----	4	\$1,375 00
Claims rejected during the year -----	1	2,000 00
Claims unpaid December 31, 1913 -----	4	\$1,375 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year -----	2	\$625 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		15	\$1,962 50
Claims incurred during the year		357	60,016 70
Totals		372	\$61,979 20
Claims paid during the year		341	58,529 20
Claims unpaid December 31, 1913		31	\$3,450 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		10	\$1,150 00
Claims paid during the year		9	1,050 00
Claims unpaid December 31, 1913		1	\$100 00

THE KNIGHTS OF THE MACCABEES OF THE WORLD.

Detroit, Michigan.

Year ending December 31, 1913.

(Incorporated September 11, 1885, under Chapter 18, Laws of Michigan, 1869. Re-incorporated August 31, 1894; November 7, 1895; August 18, 1899; July 22, 1901; July 26, 1904; under Act 119, Public Acts of Michigan, 1893.)

D. P. MARKEY, Supreme Commander.

L. E. SISLER, Supreme Record Keeper.

Balance from previous year: Mortuary, \$502,190.36; reserve, \$10,582,459.77; sick and accident, \$39,849.00; relief No. 1, \$42,366.59; relief No. 2, \$3,076.44; expense, \$96,118.91----- \$11,266,061 07

INCOME.

Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expense—mortuary, \$48,308.00; sick and accident, \$6,115.20; relief No. 1, \$1,498.00; relief No. 2, \$7,490.00; expense, \$164,309.85----- \$227,721 05

All other assessments or premiums—mortuary, \$4,003,686.63; sick and accident, \$85,404.01; relief No. 1, \$31,005.99; relief No. 2, \$155,029.95; expense, \$21,657.01----- 4,296,783 59

Dues and per capita tax—expense----- 341,865 96

Total received from members----- \$4,866,370 60

Deduct payments returned to applicants and members—mortuary, \$3,885.95; sick and accident, \$114.23----- 4,000 18

Net amount received from members----- \$4,862,370 42

Gross interest on bonds and dividends on stocks, less \$13,530.61 accrued interest on bonds acquired during 1913, per Schedule D—mortuary, \$511,459.74; sick and accident, \$11,773.22; relief No. 1, \$6,772.50----- 530,005 46

Gross interest from all other sources—mortuary, \$15,409.72; sick and accident, \$1,103.08; relief No. 1, \$1,810.67; relief No. 2, \$107.84; expense, \$1,719.35----- 20,150 66

Gross rents from association's property, including \$3,000.00 for association's occupancy of its own building—mortuary, \$3,000.00; expense, \$1,166.66----- 4,166 66

Sale of lodge supplies—expense----- 6,738 55

Official publication—expense----- 2,918 27

Bonds per Schedule D—reserve----- 620 00

Bonds per Schedule D—reserve----- 1,672 14

Total income----- \$5,428,642 16

DISBURSEMENTS.

Death claims—mortuary	\$3,748,163 81
Permanent disability claims—mortuary	236,482 16
Sick and accident claims—sick and accident	83,102 50
Relief No. 1	15,810 08
Total benefits paid	\$4,083,558 55
Commissions and fees paid to deputies and organizers—relief No. 2, \$73,339.86; expense, \$72,431.21	145,771 07
Salaries of managers or agents not deputies or organizers—relief No. 2, \$86,377.80; expense, \$203,946.71	290,324 51
Salaries of officers and trustees, 13—expense	24,260 00
Salaries of office employees, 71—expense	67,802 63
Salaries and fees paid to supreme medical examiners—expense	7,464 08
Traveling and other expenses of officers, trustees and committees— expense	3,589 06
Insurance department fees—expense	1,867 03
Rent including \$3,000.00 for association's occupancy of its own buildings—expense	3,630 00
Advertising, printing and stationery—expense	11,206 70
Postage, express, telegraph and telephone—expense	11,566 14
Lodge supplies—expense	9,830 12
Official publication—expense	48,612 11
Expenses of supreme lodge meeting—expense	289 03
Legal expense in litigating claims—relief No. 2, \$3,471.03; expense, \$1,132.00	4,603 03
Other legal expenses—relief No. 2, \$1,865.57; expense, \$6,812.68 ..	8,678 25
Furniture and fixtures—expense	1,500 76
Taxes, repairs and other expenses on real estate—expense	2,299 34
Exchange on bond collections—expense	277 75
Miscellaneous—expense	3,195 82
Gross decrease by adjustment in book value of bonds, per Schedule D—reserve	19,237 02
Total disbursements	\$4,749,563 00
Balance before transfers	\$11,945,140 23
Increase by transfers	1,302,647 94
Total	\$13,247,788 17
Decrease by transfer	1,302,647 94
Balance	\$11,945,140 23

Summary of Transfers in 1913.

Reserve fund to the mortuary fund	\$325,247 63
Reserve fund to the sick and accident fund	1,246 03
Reserve fund to the relief No. 1 fund	88 10
Mortuary fund to the reserve fund	952,666 18
Sick and accident fund to the reserve fund	23,400 00
Total	\$1,302,647 94
Reserve fund to the mortuary fund	\$973,241 21
Reserve fund to the sick and accident fund	23,646 03
Reserve fund to the relief No. 1 fund	88 10
Mortuary fund to the reserve fund	304,672 60
Sick and accident fund to the reserve fund	1,000 00
Total	\$1,302,647 94

LEDGER ASSETS.

Book value of real estate, per Schedule A	\$125,000 00
Book value of bonds	11,235,908 47
Deposited in trust companies and banks on interest (see schedule) ..	579,399 50
Cash in association's office, \$2,106.88; deposited in banks (not on interest), \$2,725.38	4,832 26
Total ledger assets	\$11,945,140 23

Total ledger assets ----- \$11,945,140 23

Non-Ledger Assets.

Interest due, \$21,299.70, and accrued, \$204,160.81, on bonds -----	\$225,460 51
Interest accrued on other assets -----	1,261 09
Rents due -----	166 66
<hr/>	
Total interest and rents due and accrued -----	226,888 26
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge -----	349,000 00
Furniture and fixtures -----	16,724 59
<hr/>	
Gross assets -----	\$12,537,753 08

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default -----	\$17,562 20
Book value of bonds and stocks over market value, per Schedule D -----	397,808 55
Furniture and fixtures -----	16,724 59
<hr/>	
Total -----	432,095 34
<hr/>	
Total admitted assets -----	\$12,105,657 74

LIABILITIES.

Death claims due and unpaid, 124 -----	\$146,337 95
Death claims resisted, 14 -----	21,500 00
Death claims reported but not yet adjusted, 82 -----	103,650 00
Present value of deferred death and disability claims payable in installments (state basis) -----	677,494 67
<hr/>	
Total death claims -----	\$948,982 62
Sick and accident claims due and unpaid, 23 -----	403 00
<hr/>	
Total unpaid claims -----	\$949,385 62
Salaries, rents, expenses, commissions, etc., due or accrued -----	44,192 87
<hr/>	
Total liabilities -----	\$993,578 49

Net Cash in Banks December 31, 1913.

Deposited in banks and trust companies at interest:	Balance.
First National Bank, New York -----	\$25,328 78
First National Bank, Detroit, Mich. -----	332,492 47
Bank of Toronto, Toronto, Ont. -----	4,149 40
Southern Trust Company, Little Rock -----	10,000 00
Commercial National Bank, Charlotte, N. C. -----	1,000 00
People's State Bank, Detroit -----	10,000 00
Wayne County and Home Savings Bank, Detroit -----	10,000 00
National Bank of Commerce, Detroit -----	10,000 00
Dime Savings Bank, Detroit -----	10,000 00
Central Savings Bank, Detroit -----	10,000 00
Marine National Bank, Buffalo -----	25,000 00
Fort Dearborn National Bank, Chicago -----	25,000 00
Liberty Savings Bank, Pittsburgh -----	25,000 00
First Trust and Savings Bank, California -----	2,272 21
Citizens' Commercial and Savings Bank, Flint (commercial account) -----	8,852 19
Industrial Savings Bank, Flint -----	58,000 00
Provincial Treasury Department, Toronto -----	5,000 00
Provincial Treasury Department, Quebec -----	5,000 00
First National Bank, Oakland, Cal. -----	2,304 45
<hr/>	
Total net cash in banks at interest -----	\$579,399 50
In banks not on interest:	
Industrial Savings Bank, Flint -----	591 48
First National Bank, Oakland, Cal. -----	2,133 90
<hr/>	
Total net cash in banks -----	\$582,124 88
<hr/>	
Total interest due and accrued -----	\$1,261 09

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	271,407	\$331,972,045 58
Benefit certificates written during the year -----	28,192	28,487,000 00
Totals -----	299,599	\$360,459,045 58
Deduct terminated or decreased during the year -----	29,576	31,839,920 20

Total benefit certificates in force December 31, 1913 ----- 270,023 \$328,619,125 38

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	8,299	\$11,388,000 00
Benefit certificates written during the year -----	913	1,088,000 00
Totals -----	9,212	\$12,476,000 00
Deduct terminated or decreased during the year -----	1,032	801,000 00

Total benefit certificates in force December 31, 1913 ----- 8,180 \$11,675,000 00

Received during the year from members in California: Mortuary, \$157,098.16; sick and accident, \$4,464.61; expense, \$11,666.28: total, \$173,229.05.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	230	\$305,519 75
Claims incurred during the year -----	2,859	3,823,640 31
Totals -----	3,089	\$4,129,160 06
Claims paid during the year -----	2,864	3,748,163 81

Balance -----	225	\$380,996 25
Saved by compromising or scaling down claims during year -----		104,616 30
Claims rejected during the year -----	5	4,892 00

Claims unpaid December 31, 1913 ----- 220 \$271,487 95

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	7	\$12,000 00
Claims incurred during the year -----	97	135,453 10
Totals -----	104	\$147,453 10
Claims paid during the year -----	90	127,094 96

Balance -----	14	\$20,358 14
Saved by compromising or scaling down claims during year -----		3,524 80

Claims unpaid December 31, 1913 ----- 14 \$16,833 34

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	1,143	\$1,196,658 37
Claims incurred during the year -----	329	547,252 23
Totals -----	1,472	\$1,743,910 60
Claims paid during the year -----	94	236,482 16

Balance -----	1,378	\$1,507,428 44
Saved by compromising or scaling down claims during year -----		57,168 22
Claims rejected during the year -----	132	147,385 84

Claims unpaid December 31, 1913 ----- 1,246 \$1,302,874 38

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement -----	19	\$24,190 70
Claims incurred during the year -----	11	22,721 53
Totals -----	30	\$46,912 23
Claims paid during the year -----	3	6,082 37

Balance ----- 27 \$40,829 86

Amount brought forward-----		\$40,829 86
Saved by compromising or scaling down claims during year -----		2,595 20
Claims rejected during the year-----	3	5,253 10
Claims unpaid December 31, 1913-----	24	\$32,981 56

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement_____	21	\$676 00	
Claims incurred during the year_____	3,954	83,602 50	
Totals _____	3,975	\$84,278 50	
Claims paid during the year_____	3,920	83,102 50	
Claims rejected during the year_____	32	773 00	
Claims unpaid December 31, 1913_____	23	\$403 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year_____	152	\$3,588 50	
Claims paid during the year_____	152	3,588 50	

KNIGHTS OF THE MODERN MACCABEES.

Port Huron, Michigan.

Year ending December 31, 1913.

(Incorporated June 11, 1881.)

GEO. S. LOVELACE, President.

A. M. SLAY, Secretary.

Balance from previous year: Mortuary, \$131,679.98; reserve, \$236,980.36; disability, \$11.59; health and accident, \$5,042.57; expense, \$14,736.61 -----	\$388,451 11
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INCOME.

Membership fees actually received—expense-----	\$7,140 13
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortu- ary -----	98,447 25
All other assessments or premiums—mortuary, \$1,218,079.70; health and accident, \$16,899.72-----	1,234,979 42
Dues and per capita tax—expense-----	96,955 77
Medical examiners' fees actually received—expense-----	1,987 20
Total received from members-----	\$1,439,509 77
Deduct payments returned to applicants and members—mortuary, \$1,817.00; health and accident, \$37.50; expense, \$385.75-----	2,240 25
Net amount received from members-----	\$1,437,269 52
Net interest on bonds—reserve-----	8,327 84
Gross interest from all other sources—reserve, \$149.67; disability, \$5,289.60; health and accident, \$246.31; expense, \$280.37-----	5,965 95
Gross rents from association's property, including \$2000 for associa- tion's occupancy of its own buildings—expense-----	3,296 00
Sale of lodge supplies—expense-----	6,188 84
Cash from office fund—expense-----	4,000 00
Increase by adjustment (bonds)—reserve-----	23 36
Total income-----	\$1,465,071 51

DISBURSEMENTS.

Death claims—mortuary	\$939,659 41
Permanent disability claims—disability	73,363 72
Health and accident claims—health and accident	10,911 96
Old age benefits—disability	216,755 00
Total benefits paid	\$1,240,690 09
Commissions, salaries and fees paid to deputies and organizers— health and accident, \$19.00; expense, \$97,902.01	97,921 01
Expenses of deputies and organizers—expense	22,105 88
Salaries of officers and trustees, 13—expense	16,567 97
Salaries and other compensation of committees—expense	25 80
Salaries of office employees, 53—expense	28,468 76
Fees paid to supreme medical examiners—expense	2,042 25
Salaries and fees paid to subordinate medical examiners—expense	386 40
Traveling and other expenses of officers, trustees and committees— expense	2,557 83
Insurance department fees—expense	307 37
Rent, including \$2000 for association's occupancy of its own build- ings—expense	2,108 00
Advertising, printing and stationery—expense	4,266 40
Postage, express, telegraph and telephone—expense	5,869 59
Supplies—expense	5,096 61
Official publication—expense	6,812 26
Legal expense in litigating claims—expense	992 39
Furniture and fixtures—expense	183 15
Taxes, repairs and other expenses on real estate—expense	1,666 37
All other disbursements—reserve, \$483.77; expense, \$23,844.64	24,328 41
Total disbursements	\$1,462,395 64
Balance	\$391,126 98

LEDGER ASSETS.

Book value of real estate	\$65,500 00
Book value of bonds	204,986 95
Deposited in trust companies and banks on interest	120,640 03
Total ledger assets	\$391,126 98

Non-Ledger Assets.

Interest and rents due and accrued	3,101 29
Average assessments actually collected by subordinate lodges not yet turned over to supreme lodge, \$109,559.16; tax assessments actu- ally collected by subordinate lodges not yet turned over to supreme lodge, \$46,752.11	156,311 27
Gross assets	\$550,539 54

Deduct Assets Not Admitted.

Overdue and accrued interest on bonds in default (no Denver irri- gation, 1911-12-13)	\$1,040 00
Book value of bonds over market value	9,960 23
Total admitted assets	\$539,539 31

LIABILITIES.

Death claims resisted, 10	\$13,500 00
Death claims reported but not yet adjusted, 70	80,549 73
Total death claims	\$94,049 73
Permanent disability claims due and unpaid, 13	1,831 15
Sick and accident claims reported but not yet adjusted, 5	299 60
Old age benefits due and unpaid, 121	7,917 69
Total unpaid claims	\$104,098 17
Salaries, rents, expenses, commissions, etc., due or accrued	8,010 72
Advance assessments	532 11
Total liabilities	\$112,641 06

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	64,124	\$78,361,500 00
Benefit certificates written during the year -----	8,039	8,327,000 00
Benefit certificates increased during the year -----	-----	61,000 00
Totals -----	72,163	\$86,749,500 00
Deduct terminated or decreased during the year -----	10,300	13,666,000 00
Total benefit certificates in force December 31, 1913 ---	61,863	\$73,083,500 00
BUSINESS IN CALIFORNIA DURING YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	131	\$148,000 00
Deduct terminated or decreased during the year -----	53	57,500 00
Total benefit certificates in force December 31, 1913 ---	78	\$90,500 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	68	\$77,290 54
Claims incurred during the year -----	863	964,788 22
Totals -----	931	\$1,042,078 76
Claims paid during the year -----	848	941,662 61
Balance -----	83	\$100,416 15
Saved by compromising or scaling down claims during the year -----	-----	2,566 42
Claims rejected during the year -----	3	3,800 00
Claims unpaid December 31, 1913 -----	80	\$94,049 73

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	21	\$1,500 00
Claims incurred during the year -----	987	73,671 56
Totals -----	1,008	\$75,171 56
Claims paid during the year -----	990	72,847 92
Balance -----	18	\$2,323 64
Saved by compromising or scaling down claims during the year -----	-----	100 00
Claims rejected during the year -----	5	392 49
Claims unpaid December 31, 1913 -----	13	\$1,831 15

EXHIBIT OF HEALTH AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ---	8	\$317 34
Claims incurred during the year -----	368	11,190 22
Totals -----	376	\$11,507 56
Claims paid during the year -----	363	10,911 96
Claims rejected during the year -----	8	296 00
Claims unpaid December 31, 1913 -----	5	\$299 60

EXHIBIT OF OLD AGE CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ---	119	\$8,073 90
Claims incurred during the year -----	2,742	233,765 69
Totals -----	2,861	\$241,839 59
Claims paid during the year -----	2,740	217,270 80
Balance -----	121	\$24,568 79

Amount brought forward.....	121	\$24,568 79
Saved by compromising or scaling down claims during the year		16,651 10
Claims unpaid December 31, 1913.....	121	\$7,917 69
CALIFORNIA CLAIMS.		
Claims incurred during the year.....	Number. 2	Amount. \$200 00

LADIES OF THE MODERN MACCABEES.**Port Huron, Michigan.**

Year ending December 31, 1913.

(Incorporated December 10, 1891. Commenced business in California February 13, 1905.)

MRS. FRANCES E. BURNS, President.

EMMA E. BOWER, M. D., Secretary.

Balance from previous year: Life benefit, \$187,376.11; surplus, \$354,954.91; old age, \$106,480.97; all other funds, \$5,350.90; general expense, \$98,796.74 ----- \$752,959 63

INCOME.

Certificate membership fees actually received—general expense.....	\$506 00
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—life benefit	18,026 26
All other assessments or premiums—life benefit.....	496,376 88
Dues and per capita tax—general expense.....	46,273 60
Medical examiners' fees actually received—general expense.....	749 75
Withdrawal card fees—general expense.....	164 75
Total received from members.....	\$562,097 24
Deduct payments returned to applicants and members—life benefit, \$415.40; general expense, \$134.25.....	549 65
Net amount received from members.....	\$561,547 59
Net interest on bonds and dividends on stocks—life benefit, \$6,511.67; surplus, \$16,202.06; old age, \$460.00.....	23,173 73
Gross interest from all other sources—life benefit, \$2,377.62; surplus, \$241.26; old age, \$3,959.64; from all other funds, \$202.89; general expense, \$3,348.52	10,129 93
Sale of lodge supplies—general expense.....	2,256 10
Advertising—general expense	199 53
Premiums on schedule bonds—general expense.....	426 88
Contribution to suffrage fund.....	1 00
Contribution to Washington bed fund.....	5 00
Contribution to Minnesota bed fund.....	106 48
Contribution to Flood fund.....	1,017 55
Miscellaneous—general expense	73 40
Gross increase by adjustment in book value of bonds—life benefit, \$25.00; surplus, \$12.50	37 50
Total income	\$598,974 69

DISBURSEMENTS.

Death claims—life benefit	\$287,593 42
Permanent disability claims—life benefit	11,740 82
Old age benefits—old age.....	52,812 01
Other benefits—maternity—life benefit	500 00
Total benefits paid	\$352,646 25

Amount brought forward	\$352,646 25
Commissions and fess paid to deputies and organizers—general expense	8,310 29
Salaries of deputies and organizers—general expense	23,799 91
Salaries of officers and trustees, 8—general expense	8,724 00
Other compensation of officers and trustees—general expense	1,807 69
Salaries and other compensation of committees—general expense	300 00
Salaries of office employees, 28—general expense	19,931 72
Other compensation of office employees—general expense	112 13
Salaries and fees paid to supreme medical examiners—general expense	2,500 00
Salaries and fees paid to subordinate medical examiners—general expense	54 00
Traveling and other expenses of officers, trustees and committees—general expense	4,182 60
Insurance department fees—general expense	379 56
Rent—general expense	1,446 00
Advertising, printing and stationery—general expense	2,224 04
Postage, express, telegraph and telephone—general expense	3,638 74
Lodge supplies—general expense	2,138 30
Official publication—general expense	4,903 04
Legal expense in litigating claims—general expense	165 79
Other legal expenses—general expense	2,359 48
Furniture and fixtures—general expense	1,466 02
All other disbursements	7,665 75
Total disbursements	<u>\$448,755 31</u>
Balance	<u>\$903,179 01</u>

LEDGER ASSETS.

Book value of bonds and stocks	\$529,100 00
Deposited in trust companies and banks on interest	374,079 01
Total ledger assets	<u>\$903,179 01</u>

Non-Ledger Assets.

Interest and rents due and accrued	9,057 48
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	42,388 96
Special fund in hands of great commander	700 00
Special fund in hands of great record keeper	4,000 00
Contingent fund in hands of great record keeper	250 86
Per capita tax actually collected by subordinate lodges not yet turned over to supreme lodge: Social members, \$4,500.00; life benefit members, \$19,250.00	23,750 00
Gross assets	<u>\$983,326 31</u>

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value	222 50
Total admitted assets	<u>\$983,103 81</u>

LIABILITIES.

Death claims due and unpaid, balances	\$1,165 42
Death claims resisted, 5	4,500 00
Death claims reported but not yet adjusted, 50	39,304 71
Total death claims	<u>\$44,970 13</u>

Permanent disability claims due and unpaid, 18	\$700 85
Permanent disability claims reported but not yet adjusted, 5	237 50
Total permanent disability claims	\$938 35
Old age and other benefits due and unpaid, 6	3,039 30
Total unpaid claims	\$48,947 78
Salaries, rents, expenses, commissions, etc., due or accrued	7,500 00
Advance assessments	127 77
Total liabilities	\$56,575 55

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	38,637	\$29,742,750 00
Benefit certificates written during the year	4,023	2,587,750 00
Benefit certificates increased during the year		250 00
Totals	42,660	\$32,330,750 00
Deduct terminated or decreased during the year	3,815	2,727,000 00
Total benefit certificates in force December 31, 1913	38,845	\$29,603,750 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	81	\$64,750 00
Benefit certificates written during the year	12	6,750 00
Benefit certificates received by transfer during the year	16	11,250 00
Totals	109	\$82,750 00
Deduct terminated or decreased during the year	12	7,500 00
Total benefit certificates in force December 31, 1913	97	\$75,250 00

Received during the year from members in California: Mortuary, \$1,297.40; expense, \$100.25: total, \$1,397.65.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	51	\$43,291 13
Claims incurred during the year	378	299,275 00
Totals	429	\$342,566 13
Claims paid during the year	373	287,593 42
Balance	56	\$54,972 71
Saved by compromising or scaling down claims during year		9,502 58
Claims rejected during the year	1	500 00
Claims unpaid December 31, 1913	55	\$44,970 13

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims paid during the year	1	\$1,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	11	\$449 03
Claims incurred during the year	280	12,890 28
Totals	291	\$13,339 31
Claims paid during the year	257	11,740 82
Balance	34	\$1,598 49
Saved by compromising or scaling down claims during year		160 14
Claims rejected during the year	11	500 00
Claims unpaid December 31, 1913	23	\$938 35

EXHIBIT OF MATERNITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims paid during the year-----	10	\$500 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	3	\$1,519 65
Claims incurred during the year-----	222	102,125 00
Totals -----	225	\$103,644 65
Claims paid during the year-----	219	52,812 01
Balance -----	6	\$50,832 64
Saved by compromising or scaling down claims during year -----		47,793 34
Claims unpaid December 31, 1913-----	6	\$3,039 30
CALIFORNIA CLAIMS.	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	1	\$506 55
Claims incurred during the year-----	3	1,100 00
Totals -----	4	\$1,606 55
Claims paid during the year-----	4	1,113 10
Claims rejected during the year-----		493 45

THE LADIES OF THE MACCABEES OF THE WORLD.

Port Huron, Michigan.

Year ending December 31, 1913.

(Incorporated April 6, 1897.)

MISS BINA M. WEST, President. MISS FRANCES D. PARTRIDGE, Secretary.

Balance from previous year: Mortuary, \$87,075.00; reserve, \$6,179,-
141.08; expense, \$80,519.27 ----- \$6,346,735 35

INCOME.

Membership fees actually received—expense-----	\$16,083 12
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—morti- tuary, \$63,306.38; expense, \$101,989.24 -----	165,295 62
All other assessments or premiums—mortality, \$1,469,941.39; ex- pense, \$26,037.78 -----	1,495,979 17
Dues and per capita tax—expense-----	189,672 04
Medical examiners' fees actually received—expense-----	4,685 00
Total received from members-----	\$1,871,714 95
Deduct payments returned to applicants and members—mortality, \$684.90; expense, \$1,042.28 -----	1,727 18
Net amount received from members-----	\$1,869,987 77
Gross interest on bonds and dividends on stocks—reserve, \$298,- 431.95; expense, \$1,927.10 -----	300,359 05
Gross interest from all other sources—mortality, \$5,574.71; reserve, \$841.59; expense, \$1,833.51-----	8,249 81
Gross rents from association's property—reserve, \$3,338.30; ex- pense, \$1,408.87 -----	4,747 17
Sale of lodge supplies—expense-----	103 11
Bonds, subordinate hive officers—expense-----	1,332 29
Defunct hive fund—expense -----	20 02
Hospital and home fund—expense-----	3,343 96
Relief fund—expense -----	3,516 63
Gross profit on sale of bonds, per Schedule D—reserve-----	244 72
Gross increase by adjustment in book value of bonds, per Schedule D—reserve -----	268 10
Total income -----	\$2,192,172 63

DISBURSEMENTS.

Death claims—mortuary	\$898,354 78
Permanent disability claims—mortuary	10,894 47
Total benefits paid	\$909,249 25
Commissions and prizes paid to deputies and organizers—expense ..	49,414 75
Salaries of deputies and organizers—expense	69,101 05
Salaries of managers or agents not deputies or organizers, transferred to great live—expense	51,791 24
Salaries of officers and trustees, 9—expense	12,325 00
Salaries of office employees, 70—expense	37,101 70
Salaries and fees paid to subordinate medical examiners—expense ..	472 00
Traveling and other expenses of officers, trustees and committees—expense	6,974 13
Insurance department fees—expense	1,571 48
Advertising, printing and stationery—expense	9,408 39
Rent—expense	4,078 17
Postage, express, telegraph and telephone—expense	8,053 41
Official publication—expense	21,549 13
Legal expense in litigating claims—expense	16,188 18
Other legal expenses—expense	1,640 35
Furniture and fixtures—expense	914 60
Taxes, repairs and other expenses on real estate—expense	1,464 42
All other disbursements—reserve, \$23,383.13; expense, \$16,259.79—	39,642 92
Total disbursements	\$1,240,940 17
Balance	\$7,297,967 81

LEDGER ASSETS.

Book value of real estate	\$88,000 00
Book value of bonds and stocks	6,921,662 53
Deposited in trust companies and banks on interest	267,386 77
Cash in association's office	20,918 51
Total ledger assets	\$7,297,967 81

Non-Ledger Assets.

Interest and rents due and accrued	73,601 76
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	136,000 00
Per capita tax on benefit members now in hands of record keepers	\$15,000 00
Per capita tax on social members now in hands of record keepers	4,000 00
Furniture, fixtures and safes	10,335 12
Supplies, printed matter and stationery	16,487 05
Gross assets	\$7,553,391 74

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$10,335 12
Supplies, printed matter and stationery	16,487 05
Total admitted assets	\$7,526,569 57

LIABILITIES.

Death claims resisted, 8	\$8,000 00
Death claims reported but not yet adjusted, 123	104,483 34
Present value of disability claims, 90, payable one-tenth annually	24,999 05
Total death claims	\$137,482 39
Salaries, rents, expenses, commissions, etc., due or accrued	30,858 98
Total liabilities	\$168,341 37

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	146,777	\$113,415,700	17
Benefit certificates written during the year	16,474	11,779,750	00
Totals	163,251	\$125,195,450	17
Deduct terminated or decreased during the year	10,445	7,501,803	00
Total benefit certificates in force December 31, 1913	152,806	\$117,693,647	17
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	4,222	\$3,499,440	17
Benefit certificates written during the year	479	377,250	00
Totals	4,701	\$3,876,690	17
Deduct terminated or decreased during the year	247	196,254	55
Total benefit certificates in force December 31, 1913	4,454	\$3,680,435	62
Received during the year from members in California: Mortuary, \$30,879.91; reserve, \$20,048.89; expense, \$11,283.52: total, \$62,212.32.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	110		\$87,075 00
Claims incurred during the year: Reported, 1,144, \$946,- 705.72; appealed, 1, \$1,500.00-----	1,145		948,205 72
Totals -----	1,255		\$1,035,280 72
Claims paid during the year-----	1,121		898,354 78
Balance -----	134		\$136,925 94
Saved by compromising or scaling down claims during year -----			22,692 60
Claims rejected during the year-----	3		1,750 00
Claims unpaid December 31, 1913-----	131		\$112,483 34
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	2		\$1,500 00
Claims incurred during the year-----	34		31,704 55
Totals -----	36		\$33,204 55
Claims paid during the year-----	32		30,404 55
Balance -----	4		\$2,800 00
Saved by compromising or scaling down claims during year -----			500 00
Claims unpaid December 31, 1913-----	4		\$2,300 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims paid during the year	_____	60	\$10,894 47
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year	_____	2	\$300 00

LOYAL MYSTIC LEGION OF AMERICA.**Hastings, Nebraska.**

Year ending December 31, 1913.

(Incorporated February 24, 1892.)

F. J. SCHAUPELBERGER, President.

GEO. O. CHURCHILL, Secretary.

Balance from previous year: Mortuary, \$101,591.78; building, \$22,339.14; expense, \$10,888.74	\$134,819 66
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INCOME.

Assessments or premiums during first ten months of membership, of which all or an extra percentage is used for expenses—expense	\$2,131 85
All other assessments or premiums—mortuary, \$58,112.71; building, \$2,339.18; expense, \$14,587.51	75,039 40
Gross interest on mortgage loans—mortuary	5,156 90
Gross interest on bonds and dividends on stocks—expense	300 00
Gross interest from all other sources—mortuary, \$154.83; expense, \$45.00	199 83
Gross rents from association's property, including \$780 for association's occupancy of its own buildings—expense	2,588 81
Sale of lodge supplies—expense	46 98
Certificate fees—expense	45 00
Check returned—expense	7 00
Total income	\$85,515 77

DISBURSEMENTS.

Death claims—mortuary	\$66,081 81
Permanent disability claims—mortuary	5,050 00
Sick and accident claims—mortuary	200 00
Total benefits paid	\$71,331 81
Commissions and fees paid to deputies and organizers—expense	2,810 30
Salaries of deputies and organizers—expense	1,800 00
Salaries of officers and trustees, 4—expense	6,800 00
Salaries of office employees, 2	1,560 00
Salaries and fees paid to supreme medical examiners—expense	162 50
Traveling and other expenses of officers, trustees and committees—expense	255 76
Insurance department fees—expense	175 00
Rent—expense	780 00
Advertising, printing and stationery—expense	173 85
Postage, express, telegraph and telephone—expense	353 01
Official publication—expense	584 28
Legal expense in litigating claims—expense	200 20
Taxes, repairs and other expenses on real estate—expense	2,074 76
All other disbursements—expense	538 57
Total disbursements	\$89,600 04
Balance	\$130,735 39

LEDGER ASSETS.

Book value of real estate	\$24,678 32
Mortgage loans on real estate	91,650 00
Book value of bonds and stocks	5,000 00
Deposited in trust companies and banks on interest	2,000 00
Cash in association's office, \$295.82; deposited in banks (not on interest), \$7,111.25	7,404 07
Total ledger assets	\$130,735 39

Total ledger assets-----	\$130,735 39
Non-Ledger Assets.	
Interest and rents due and accrued-----	1,451 85
Market value of real estate over book value-----	15,321 68
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	6,600 00
Office furniture, fixtures and supplies-----	1,000 00
Gross assets-----	\$155,108 92

LIABILITIES.

Death claims reported but not yet adjusted, \$-----	\$9,283 53
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EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	4,544	\$5,789,000 00
Benefit certificates written during the year-----	303	332,000 00
Benefit certificates increased during the year-----		3,500 00
Totals-----	4,847	\$6,124,500 00
Deduct terminated or decreased during the year-----	400	436,000 00
Total benefit certificates in force December 31, 1913-----	4,447	\$5,688,500 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	155	\$220,000 00
Benefit certificates written during the year-----	4	6,000 00
Totals-----	159	\$226,000 00
Deduct terminated or decreased during the year-----	6	6,000 00
Total benefit certificates in force December 31, 1913-----	153	\$220,000 00

Received during the year from members in California: Mortuary, \$2,229.57; building, \$88.64; expense, \$591.34; total, \$2,909.55.

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	5	\$5,500 00
Claims incurred during the year-----	59	74,500 00
Totals-----	64	80,000 00
Claims paid during the year-----	56	66,081 81
Balance-----	8	\$13,918 19
Saved by compromising or scaling down claims during the year-----		3,918 19
Claims unpaid December 31, 1913-----	8	\$10,000 00
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims incurred during the year-----	3	\$3,500 00
Claims paid during the year-----	3	3,069 88
Balance-----		\$430 12

EXHIBIT OF PERMANENT DISABILITY CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims paid during the year-----	51	\$5,050 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims paid during the year-----	1	\$200 00

LOYAL AMERICANS OF THE REPUBLIC.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated November 7, 1896. Commenced business in California
November 1, 1898.)

E. J. DUNN, President.

H. D. COWAN, Secretary.

Balance from previous year: Mortuary, \$282,086.80; expense, \$6,822.10 -----	\$288,908 90
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INCOME.

Registration fees actually received—expense-----	\$944 25
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortu- ary, \$209,284.91; expense, \$130,429.81-----	339,714 72
Social dues—expense -----	204 60
Total received from members-----	\$340,863 57
Deduct payments returned to applicants and members—mortuary-----	584 47
Net amount received from members-----	\$340,279 10
Gross interest on mortgage loans—mortuary-----	6,132 63
Gross interest on certificates of deposit—mortuary-----	450 00
Gross interest on bonds and dividends on stocks—mortuary-----	5,040 00
Gross interest from all death benefits—mortuary-----	426 39
Gross rents from association's property—mortuary-----	300 00
Sale of lodge supplies—expense-----	261 59
Bond premiums, local secretaries—expense-----	200 56
Gross profit on sale of real estate—mortuary-----	1,924 99
Total income -----	\$355,015 26

DISBURSEMENTS.

Death claims—mortuary -----	\$213,920 65
Disability claims—expense -----	200 00
Old age benefits—mortuary-----	85 16
Broken bones—expense -----	1,425 00
Total benefits paid-----	\$215,630 81
Commissions and fees paid to deputies and organizers—expense-----	33,584 63
Salaries of deputies and organizers—expense-----	22,740 61
Salaries of officers, 5—expense-----	20,095 00
Compensation of superintendent executive council—expense-----	3,600 00
Salaries and other compensation of committees—expense-----	818 66
Salaries of office employees, 8—expense-----	13,040 15
Salary paid to supreme medical examiner—expense-----	3,150 00
Salaries and fees paid to subordinate medical examiners—expense-----	212 72
Traveling and other expenses of officers, trustees and committees— expense -----	5,752 33
Insurance department fees—expense-----	466 55
Rent—expense -----	3,438 10
Advertising, printing and stationery—expense-----	2,620 00
Postage, express, telegraph and telephone—expense-----	1,661 50
Lodge supplies—expense -----	422 53
Official publication—expense -----	3,100 66
Legal expense in litigating claims—mortuary, \$1,219.46; expense, \$212.50 -----	1,431 96
Furniture and fixtures—expense-----	234 88
All other disbursements—mortuary, \$1,425.41; expense, \$31,154.87--	32,580 28
Total disbursements -----	\$364,581 37
Balance-----	\$279,342 79

LEDGER ASSETS.

Mortgage loans on real estate-----	\$120,150 00
Book value of bonds and stocks-----	96,900 00
Certificate of deposit-----	10,000 00
Cash in association's office-----	52,292 79
Total ledger assets-----	\$279,342 79

Non-Ledger Assets.

Interest and rents due and accrued-----	8,870 03
Market value of bonds and stocks over book value-----	6,874 25
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	27,893 57
Organizers' balances-----	\$500 00
Office furniture, fixtures, supplies, etc.-----	4,000 00
Gross assets-----	\$327,480 64

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds-----	\$500 00
Office furniture, fixtures, supplies, etc.-----	4,000 00
Total admitted assets-----	\$322,980 64

LIABILITIES.

Death claims reported but not yet adjusted, 17-----	\$21,920 33
Accident claims reported but not yet adjusted, 1, broken bones-----	25 00
Total unpaid claims-----	\$21,945 33
Salaries, rents, expenses, commissions, etc., due or accrued-----	5,488 83
Total liabilities-----	\$27,434 16

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	16,793	\$18,464,296 00
Benefit certificates written during the year-----	1,150	839,850 00
Totals-----	17,943	\$19,304,146 00
Deduct terminated or decreased during the year-----	2,116	2,252,784 00
Total benefit certificates in force December 31, 1913-----	15,827	\$17,051,362 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	20	\$39,950 00
Benefit certificates written during the year-----	70	60,050 00
Totals-----	90	\$100,000 00
Deduct terminated or decreased during the year-----	21	37,450 00
Total benefit certificates in force December 31, 1913-----	69	\$62,550 00

Received during the year from members in California: Mortuary, \$610.12; expense, \$285.90; total, \$896.02.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement-----	27	\$30,699 21
Claims incurred during the year-----	205	233,581 00
Totals-----	232	\$264,280 21
Claims paid during the year-----	215	213,920 65
Balance-----	17	\$50,359 56
Saved by compromising or scaling down claims during the year-----		28,439 23
Claims unpaid December 31, 1913-----	17	\$21,920 33

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year-----	1	\$1,000 00

EXHIBIT OF ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	41	\$1,650 00
Claims paid during the year-----	40	1,625 00
Claims unpaid December 31, 1913-----	1	\$25 60

EXHIBIT OF OLD AGE CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims paid during the year (reserve accumulation)-----	1	\$85 16

MODERN BROTHERHOOD OF AMERICA.

Mason City, Iowa.

Year ending December 31, 1913.

(Incorporated March 20, 1897. Commenced business in California December 4, 1901.)

T. B. HANLEY, President.

E. L. BALZ, Secretary.

Balance from previous year: Mortuary, *\$7,360.86; reserve, \$1,034.-598.29; suspense, \$24,020.71; expense, \$32,471.80-----	\$1,083,729 94
Less suspense account, being money received in 1912 deposited in bank but not distributed to the different funds—suspense-----	24,020 71
Net balance-----	\$1,059,709 23
*Temporarily overdrawn, protected by balance in reserve fund.	

INCOME.

Membership fees actually received—expense-----	281,871 31
Assessments or premiums—mortuary, \$1,303,309.87; reserve, \$24.-794.16-----	1,328,104 03
Dues and per capita tax—expense-----	179,431 10
Other payments by members—expense-----	12,967 23
Suspense account—suspense-----	13,896 42
Total received from members-----	\$1,816,270 09
Deduct payments returned to applicants and members—mortuary, \$4,261.96; reserve, \$190.90; expense, \$14,421.07-----	18,873 93
Net amount received from members-----	\$1,797,396 16
Gross interest on mortgage loans—reserve-----	17,589 16
Gross interest on bonds and dividends on stocks—reserve-----	33,893 76
Gross interest from all other sources (2 per cent of daily balances)—reserve, \$146.64; expense, \$5,992.75-----	6,139 39
Sale of lodge supplies—expense-----	2,313 78
Rewriting certificates—expense-----	774 24
Premium surety bonds—expense-----	2,877 49
License fees, South Dakota lodges—expense-----	54 50
Field work refunds—expense-----	871 70
Local funds from suspended lodges—expense-----	752 34
Advertising, official paper—expense-----	1,079 14
Gross increase by bringing bonds purchased below par in 1913 to book value at par—mortuary, \$4,173.25; reserve, \$428.50-----	4,601 75
Total income-----	\$1,868,343 41

DISBURSEMENTS.

Death claims—mortuary-----	\$920,084 31
Permanent disability claims—mortuary-----	26,461 54
Sick and accident claims—mortuary-----	21,566 50
Old age benefits—mortuary-----	29,198 50
Total benefits paid-----	\$997,310 85

Amount brought forward-----	\$997,310 85
Commissions and fees paid to deputies and organizers—expense----	297,077 14
Salaries of officers and trustees, 3—expense-----	13,200 00
Salaries and other compensation of committees, auditing committee— expense-----	1,509 93
Salaries of office employees—expense-----	51,114 72
Traveling and other expenses of officers, trustees and committees— expense-----	1,112 37
Insurance department fees—expense-----	781 50
Rent, including light—expense-----	6,134 77
Advertising, printing and stationery—expense-----	12,088 04
Postage, express, telegraph and telephone—expense-----	14,097 48
Lodge supplies—expense-----	2,218 61
Official publication—expense-----	17,490 47
Legal expense in litigating claims—expense-----	11,418 42
Other legal expenses—expense-----	12,547 35
Furniture and fixtures—expense-----	1,246 02
Wolfe & Wolfe, Langan & Bollinger, decree Clinton county, Iowa, court, June 25, 1913, rate readjustment litigation—reserve-----	1,000 00
All other disbursements—mortuary, \$10,994.87; reserve, \$1,083.46; expense \$27,158.94-----	39,237 27
Total disbursements-----	\$1,479,584 94
Balance-----	\$1,448,467 70

LEDGER ASSETS.

Mortgage loans on real estate-----	\$317,300 00
Book value of bonds and stocks-----	1,035,899 99
Deposited in trust companies and banks on interest (2 per cent of daily balance)-----	95,267 71
Total ledger assets-----	\$1,448,467 70

Non-Ledger Assets.

Interest and rents due and accrued-----	\$28,301 29
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	157,300 00
Bonds and certificates of deposit—investment surplus, general funds	61,222 10
Amount in deputies' bond fund-----	190 00
Gross assets-----	\$1,695,481 09

LIABILITIES.

Death claims resisted, 34-----	\$43,000 00
Death claims reported but not yet adjusted, 72-----	85,125 00
Total death claims-----	\$128,125 00
Permanent disability claims reported but not yet adjusted, 30-----	20,250 00
Sick and accident claims resisted, 1-----	\$200 00
Sick and accident claims reported but not yet ad- justed, 22-----	2,900 00
Total sick and accident claims-----	3,100 00
Old age benefits reported but not yet adjusted, 55 (present worth) --	37,334 90
Total unpaid claims-----	\$188,809 90
Salaries, rents, expenses, commissions, etc., due or accrued-----	9,281 96
Total liabilities-----	\$198,091 86

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----		101,178	\$120,504,750 00
Benefit certificates written during the year-----		2,535	2,432,000 00
Benefit certificates increased during the year-----			51,500 00
Totals-----		103,713	\$122,988,250 00

Amount brought forward	103,713	\$122,988.250 00
Deduct terminated or decreased during the year	24,953	28,653,000 00
Total benefit certificates in force December 31, 1913	78,760	\$94,335,250 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	969	\$1,141,000 00
Benefit certificates written during the year	6	6,500 00
Benefit certificates received by transfer during the year	31	36,500 00
Totals	1,006	\$1,184,000 00
Deduct terminated or decreased during the year	229	269,500 00

Total benefit certificates in force December 31, 1913 777 \$914,500 00

Received during the year from members in California: Mortuary, \$11,419.77; reserve, \$147.55; expense, \$3,671.64; total, \$15,238.96.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	127	\$153,600 00
Claims incurred during the year	811	938,367 37
Totals	938	\$1,091,967 37
Claims paid during the year	823	920,984 31
Balance	115	\$171,283 06
Saved by compromising or scaling down claims during year		33,158 06
Claims rejected during the year	9	10,000 00

Claims unpaid December 31, 1913 106 \$128,125 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year	14	\$15,500 00
Claims paid during the year	12	13,500 00
Claims unpaid December 31, 1913	2	\$2,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	41	\$22,500 00
Claims incurred during the year	50	32,600 00
Totals	91	\$54,500 00
Claims paid during the year	47	26,461 54
Balance	44	\$28,038 46
Saved by compromising or scaling down claims during year		288 46
Claims rejected during the year	9	4,500 00
Claims withdrawn during the year	5	3,000 00

Claims unpaid December 31, 1913 30 \$20,250 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year	1	\$500 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	39	\$8,125 00
Claims incurred during the year	171	20,566 50
Totals	210	\$28,691 50
Claims paid during the year	169	21,566 50
Saved by compromise during the year		150 00
Claims rejected during the year	11	2,400 00
Claims withdrawn during the year	7	1,175 00

Claims unpaid December 31, 1913 23 \$3,100 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	1	\$500 00
Claims incurred during the year	3	325 00
Claims paid during the year	4	\$825 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	49	\$35,293 00	
Claims incurred during the year	116	34,544 40	
Totals	165	\$69,837 40	
Claims paid during the year	107	29,198 50	
Balance	58	\$40,638 90	
Saved by compromising or scaling down claims during year		1,179 00	
Claims withdrawn during the year	3	2,125 00	
Claims unpaid December 31, 1913	55	\$37,334 90	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	1	\$852 00	
Claims incurred during the year	1	475 00	
Totals	2	\$1,327 00	
Claims paid during the year	1	475 00	
Claims unpaid December 31, 1913	1	\$852 00	

MODERN ORDER OF PRÆTORIANS.

Dallas, Texas.

Year ending December 31, 1913.

(Incorporated April 1, 1898. Commenced business in California, 1905.)

C. B. GARDNER, President.

GEO. G. TAYLOR, Secretary.

Balance from previous year: Mortuary, \$21,084.70; reserve,
\$771,272.11; expense, \$7,984.88----- \$800,341 69

INCOME.

Membership fees actually received—expense	\$150 00
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—mortality, \$15,056.97; expense, \$68,540.21-----	\$3,597 18
All other assessments or premiums—mortality, \$247,762.41; expense, \$39,848.88-----	287,611 29
Dues and per capita tax—expense-----	32,659 99
Total received from members-----	\$404,019 96
Deduct payments returned to applicants and members—mortality, \$315.25; expense, \$79.98-----	395 23
Net amount received from members-----	\$403,624 73
Gross interest on mortgage loans—reserve-----	14,964 12
Gross interest from all other sources—mortality, \$500.00; reserve, \$187.11-----	687 11
Gross rents from association's property, including \$2400 for association's occupancy of its own buildings—reserve-----	78,816 50
Sale of lodge supplies—expense-----	1,749 52
Ledger liabilities increased—expense-----	288 00
Exchange—expense-----	16 76
Change certificate fees—expense-----	206 50
Returned commissions—expense-----	32 82
Returned by insurance departments—expense-----	2 00
Error in age on death claims—mortality-----	1,465 62
Traveling expenses returned—expense-----	24 21
Error in supreme senate charge—expense-----	163 00
Returned by state senate—expense-----	534 75
Advertising—expense-----	1 35
Total income-----	\$502,576 99

DISBURSEMENTS.

Death claims—mortuary	\$140,370 35
Permanent disability claims—mortuary	16 65
Sick and accident claims—mortuary	1,607 25
Total benefits paid	\$141,994 25
Commissions and fees paid to deputies and organizers—expense	59,693 10
Salaries of deputies and organizers—expense	6,229 80
Salaries of officers and trustees, 6—expense	16,356 82
Salaries and other compensation of committees—expense	2,025 85
Salaries of office employees, 8—expense	8,541 60
Salaries and fees paid to supreme medical examiners—expense	4,118 00
Salaries and fees paid to subordinate medical examiners—expense	35 00
Traveling and other expenses of officers, trustees and committees— expense	316 30
For collection and remittance of assessments and dues—expense	3,521 99
Insurance department fees—expense	430 50
Rent, including \$2,400 for association's occupancy of its own build- ings—expense	3,798 25
Advertising, printing and stationery—expense	6,123 69
Postage, express, telegraph and telephone—expense	2,982 46
Lodge supplies—expense	1,757 36
Official publication—expense	3,731 30
Expenses of supreme lodge meeting—expense	1,236 80
Legal expense in litigating claims—mortuary, \$37.55; expense, \$172.50	210 05
Other legal expenses—expense	5 00
Furniture and fixtures—expense	449 95
Taxes, repairs and other expenses on real estate—reserve	41,778 63
All other disbursements—reserve, \$25,000; expense, \$23,857.43	48,857 43
Total disbursements	\$354,194 13
Balance	\$948,724 55

LEDGER ASSETS.

Book value of real estate	\$634,364 91
Mortgage loans on real estate	232,974 98
Deposited in trust companies and banks on interest	40,908 55
Cash in association's office, \$25.00; deposited in banks (not on inter- est), \$31,563.18	31,588 18
Organizers' balances	8,448 18
Accounts receivable	439 95
Total ledger assets	\$948,724 55

Non-Ledger Assets.

Interest and rents due and accrued	6,628 06
Market value of real estate over book value	252,635 09
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	36,241 31
Notes on changes to higher rates	706 74
Gross assets	\$1,244,935 75

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds or deferred commissions	\$1,955 28	
Accounts receivable	439 95	2,395 23
Total admitted assets		\$1,242,540 52

LIABILITIES.

Death claims resisted, 2-----	\$5,000 00	
Death claims reported but not yet adjusted, 9-----	12,300 00	
Present value of deferred death and disability claims payable in installments-----	20,855 71	
Total death claims-----		\$38,155 71
Salaries, rents, expenses, commissions, etc., due or accrued-----		6,596 77
Taxes due or accrued-----		2,758 00
Borrowed money, \$150,000; interest due or accrued on same, \$3,375-----		153,375 00
Advance assessments-----		6,418 42
Total liabilities-----		\$207,303 90

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----		16,939	\$20,856,683 00
Benefit certificates written during the year-----		5,345	6,724,880 00
Totals-----		22,284	\$27,581,563 00
Deduct terminated or decreased during the year-----		3,458	4,312,733 00
Total benefit certificates in force December 31, 1913---		18,826	\$23,268,830 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----		81	\$94,625 00
Benefit certificates written during the year-----		272	357,020 00
Totals-----		353	\$451,645 00
Deduct terminated or decreased during the year-----		201	242,575 00
Total benefit certificates in force December 31, 1913---		152	\$209,070 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----		9	\$11,300 00
Claims incurred during the year, also annuity of \$240 per annum-----		114	148,150 00
Totals-----		123	\$159,450 00
Claims paid during the year, also \$3,112 on annuities-----		111	137,258 35
Balance-----		12	\$22,191 65
Saved by compromising or scaling down claims during year-----			1,891 65
Claims rejected during the year-----		1	3,000 00
Claims unpaid December 31, 1913-----		11	\$17,300 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year-----		1	\$1,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	1	\$16 65

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	5	\$1,607 25

MODERN WOODMEN OF AMERICA.**Rock Island, Illinois.**

Year ending December 31, 1913.

(Incorporated May 5, 1884. Commenced business in California September 23, 1899.)

A. R. TALBOT, President.

C. W. HAWES, Secretary.

Balance from previous year: Mortuary, \$11,087,738.94; expense,	
\$990,031.94 -----	\$12,077,770 88

INCOME.

Assessments or premiums—mortuary-----	\$12,443,215 45
Dues and per capita tax—expense-----	1,149,826 95
M. W. A. Sanatorium donations—expense-----	606 34
Total received from members-----	\$13,593,648 74
Deduct payments returned to applicants and members—expense-----	5,478 20
Net amount received from members-----	\$13,588,170 54
Gross interest on bonds and dividends on stocks, less \$13,775.93 accrued interest on bonds acquired during 1913—mortuary-----	407,756 18
Gross interest from all other sources—mortuary, \$48,217.33; ex- pense, \$19,824.45 -----	68,041 78
Gross rents from association's property, including \$13,000 for asso- ciation's occupancy of its own buildings—expense-----	13,132 00
Sale of lodge supplies—expense-----	63,510 10
Partial refund, death claim No. 63567—mortuary-----	450 00
Cancelled order, 1912—mortuary-----	2,000 00
Certificate fees—expense-----	11,725 25
Advertising (official paper)—expense-----	27,007 16
Sanatorium chattel property—expense-----	27,753 50
Profit on sale of bonds—mortuary-----	29 29
Gross increase by adjustment in book value of bonds—mortuary-----	275 07
Total income -----	\$14,209,850 87

DISBURSEMENTS.

Death claims, 6,980—mortuary-----	\$11,966,336 72
Salaries of deputies and organizers—expense-----	424,411 08
Salaries of officers and trustees, 3—expense-----	22,500 00
Other compensation of officers and trustees, 5—expense-----	30,000 00
Salaries and other compensation of committees, 7—expense-----	10,250 00
Salaries of office employees, 246—expense-----	156,920 30
Salaries and fees paid to supreme medical examiners—expense-----	24,442 97
Salaries and fees paid to subordinate medical examiners—expense-----	1,530 96
Traveling and other expenses of officers, trustees and committees— expense-----	11,006 73
Insurance department fees—expense-----	2,392 79
Rent, including \$13,000 for association's occupancy of its own build- ings—expense-----	15,400 00
Advertising, printing and stationery—expense-----	2,346 73
Postage, express, telegraph and telephone—expense-----	22,219 25
Lodge supplies—expense-----	54,674 44
Official publication—expense-----	114,112 42
Expenses of supreme lodge meeting—expense-----	5,168 40
Legal expense in litigating claims—expense-----	48,214 48
Salaries, general attorneys, 2—expense-----	13,200 00
Furniture, fixtures and library—expense-----	6,344 21
Taxes, repairs and other expenses on real estate—expense-----	5,922 86
Decreased by adjustment in book value—mortuary-----	18,840 56
All other disbursements—expense-----	356,339 60
Total disbursements -----	\$13,312,574 50
Balance-----	\$12,975,047 25

LEDGER ASSETS.

Book value of real estate-----	\$829,100 16
Book value of bonds-----	9,723,247 19
Deposited in trust companies and banks on interest-----	2,422,699 90
Total ledger assets-----	\$12,975,047 25

Non-Ledger Assets.

Interest and rents due and accrued-----	175,444 03
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	1,025,000 00
Supply and paper stock inventory-----	\$30,272 47
Printing plant inventory-----	99,202 69
Furniture-----	128,650 38
Library-----	8,536 55
Sanatorium chattel property-----	52,052 91
	318,715 00
Gross assets-----	\$14,494,206 28

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value----	\$279,551 27
Supply, paper stock, printing plant furniture; library and sanatorium chattel property-----	318,715 00
	598,266 27
Total admitted assets-----	\$13,895,940 01

LIABILITIES.

Death claims due and unpaid, 135-----	\$241,565 15
Death claims resisted, 125-----	194,500 00
Death claims reported but not yet adjusted, 386-----	651,000 00
Total death claims, 646-----	\$1,087,065 15
Salaries, rents, expenses, commissions, etc., due or accrued-----	54,884 40
Death claims incurred in 1913 not reported until 1914, to and including January 31, 1914, 162-----	264,000 00
Total liabilities-----	\$1,405,949 55

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	962,966	\$1,545,759,000 00
Benefit certificates written during the year-----	32,556	39,455,000 00
Benefit certificates increased during the year-----	-----	3,278,500 00
Totals-----	995,522	\$1,588,492,500 00
Deduct terminated or decreased during the year-----	87,090	131,090,000 00
Total benefit certificates in force December 31, 1913	908,432	\$1,457,402,500 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	17,776	\$30,646,000 00
Benefit certificates written during the year-----	539	710,500 00
Benefit certificates increased during the year-----	-----	89,000 00
Totals-----	18,315	\$31,445,500 00
Deduct terminated or decreased during the year-----	1,638	2,685,500 00
Total benefit certificates in force December 31, 1913	16,677	\$28,760,000 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	672	\$1,095,748 55
Claims incurred during the year	-----	6,999	12,137,500 00
Previously dropped, reinstated	-----	3	6,000 00
Totals	-----	7,674	\$13,239,248 55
Claims paid during the year	-----	6,980	11,966,336 72
Balance	-----	694	\$1,272,911 83
Saved by compromising or scaling down claims during year	-----		114,346 68
Claims rejected during the year	-----	48	71,500 00
Claims unpaid December 31, 1913	-----	646	\$1,087,065 15
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	---	12	\$18,000 00
Claims incurred during the year	-----	133	245,000 00
Totals	-----	145	\$263,000 00
Claims paid during the year	-----	129	237,400 00
Balance	-----	16	\$25,600 00
Saved by compromising or scaling down claims during year	-----		2,100 00
Claims rejected during the year	-----	1	1,000 00
Claims unpaid December 31, 1913	-----	15	\$22,500 00

MYSTIC TOILERS.

Des Moines, Iowa.

Year ending December 31, 1913.

(Incorporated February 3, 1899. Commenced business in California January 31, 1912.)

W. H. ANTES, Supreme President.

J. F. TAAKE, Supreme Secretary.

Balance from previous year: Mortuary, \$108.22; reserve, \$152.-
208.40; expense, \$556.46 ----- \$152,873 08

INCOME.

Membership fees actually received—expense	-----	\$637 00
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expenses—expense	-----	2,754 85
All other assessments or premiums—mortuary, \$38,539.70; expense, \$10,182.60	-----	48,722 30
Dues and per capita tax—expense	-----	4,759 25
Total received from members	-----	\$56,873 40
Gross interest on mortgage loans—reserve	-----	8,425 29
Gross interest from all other sources—reserve	-----	298 38
Sale of lodge supplies—expense	-----	322 05
Surety bond fees—expense	-----	167 50
Total income	-----	\$64,086 62

DISBURSEMENTS.

Death claims—mortuary	-----	\$24,939 95
Sick and accident claims—mortuary	-----	475 00
Total benefits paid	-----	\$25,414 95

Amount brought forward	\$25,414 95
Commissions and fees paid to deputies and organizers—expense	5,307 52
Salaries of deputies and organizers—expense	500 00
Salaries of officers and trustees, 7—expense	6,310 00
Salaries and other compensation of committees—expense	20 00
Salaries of office employees, 3	2,538 00
Salaries and fees paid to supreme medical examiners—expense	202 75
Traveling and other expenses of officers, trustees and committees—expense	708 93
Insurance department fees—expense	286 00
Rent—expense	660 00
Advertising, printing and stationery—expense	460 60
Postage, express, telegraph and telephone—expense	678 17
Lodge supplies—expense	15 75
Official publication—expense	672 00
Legal expense in litigating claims—expense	318 25
All other disbursements—expense	372 36
Total disbursements	\$44,465 28
Balance	\$174,494 42

LEDGER ASSETS.

Mortgage loans on real estate	\$170,466 00
Deposited in trust companies and banks on interest	4,028 42
Total ledger assets	\$174,494 42

Non-Ledger Assets.

Interest and rents due and accrued	4,946 50
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	4,800 00
Gross assets	\$184,240 92

LIABILITIES.

Death claims resisted, 1	\$650 00
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EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		3,145	\$3,432,250 00
Benefit certificates written during the year		785	827,000 00
Totals		3,930	\$4,260,250 00
Deduct terminated or decreased during the year		729	763,750 00
Total benefit certificates in force December 31, 1913		3,201	\$3,496,500 00

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		28	\$31,000 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		11	\$475 00

NATIONAL AMERICANS.**Kansas City, Missouri.**

Year ending December 31, 1913.

(Incorporated in 1902. Commenced business in California in 1912.)

GEORGE L. BERRY, President.

WM. H. LUTAY, Secretary.

Balance from previous year: Mortuary and disability, \$50,917.72; sick and accident, \$428.36; expense, \$1,570.80	\$52,916 88
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INCOME.

Membership fees actually received—expense	\$17 50
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expenses—expense	19,659 00
All other assessments or premiums—mortality and disability, \$48, 548.68; expense, \$17,902.12	66,450 80
Other payments by members—sick and accident	112 77
Total received from members	\$86,241 07
Deduct payments returned to applicants and members—mortality and disability	13 00
Net amount received from members	\$86,228 07
Gross interest on mortgage loans—mortality and disability	2,242 04
Gross interest on collateral loans—mortality and disability	5 00
Gross interest from all other sources—mortality and disability	9 80
Sale of lodge supplies—expense	136 40
Total income	\$88,621 27

DISBURSEMENTS.

Death claims—mortality and disability	\$41,153 29
Permanent disability claims—mortality and disability	1,560 40
Sick and accident claims	368 62
Total benefits paid	\$43,082 31
Commissions and fees paid to deputies and organizers—expense	8,842 22
Salaries of deputies and organizers—expense	18,161 90
Salaries of officers and trustees—expense	4,600 00
Other compensation of officers and trustees—expense	158 50
Salaries of office employees, 4—expense	2,023 00
Salaries and fees paid to supreme medical examiners—expense	275 00
Salaries and fees paid to subordinate medical examiners—expense	446 80
Traveling and other expenses of officers, trustees and committees expense	139 75
Insurance department fees—expense	131 80
Rent—expense	825 00
Advertising, printing and stationery—expense	225 61
Postage, express, telegraph and telephone expense	688 76
Lodge supplies—expense	810 41
Official publication—expense	261 36
Legal expense in litigating claims—expense	820 12
Other legal expenses—expense	900 00
Furniture and fixtures—expense	168 78
All other disbursements—expense	1,089 00
Total disbursements	\$81,250 85
Balance	\$57,287 39

LEDGER ASSETS.

Mortgage loans on real estate	\$39,569 29
Deposited in trust companies and banks on interest	1,496 76
Cash in association's office, \$6,321.97; deposited in banks (not on interest), \$6,154.28	12,476 25
Certificates of deposit	3,745 00
Total ledger assets	\$57,287 30

Non-Ledger Assets.

Interest and rents due and accrued	1,742 32
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	8,000 00
Printed matter and supplies	1,500 00
Furniture and fixtures	2,500 00
Gross assets	\$71,029 62

Deduct Assets Not Admitted.

Furniture and fixtures	\$2,500 00	
Printed matter and supplies	1,500 00	4,000 00
Total admitted assets		\$67,029 62

LIABILITIES.

Death claims resisted, 4	\$850 00
Present value of deferred death and disability claims payable in installments	39,410 56
Total unpaid claims, including annuities	\$40,260 56
Due national president	1,750 00
Borrowed money	2,700 00
Total liabilities	\$44,710 56

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	13,470	\$12,596,120 00
Benefit certificates written during the year	2,690	2,756,700 00
Totals	16,169	\$15,352,820 00
Deduct terminated or decreased during the year	2,140	2,227,742 00
Total benefit certificates in force December 31, 1913	14,029	\$13,125,078 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	15	\$30,000 00
Benefit certificates terminated or decreased during the year	1	1,000 00
Total benefit certificates in force December 31, 1913	14	\$29,000 00

Received during the year from members in California: Mortuary and disability, \$170.12; expense, \$56.98; total, \$227.10.

EXHIBIT OF DEATH CLAIMS.

SINGLE PAYMENT.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	4	\$2,713 00
Claims incurred during the year	41	18,665 64
Totals	45	\$21,378 64
Claims paid during the year	44	21,028 64
Claims unpaid December 31, 1913	1	\$350 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

	Number.	Amount.
Claims incurred during the year	10	\$1,560 40

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.			
Claims unpaid December 31, 1912, as per last statement	1		\$106 00
Claims incurred during the year	16		263 00
Claims paid during the year	17		\$368 00

NATIONAL FRATERNAL SOCIETY OF THE DEAF.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated December 2, 1907. Commenced business in California January 31, 1912.)

HARRY C. ANDERSON, President.

FRANCIS P. GIBSON, Secretary.

Balance from previous year: Mortuary, \$1,000.00; reserve, \$24,653.31; sick and accident, \$447.40; expense, \$1,913.17		\$28,013 88
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INCOME.

Membership fees actually received—expense	\$988 00
All other assessments or premiums—mortuary, \$17,491.15; reserve, \$2,659.80; sick and accident, \$2,644.40; expense, \$2,644.11	25,435 46
Special reserve payments—reserve	30 52
Total received from members	\$26,457 98
Deduct payments returned to applicants and members	77 07
Net amount received from members	\$26,380 91
Gross interest on mortgage loans—reserve	956 78
Gross interest on bonds and dividends on stocks—reserve	365 04
Gross interest from all other sources—reserve	163 43
Gross rents from association's property—expense	120 00
Sale of lodge supplies—expense	183 50
Sale of furniture—expense	2 00
Grand secretary's fees—expense	23 50
Sundry supplies—expense	213 12
Refund, insurance department fee—expense	35 40
Officers' bond, premiums—expense	42 30
Total income	\$28,535 38

DISBURSEMENTS.

Death claims—mortuary	\$2,750 00
Sick and accident claims	2,935 00
Total benefits paid	\$5,685 00
Salaries of deputies and organizers—expense	126 00
Salaries of officers and trustees, 9—expense	1,675 00
Salaries of office employees, 3—expense	248 75
Traveling and other expenses of officers, trustees and committees—expense	429 48
Insurance department fees—expense	348 35
Rent—expense	444 00
Advertising, printing and stationery—expense	184 85
Postage, express, telegraph and telephone—expense	154 84
Lodge supplies—expense	166 40
Official publication—expense	450 00
Other legal expenses—expense	50 00
Furniture and fixtures—expense	294 00
All other disbursements—expense	419 70
Total disbursements	\$10,636 07
Balance (after transfers)	\$45,913 19

LEDGER ASSETS.

Mortgage loans on real estate	\$33,000 00
Book value of bonds and stocks	10,500 00
Deposited in trust companies and banks on interest	291 59
Cash in association's office, \$100.00; deposited in banks (not on interest), \$1,621.60	1,721 60
Grand secretary's fund, \$300.00; financial secretary's fund, \$100.00	400 00
Total ledger assets	\$45,913 19

Non-Ledger Assets.

Interest and rents due and accrued	861 26
Gross assets	\$46,774 45

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	1,319	\$876,050 00
Benefit certificates written during the year	324	239,000 00
Benefit certificates increased during the year		3,750 00

Totals	1,643	\$1,118,800 00
Deduct terminated or decreased during the year	57	38,850 00

Total benefit certificates in force December 31, 1913	1,586	\$1,079,950 00
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BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	26	\$19,100 00
Benefit certificates written during the year	8	7,500 00
Benefit certificates received by transfer during the year	1	500 00

Totals	35	\$27,100 00
Deduct terminated or decreased during the year	3	2,500 00

Total benefit certificates in force December 31, 1913	32	\$24,600 00
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Received during the year from members in California: Mortuary, \$398.35; reserve, \$22.50; sick and accident, \$50.90; expense, \$72.45; total, \$544.20.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims incurred during the year	6	\$2,750 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims incurred during the year	126	\$2,935 00

NATIONAL PROTECTIVE LEGION.

Waverly, New York.

Year ending December 31, 1913.

(Incorporated August 17, 1891.)

GEO. A. SCOTT, President.

HENRY C. LOCKWOOD, Secretary.

Balance from previous year: Class A benefits, \$130,010.29; class B benefits, old form, \$2,757.71; class C benefits, \$13,335.75; class B benefits, new form, \$68,454.53; expense, \$357.04	\$214,915 32
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INCOME.

Membership fees actually received—expense	\$69 86
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expenses—class A benefits, \$9,981.50; class B benefits, old form, \$270.40; class C benefits, \$30,240.00; class B benefits, new form, \$12,003.75; expense, \$37,446.90	89,942 55
All other assessments or premiums—class A benefits, \$98,927.39; class B benefits, old form, \$4,831.40; class C benefits, \$43,286.45; class B benefits, new form, \$78,570.26; expense, \$26,241.52	251,857 02
Dues and per capita tax—expense	1,175 50
Gross interest on mortgage loans—class A benefits, \$1,859.67; class C benefits, \$69.50; class B benefits, new form, \$1,340.00	3,269 17
Gross interest on bonds and dividends on stocks—class A benefits, \$2,221.67; class C benefits, \$250.00; class B benefits, new form, \$992.87	3,464 54
Gross rents from association's property, including \$2,627.16 for association's occupancy of its own buildings—class A benefits, \$1,042.99; class B benefits, new form, \$434.51; expense, \$2,679.16	4,156 66
Sale of lodge supplies—expense	3,466 07
Checks returned—class A benefits, \$4.19; class B benefits, old form, \$257.70; class C benefits, \$96.00; class B benefits, new form, \$34.50; expense, \$59.96	452 35
Other items—expense	549 77
Borrowed money—expense	45,000 00
Borrowed money (overdraft)—expense	1,697 69
Total income	\$406,101 18

DISBURSEMENTS.

Death claims—class A benefits, \$104,862.60; class B benefits, old form, \$1,794.91; class C benefits, \$18,837.13; class B benefits, new form, \$8,551.80	\$134,046 44
Sick and accident claims—class B benefits, old form, \$4,494.62; class C benefits, \$68,532.25; class B benefits, new form, \$100,632.50	173,659 37
Old age benefits—class A benefits	1,333 36
Distribution—class B benefits, old form	769 27
Total benefits paid	\$309,808 44
Commissions and fees paid to deputies and organizers—expense	11,465 14
Salaries of deputies and organizers—expense	16,010 92
Salaries of officers and trustees, 11—expense	6,400 76
Salaries of office employees, 18—expense	11,921 59
Other compensation of office employees, extra help—expense	391 80
Salaries and fees paid to supreme medical examiners—expense	2,109 70
Salaries and fees paid to subordinate medical examiners—expense	3,124 35
Traveling and other expenses of officers, trustees and committees—expense	3,558 34
Insurance department fees—expense	289 00
Rent, including \$2,627.16 for association's occupancy of its own buildings—expense	5,820 55
Advertising—expense	227 88
Freight and drayage—expense	5,894 75
Lodge supplies—expense	3 75
Printing and stationery—expense	773 62
Expenses of supreme lodge meeting—expense	91 52
Legal expense in litigating claims—expense	563 41
Other legal expenses—expense	1,407 57
Furniture and fixtures—expense	77 00
Taxes, repairs and other expenses on real estate—expense	1,434 07
Loss on sale or maturity of ledger assets—class A benefits, \$74.70; class B benefits, new form, \$680.00	754 70
All other disbursements—expense	47,177 75
Total disbursements	\$429,306 61
Balance	\$191,709 89

LEDGER ASSETS.

Book value of real estate	\$34,000 00
Mortgage loans on real estate	57,200 00
Book value of bonds and stocks	90,052 75
Cash deposited in banks (not on interest)	8,759 45
Money borrowed and bills paid for corresponding amount (overdraft)	1,697 69
Total ledger assets	\$191,709 89

Non-Ledger Assets.

Interest and rents due and accrued	\$5,784 77
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	27,878 05
Office fixtures and printing plant in Temple	32,228 55
Supplies on hand in Temple	17,160 60
Office fixtures and supplies in hands of organizers	7,897 45
Due from local legions for supplies and regalia	6,922 10
Borrowed money, per item 9 of ledger assets	1,697 69
Gross assets	\$291,279 10

Deduct Assets Not Admitted.

Bills receivable	\$6,922 10
Overdue and accrued interest on bonds in default	1,875 00
Book value of bonds and stocks over market value	11,472 75
Office fixtures and printing plant in Temple	32,228 55
Supplies on hand	17,160 60
Office fixtures and supplies in hands of organizers	7,897 45
Total admitted assets	\$213,722 65

LIABILITIES.

Death claims due and unpaid, 2	\$1,650 00
Death claims resisted, 1	1,000 00
Total death claims	\$2,650 00
Sick and accident claims reported but not yet adjusted, 13	368 55
Total unpaid claims	\$3,018 55
Salaries, rents, expenses, commissions, etc., due or accrued	19,024 54
Borrowed money	8,000 00
Advance assessments	44,600 69
Total liabilities	\$74,643 78

EXHIBIT OF CERTIFICATES.

CALIFORNIA CLAIMS.

	Number	Amount.
Benefit certificates in force December 31, 1912, as per last statement	94	\$58,622 50
Benefit certificates written during the year	18	9,700 00
Benefit certificates increased during the year		172 50
Totals	112	\$68,495 00
Deduct terminated or decreased during the year	8	2,133 50
Total benefit certificates in force December 31, 1913	104	\$66,361 50

TOTAL CLAIMS.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	27,528	\$14,296,430 00
Benefit certificates written during the year	5,565	2,237,200 00
Benefit certificates increased during the year		132,833 75
Totals	33,093	\$16,666,463 75
Deduct terminated or decreased during the year	5,380	2,153,991 52
Total benefit certificates in force December 31, 1913	27,713	\$14,512,472 23

Received during the year from members in California: Class A benefits, \$377.48; class B benefits, old form, \$21.60; class C benefits, \$470.63; class B benefits, new form, \$215.27; expense, \$261.15: total, \$1,346.13.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		1	\$65 00
Claims incurred during the year		308	143,784 61
Totals		309	\$143,849 61
Claims paid during the year		306	134,046 44
Balance		3	\$9,803 17
Saved by compromising or scaling down claims during year			7,153 17
Claims unpaid December 31, 1913		3	\$2,650 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		1	\$2,000 00
Claims paid during the year		1	200 00
Saved by compromising or scaling down claims during year			1,800 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

Old Form B and New Form.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		5	\$158 00
Claims incurred during the year		3,394	126,570 14
Totals		3,399	\$126,728 14
Claims paid during the year		3,096	105,127 12
Balance		303	\$21,601 02
Saved by compromising or scaling down claims during year			13,615 89
Claims rejected during the year		296	7,841 88
Claims unpaid December 31, 1913		7	\$143 25
CALIFORNIA CLAIMS.		Number.	Amount.
Claims paid during the year		9	\$368 50
Saved by compromising or scaling down claims during year			43 50

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		2,810	\$74,011 00
Claims paid during the year		2,564	68,532 25
Claims rejected during the year		240	5,253 45
Claims unpaid December 31, 1913		6	\$225 30
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		17	\$359 90
Claims paid during the year		15	314 90
Claims rejected during the year		2	45 00

EXHIBIT OF OLD AGE AND DIVIDEND CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims paid during the year	52	\$2,102 63

NATIONAL SLAVONIC SOCIETY OF UNITED STATES OF AMERICA.

Pittsburgh, Pennsylvania.

Year ending December 31, 1913.

(Incorporated December 21, 1894. Commenced business in California August 30, 1912.)

ALBERT MAMATEY, President.

JOSEPH DURISH, Secretary

Balance from previous year: Mortuary, \$243,688.15; reserve, \$205,515.46; disability, \$3,049.29; other funds, \$83,486.76; expense, \$7,435.97 ----- \$543,175 63

INCOME.

Assessments or premiums—mortuary, \$362,159.29; reserve, \$24,458.65; disability, \$12,608.95; other funds, \$20,056.77; expense, \$51,098.13	\$470,381 79
Gross interest on mortgage loans—mortuary, \$540.00; reserve, \$200.00; other funds, \$464.49	1,204 49
Gross interest on bonds and dividends on stocks—mortuary, \$1,387.37; reserve, \$2,250.00	3,637 37
Gross interest from all other sources—mortuary, \$6,838.27; reserve, \$2,793.79; disability, \$46.90; other funds, \$771.68; expense, \$500.44	10,951 08
Gross rents from association's property, including \$930 for association's occupancy of its own buildings—reserve, \$2,547.50; other funds, \$303.32	2,850 82
Sale of lodge supplies—expense	3,761 46
Miscellaneous—reserve, \$101.58; disability, \$125.00; other funds, \$99.69; expense, \$236.55	562 82
Total income	\$493,349 83

DISBURSEMENTS.

Death claims—mortuary	\$294,487 85
Sick and accident claims—disability	10,115 00
Total benefits paid	\$304,602 85
Salaries of officers and trustees, 11—expense	4,525 00
Salaries of office employees, 5—expense	4,340 50
Traveling and other expenses of officers, trustees and committees—expense	4,304 38
Insurance department fees and registration—expense	879 80
Rent—expense	930 00
Advertising, printing and stationery—expense	3,967 84
Postage, express, telegraph and telephone—expense	1,145 51
Lodge supplies—expense	1,269 10
Official publication—expense	23,882 79
Expenses of supreme lodge meeting—expense	7,296 28
Legal expense in litigating claims—expense	415 40
Other legal expenses—expense	1,173 66
Furniture and fixtures—expense	194 00
Taxes, repairs and other expenses on real estate—reserve	4,353 55
All other disbursements—mortuary, \$52.83; reserve, \$207.60; other funds, \$10,252.74; expense, \$2,866.20	13,379 37
Total disbursements	\$376,660 03
Balance	\$659,865 43

LEDGER ASSETS.

Book value of real estate	\$90,188 98
Mortgage loans on real estate	61,230 00
Book value of bonds and stocks	198,794 06
Deposited in trust companies and banks on interest	309,652 39
Total ledger assets	\$659,865 43

Non-Ledger Assets.

Interest and rents due and accrued	2,872 68
Market value of real estate over book value	20,261 02
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	3,106 28
Dues advanced insane members	2,067 55
Furniture, fixtures and machinery	15,828 67
Lodge supplies	4,223 05
Miscellaneous	86 90
Orphans' cash on deposit in bank	88,371 26
Gross assets	\$796,682 84

Gross assets		\$796,682 84
Deduct Assets Not Admitted.		
Book value of bonds and stocks over market value	\$1,031 57	
Furniture, fixtures and machinery	15,828 67	
Lodge supplies	4,223 05	
Miscellaneous	86 90	
Dues advanced insane members	2,067 55	23,237 74
Total admitted assets		\$773,445 10

LIABILITIES.

Death claims due and unpaid, 27	\$14,705 37	
Death claims adjusted not yet due, 38	26,950 00	
Death claims resisted, 2	625 00	
Death claims reported but not yet adjusted, 10	8,500 00	
Total death claims		\$50,780 37
Sick and accident claims adjusted and not yet due, 4		350 00
Total unpaid claims		\$51,130 37
Salaries, rents, expenses, commissions, etc., due or accrued		257 00
Funds due orphans (offset by orphans' cash on hand)		88,371 26
Total liabilities		\$139,758 63

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	36,421	\$26,192,463 00
Benefit certificates written during the year	4,059	3,114,000 00
Benefit certificates increased during the year		47,500 00
Totals	40,480	\$29,353,963 00
Deduct terminated or decreased during the year	2,616	1,677,963 00
Total benefit certificates in force December 31, 1913	37,864	\$27,676,000 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	123	\$94,850 00
Benefit certificates written during the year	12	9,250 00
Benefit certificates received by transfer during the year	13	7,750 00
Totals	148	\$111,850 00
Deduct terminated or decreased during the year	12	9,500 00
Total benefit certificates in force December 31, 1913	136	\$102,350 00

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	61	\$42,368 22
Claims incurred during the year	403	302,900 00
Totals	464	\$345,268 22
Claims paid during the year	387	294,487 85
Claims unpaid December 31, 1913	77	\$50,780 37

EXHIBIT OF SICK AND ACCIDENT CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	4	\$400 00
Claims incurred during the year	286	10,065 00
Totals	290	\$10,465 00
Claims paid during the year	286	10,115 00
Claims unpaid December 31, 1913	4	\$350 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims paid during the year	1	\$20 00

NATIONAL UNION.**Toledo, Ohio.**

(Incorporated May 11, 1881. Commenced business in California April 27, 1882.)

JOSEPH A. WRIGHT, President.

EDWIN A. MYERS, Secretary.

Balance from previous year: Mortuary, \$158,800.55; reserve, \$2,001,-
\$24.13; other funds, \$49,453.65; expense, \$23,304.65----- \$2,233,382 98

INCOME.

Membership fees actually received—expense-----	\$11,769 00
Assessments or premiums—mortuary, \$2,372,457.24; reserve, \$16,000.00; expense, \$190,621.99-----	2,579,079 23
Dues and per capita tax—expense-----	1,394 00
Change of certificates, and social members—expense-----	871 30
Gross interest on bonds and dividends on stocks—reserve-----	88,608 10
Gross interest from all other sources—mortuary, \$7,170.10; reserve, \$525.51; expense, \$470.40-----	8,166 01
Gross rents from association's property, including \$2000 for associa- tion's occupancy of its own buildings—expense-----	2,358 50
Sale of lodge supplies—expense-----	1,708 17
Council bonds—expense-----	989 49
Council fines—expense-----	159 00
Refunds—expense-----	56 50
Sale of waste paper—expense-----	6 07
Adjustment in book value of bonds—reserve-----	1,787 50
Total income-----	\$2,696,952 87

DISBURSEMENTS.

Death claims—mortuary-----	\$2,405,514 32
Commissions and fees paid to deputies and organizers—expense-----	24,169 32
Salaries of deputies and organizers—expense-----	29,098 51
Salaries of managers or agents not deputies or organizers—expense---	3,900 00
Salaries of officers and trustees, 10—expense-----	16,400 00
Other compensation of officers and trustees—expense-----	180 00
Salaries and other compensation of committees—expense-----	1,950 00
Salaries of office employees, 29—expense-----	24,066 87
Salaries and fees paid to supreme medical examiners—expense-----	4,500 00
Salaries and fees paid to subordinate medical examiners—expense---	15,712 00
Traveling and other expenses of officers, trustees and committees— expense-----	9,633 64
Insurance department fees—expense-----	611 92
Rent, including \$2000 for association's occupancy of its own build- ings—expense-----	8,262 50
Advertising, printing and stationery—expense-----	15,228 57
Postage, express, telegraph and telephone—expense-----	4,505 09
Lodge supplies—expense-----	75 36
Official publication—expense-----	2,351 35
Legal expense in litigating claims—expense-----	2,838 65
Furniture and fixtures—expense-----	1,979 35
Taxes, repairs and other expenses on real estate—expense-----	2,469 00
All other disbursements—reserve, \$2,559.75; expense, \$21,826.08---	24,385 83
Total disbursements-----	\$2,597,832 28
Balance-----	\$2,332,503 57

LEDGER ASSETS.

Book value of real estate-----	\$49,453 65
Book value of bonds and stocks-----	2,099,264 15
Deposited in trust companies and banks on interest-----	183,785 77
Total ledger assets-----	\$2,332,503 57

Total ledger assets.....	\$2,332,503 57
Non-Ledger Assets.	
Interest and rents due and accrued.....	\$25,762 47
Market value of bonds and stocks over book value.....	87,437 93
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	209,857 82
Total admitted assets.....	\$2,655,561 79

LIABILITIES.

Death claims resisted, 4.....	\$4,000 00
Death claims reported but not yet adjusted, 118.....	271,000 00
Total death claims.....	\$275,000 00
Salaries, rents, expenses, commissions, etc., due or accrued.....	7,749 90
Total liabilities.....	\$282,749 90

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....	62,912	\$118,999,000 00
Benefit certificates written during the year.....	6,419	7,630,000 00
Benefit certificates increased during the year.....	-----	43,000 00
Totals.....	69,331	\$126,810,000 00
Deduct terminated or decreased during the year.....	6,848	10,292,500 00
Total benefit certificates in force December 31, 1913....	62,483	\$116,517,500 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....	4,550	\$8,953,000 00
Benefit certificates written during the year.....	911	1,203,000 00
Benefit certificates received by transfer during the year....	43	67,000 00
Benefit certificates increased during the year.....	-----	42,000 00
Totals.....	5,504	\$10,265,000 00
Deduct terminated or decreased during the year.....	721	1,056,000 00
Total benefit certificates in force December 31, 1913....	4,783	\$9,209,000 00

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement....	111	\$227,000 00
Claims incurred during the year.....	1,070	2,460,000 00
Totals.....	1,181	\$2,687,000 00
Claims paid during the year.....	1,058	2,405,514 32
Balance.....	123	\$281,485 68
Saved by compromising or scaling down claims during year	-----	5,485 68
Claims rejected during the year.....	1	1,000 00
Claims unpaid December 31, 1913.....	122	\$275,000 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement....	5	\$7,000 00
Claims incurred during the year.....	56	144,000 00
Totals.....	61	\$151,000 00
Claims paid during the year.....	56	143,000 00
Balance.....	5	\$8,000 00
Claims rejected during the year.....	1	1,000 00
Claims unpaid December 31, 1913.....	4	\$7,000 00

NORTH AMERICAN UNION.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated June 8, 1895.)

HAROLD SPENSLEY, President.

G. LANGHENRY, Secretary.

Balance from previous year: Mortuary, \$93,732.06; reserve, \$617,- 694.88; expense, \$2,257.30	\$713,684 24
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INCOME.

Membership fees actually received—expense	\$7,111 00
All other assessments or premiums—mortuary	252,915 32
Dues and per capita tax—expense	87,053 32
Total received from members	\$347,079 64
Gross interest on mortgage loans—mortuary	6,646 50
Gross interest on bonds and dividends on stocks—mortuary	21,272 17
Gross interest from all other sources—mortuary	2,391 13
Profit on sale of bonds—reserve	500 00
Sale of lodge supplies—expense	2,838 48
Reinsurance—mortuary, \$12,613.72; reserve, \$77,484.60; expense, \$3,563.05	93,661 37
Charter fees—expense	75 00
District collectors' expenses—expense	641 88
District collectors' dues—expense	1,680 00
Transfer fees—expense	18 00
Premium on bonds for council officers—expense	423 00
Furniture and fixtures—expense	123 50
Miscellaneous—expense	436 53
Borrowed money—expense	12,000 00
Total income	\$489,787 20

DISBURSEMENTS.

Death claims—mortuary	\$243,348 42
Permanent disability claims—mortuary	299 56
Sick and accident claims—mortuary	521 25
Old age benefits—mortuary	4,657 50
Endowment benefits—mortuary	132 00
Annuity benefits—mortuary	150 72
Total benefits paid	\$249,109 45
Commissions and fees to deputies and organizers—expense	13,275 09
Salaries of deputies and organizers—expense	15,122 00
Salaries of managers or agents not deputies or organizers—expense	3,883 34
Salaries of officers and trustees, 4—expense	12,724 98
Other compensation of officers and trustees—expense	260 00
Salaries of office employees, 19—expense	12,754 66
Other compensation of office employees—expense	718 13
Salaries and fees paid to subordinate medical examiners—expense	10,751 92
Traveling and other expenses of officers, trustees and committees— expense	1,902 87
For collection and remittance of assessments and dues—expense	716 91
Insurance department fees—expense	872 35
Rent—expense	5,315 00
Advertising, printing and stationery—expense	4,296 73
Postage, express, telegraph and telephone—expense	5,363 36
Lodge supplies—expense	2,701 46
Expenses of supreme lodge meeting—expense	408 50
Legal expense in litigating claims—expense	1,100 00
Other legal expenses—expense	1,450 86
Furniture and fixtures—expense	754 57
Decrease by adjustment of book value of bonds—reserve	1,555 00
Registration fee on bonds on deposit—reserve	112 65
All other disbursements—expense	22,761 97
Total disbursements	\$367,911 80

LEDGER ASSETS.

Mortgage loans on real estate	\$165,200 00
Book value of bonds	487,438 87
Deposited in trust companies and banks on interest	154,425 06
Cash in association's office, \$564.50; deposited in banks (not on interest), \$27,931.21	28,495 71
Total ledger assets	\$835,559 64

Non-Ledger Assets.

Interest due and accrued on bonds and mortgages	\$11,538 43
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	24,909 21
Supplies, \$1,000.00; furniture and fixtures, \$7,367.28	8,367 28
Agents' debit balances	2,391 76
Due by councils	10,979 75
Gross assets	\$893,746 07

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds	\$2,391 76
Supplies	1,000 00
Furniture and fixtures	7,367 28
Council debit balances	10,979 75
Total admitted assets	\$872,007 28

LIABILITIES.

Death claims adjusted not yet due, 8	\$7,006 40
Death claims resisted, 11	17,765 44
Death claims reported but not yet adjusted, 28	34,674 23
Total death claims	\$59,446 07
Salaries, rents, expenses, commissions, etc., due or accrued	2,634 24
Advance assessments	25 38
Council credit balances	283 79
Sundries, supplies, etc.	497 60
Total liabilities	\$101,887 08

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	15,886	\$19,633,500 00
Benefit certificates written during the year	2,902	2,742,500 00
Benefit certificates reinsured	6,823	8,539,500 00
Benefit certificates increased during the year		10,500 00
Totals	25,613	\$30,926,000 00
Deduct terminated or decreased during the year	2,774	2,813,500 00
Total benefit certificates in force December 31, 1913	22,839	\$28,112,500 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	106	\$121,500 00
Benefit certificates written during the year	48	40,000 00
Benefit certificates received by transfer during the year (reinsurance)	288	332,500 00
Totals	442	\$494,000 00
Deduct terminated or decreased during the year	116	118,000 00
Total benefit certificates in force December 31, 1913	326	\$376,000 00

Received during the year from members in California: Mortuary, \$5,698.63; expense, \$1,896.40; total, \$7,595.03.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	41	\$65,500 00
Claims incurred during the year	-----	192	251,847 14
Totals	-----	233	\$317,347 14
Claims paid during the year	-----	184	243,631 14
Balance	-----	49	\$73,716 00
Saved by compromising or scaling down claims during year	-----		12,142 32
Claims rejected during the year	-----	2	2,127 61
Claims unpaid December 31, 1913	-----	47	\$59,446 07
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	1	\$1,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year	3	\$299 56

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year	12	\$521 25

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year, reinsurance	22	\$4,657 50

THE ORDER OF THE GOLDEN SEAL.

Roxbury, New York.

Year ending December 31, 1913.

(Incorporated March 11, 1902.)

HILL MONTAGUE, Supreme Commander. ARTHUR F. BOUTON, Supreme Secretary.

Balance from previous year: Mortuary, \$71,916.59; benefit, \$680,-
 446.58; fraternal, life and accident, \$33,912.63; all other funds,
 \$216,680.01; expense and contingent, \$22,353.26 ----- \$1,025,309 07

INCOME.

Membership fees actually received—expense and contingent	\$20 56
Assessments or premiums during first six months of membership of which all or an extra percentage is used for expenses—expense and contingent	35,045 92
All other assessments or premiums—mortality, \$16,707.24; benefit, \$62,520.94; fraternal, life and accident, \$22,071.71; all other funds, \$102,952.17; expense and contingent, \$40,991.97	245,244 03
Fees for certificate changes, etc.—expense and contingent	45 50
Total received from members	\$282,391 45
Deduct payments returned to applicants and members—expense and contingent	190 19
Net amount received from members	\$282,201 26
Gross interest on mortgage loans—mortality, \$2,318.56; benefit, \$7,689.22; fraternal, life and accident, \$135.00; all other funds, \$6,143.11	16,285 89
Gross interest on disability loans—benefit	4,098 89
Gross interest on bonds and dividends on stocks—mortality, \$2,988.98; benefit, \$9,912.62; fraternal, life and accident, \$140.00; all other funds, \$7,919.41	29,961 01

Gross interest from all other sources—mortuary, \$38.83; benefit, \$293.32; fraternal, life and accident, \$22.69	\$354 84
Gross rents from association's property—benefit, \$1,489.13; fraternal, life and accident, \$2,714.27	4,203 40
Sale of lodge supplies—expense and contingent	1,176 78
Disability loans returned—benefit	30,923 89
Inspecting risks, credit miscellaneous general—expense and contingent	200 00
Borrowed money—benefit	250,000 00
Gross profit on sale or maturity of ledger assets, bonds	79 99
Total income	\$610,485 95
Total	\$1,635,795 02

DISBURSEMENTS.

Death claims—mortuary, \$9,500; benefit, \$9,723.20; fraternal, life and accident, \$15,900.28; all other funds, \$126,625.22; expense and contingent, \$1,000.00	\$162,748 70
Permanent disability claims—benefit	750 00
Sick and accident claims—benefit	45,692 50
Surrendered certificates—mortuary	947 46
Other benefits, dividends—mortuary, \$5,921.56; benefit, \$231,322.45	237,244 01
Disability loans—benefit	10,009 79
Liquidated certificates—benefit	157,857 63
Total benefits paid	\$615,250 09
Commissions and fees paid to deputies and organizers—expense and contingent	8,558 13
Salaries of deputies and organizers—expense and contingent	28,554 26
Salaries of officers and trustees—expense and contingent	17,717 79
General expenses, Richmond office—expense and contingent	89 13
Surety bonds—expense and contingent	226 25
Salaries and other compensation of committees—expense and contingent	2,400 00
Salaries of office employees, 17—expense and contingent	11,891 11
Borrowed money repaid—benefit	213,706 01
Salaries and fees paid to supreme medical examiners—expense and contingent	2,000 00
Salaries and fees paid to subordinate medical examiners—expense and contingent	1,106 00
Traveling and other expenses of officers, trustees and committees—expense and contingent	5,964 20
For collection and remittance of assessments and dues—expense and contingent	7,308 61
Insurance department fees—expense and contingent	277 50
Rent—expense and contingent	1,230 00
Advertising, printing and stationery—expense and contingent	4,554 82
Postage, express, telegraph and telephone—expense and contingent	4,024 45
Lodge supplies—expense and contingent	721 35
Official publication—expense and contingent	1,711 63
Expenses of supreme lodge meeting—expense and contingent	3,243 35
Legal expense in litigating claims—benefit, \$160.71; fraternal, life and accident, \$194.90	355 61
Other legal expenses—benefit, \$133.45; expense and contingent, \$2,070.94	2,204 39
Traveling expenses, southern department—expense and contingent	3,269 93
Taxes, repairs and other expenses on real estate—benefit, \$655.01; fraternal, life and accident, \$934.25	1,589 26
Prewett loan disbursements—benefit	1,419 44
Actuarial expense—benefit, \$4,092.68; expense and contingent, \$1,263.72	5,356 40
Miscellaneous agency expenses—expense and contingent	7,507 18
Interest on borrowed money—benefit	6,472 27
Adjusting claims—benefit	7,118 50
Association of Fraternities and Fraternal Congress—expense and contingent	135 00

Amount brought forward	\$966,062 66
Fire insurance—expense and contingent	18 75
Disbursements—Assurance League general fund	3,070 76
Traveling expenses, organizers—expense and contingent	6,009 21
Gross loss on sale or maturity of ledger assets: Real estate—benefit, \$1,323.79; borrowed money secured by real estate—benefit, \$10,000.00; bonds—benefit, \$20,635.07; all other funds, \$5,655.55; transferring certificates—expense and contingent, \$2,827.65	40,442 06
Ledger balances—expense and contingent	1,878 16
Rent, branch offices—expense and contingent	250 00
Mortgage, taxes and recording, etc.—benefit	147 63
Identification card cases—benefit	1,050 00
Total disbursements	\$1,018,829 23
Balance	\$616,965 79

LEDGER ASSETS.

Book value of real estate (less \$10,000.00 incumbrances)	\$62,822 80
Mortgage loans on real estate	227,390 50
Book value of bonds and stocks	282,415 26
Deposited in trust companies and banks on interest	639 48
Cash in association's office, \$10.00; deposited in banks (not on interest), \$6,161.78	6,171 78
Bills receivable, \$10,212.30; organizers' balances, \$23,797.80	34,010 10
Furniture and fixtures	2,908 93
Loans on death benefit certificates	606 94
Total ledger assets	\$616,965 79

Non-Ledger Assets.

Interest and rents due and accrued	\$10,661 70
Market value of real estate over book value	4,957 20
Market value of bonds and stocks over book value	300 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	26,635 53
Due from camps for supplies	1,818 33
Printed matter and supplies on hand	4,976 25
Disability loans on certificates in force	3,727 50
Liens and accrued interest, Assurance League certificates (option 3)	25,241 63
Agents' balances	1,045 19
Gross assets	\$696,329 12

Deduct Assets Not Admitted.

Balance due from organizers not secured by bonds	\$24,642 14
Bills receivable and ledger balances	10,413 15
Book value of bonds and stocks over market value	45,837 66
Furniture and fixtures	2,908 93
Due from camps for supplies	1,818 33
Printed matter and supplies on hand	4,976 25
Disability loans	3,727 50
Total admitted assets	\$602,005 16

LIABILITIES.

Death claims adjusted, not yet due, 8	\$25,387 67
Death claims reported but not yet adjusted, 3	8,011 87
Total death claims	\$33,399 54
Sick and accident claims adjusted and not yet due, 18	\$450 00
Sick and accident claims resisted, 1	150 00
Total sick and accident claims	600 00
Total unpaid claims	\$33,999 54
Salaries, rents, expenses, commissions, etc., due or accrued	5,749 92
Borrowed money, \$90,582.99; interest due or accrued on same, \$498.87	91,081 86

Advance assessments	\$5,938 82
Reserve American 3½ per cent Order of the Golden Seal death benefit plans: Reserve American 3½ per cent Assurance League certificates, except step-rate dividends on old plans matured prior to December 31, 1913, unpaid	4,109 61
Equities held in trust on dividend certificates on transfer from old plans	25,933 34
Delaware County Light and Power Company account guaranteed with Coles & Company	4,232 98
Total liabilities	\$171,143 07

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	14,915	\$21,225,695 60	
Benefit certificates written during the year	3,941	6,147,750 00	
Benefit certificates received by transfer	144	139,500 00	
Benefit certificates increased during the year	1	1,000 00	
Totals	19,001	\$27,513,945 60	
Deduct terminated or decreased during the year	9,435	12,837,445 86	
Total benefit certificates in force December 31, 1913	9,566	\$14,676,499 74	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	69	\$86,500 00	
Benefit certificates written during the year	7	11,000 00	
Totals	76	\$97,500 00	
Deduct terminated or decreased during the year	15	14,000 00	
Total benefit certificates in force December 31, 1913	61	\$83,500 00	

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	4	\$3,865 00	
Claims incurred during the year	137	196,067 74	
Totals	141	\$199,932 74	
Claims paid during the year	126	162,748 70	
Balance	15	\$37,184 04	
Saved by compromising or scaling down claims during year		900 00	
Claims rejected during the year	4	2,884 50	
Claims unpaid December 31, 1913	11	\$40,968 54	

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year	3	\$750 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	16	\$3,345 00	
Claims incurred during the year	1,848	60,111 19	
Totals	1,864	\$63,456 19	
Claims paid during the year	1,716	55,702 29	
Claims rejected during the year	129	7,153 90	
Claims unpaid December 31, 1913	19	\$600 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year	10	\$300 00	
Claims paid during the year	9	290 00	
Claims rejected during the year	1	\$10 00	

THE ORDER OF THE IROQUOIS.**Buffalo, New York.**

Year ending December 31, 1913.

(Incorporated February 16, 1898.)

MEDFORD B. FARRINGTON, Supreme President. WALTER A. RICE, Supreme Secretary.

Balance from previous year: Benefit, \$34,177.30; expense, \$6,334.95 \$40,512 25

INCOME.

Application fees actually received—expense	\$158 00
Assessments or premiums during first nine months of membership, of which all is used for expenses—benefit	43 55
All other assessments or premiums—benefit, \$34,238.21; expense, \$9,425.84	43,664 05
Dues from members at large—expense	394 32
Change of certificates—expense	23 00
Total received from members	\$44,282 92
Deduct payments returned to applicants and members—expense	1 00
Net amount received from members	\$44,281 92
Gross interest from all other sources—benefit, \$1,393.94; expense, \$197.00	1,590 94
Sale of lodge supplies—expense	81 67
Collections on checks and postage—expense	67
Fines from lodges—expense	3 50
For notary fees—expense	50
Over-payment on advertisement—expense	27
Total income	\$45,959 47

DISBURSEMENTS.

Death claims—benefit	\$31,906 44
Permanent disability claims—benefit	110 00
Old age benefits—benefit	50 00
Total benefits paid	\$32,066 44
Commissions and fees paid to deputies and organizers—expense	528 65
Salaries of deputies and organizers—expense	845 00
Salaries of officers, 3—expense	3,100 00
Other compensation of trustees, per diem—expense	355 00
Salaries of office employees, 3—expense	1,669 41
Fees paid to supreme medical examiners—expense	47 50
Fees paid to subordinate medical examiners—expense	170 00
Traveling and other expenses of officers, trustees and committees—expense	287 01
Insurance department fees—expense	107 50
Rent—expense	720 00
Advertising, printing and stationery—expense	1,128 27
Postage, express, telegraph and telephone—expense	696 02
Lodge supplies—expense	105 20
Expenses of supreme lodge meeting—expense	779 95
Other legal expenses—expense	271 50
All other disbursements—expense	982 85
Total disbursements	\$43,860 30
Balance	\$42,611 42

LEDGER ASSETS.

Deposited in trust companies and banks on interest	\$41,850 12
Cash in association's office	761 30
Total ledger assets	\$42,611 42

Non-Ledger Assets.

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	3,742 16
Office furniture and fixtures-----	400 00
Supplies on hand-----	100 00
Gross assets -----	\$46,853 58

Deduct Assets Not Admitted.

Office furniture and fixtures-----	\$400 00	
Supplies on hand-----	100 00	500 00
Total admitted assets-----		\$46,353 58

LIABILITIES.

Death claims reported but not yet adusted, 6-----	\$3,967 44
Salaries, rents, expenses, commissions, etc., due or accrued-----	1,240 58
Total liabilities -----	\$5,208 02

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	2,466	\$3,501,025 00
Benefit certificates written during the year-----	2,187	206,592 00
Benefit certificates increased during the year-----	-----	25 00
Totals -----	2,653	\$3,707,642 00
Deduct terminated or decreased during the year-----	1,021	1,603,600 00
Total benefit certificates in force December 31, 1913-----	1,632	\$2,104,042 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates written during the year-----	12	\$15,475 00

Received during the year from members in California: Mortuary, \$270.75; expense, \$0.39: total, \$271.14.

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----	3	\$4,825 00
Claims incurred during the year-----	33	40,388 00
Totals -----	33	\$45,213 00
Claims paid during the year-----	30	31,906 44
Balance -----	6	\$13,306 56
Saved by compromising or scaling down claims during year-----	-----	6,243 56
Claims unpaid December 31, 1913-----	6	\$7,063 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims incurred during the year-----	1	\$110 00

EXHIBIT OF OLD AGE CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims incurred during the year-----	1	\$50 00

ORDER OF RAILWAY EMPLOYEES.**San Francisco, California.**

Year ending December 31, 1913.

(Incorporated August 17, 1906. Commenced business in California August 18, 1906.)

LOUIS H. LEDGER, Conductor.

W. V. STAFFORD, Secretary.

Balance from previous year: Mortuary and disability benefit----- \$16,949 52

INCOME.

Membership fees actually received—general	\$31,312 50
All assessments or premiums—mortuary and disability benefit, \$86,- 087.62: general, \$57,391.70	143,479 32
Dues and per capita tax—general	5,207 59
Total received from members	\$179,999 41
Gross interest on bonds and dividends on stocks—mortuary and dis- ability benefit	280 00
Gross interest from all other sources—mortuary and disability benefit	260 13
Claims credited back—mortuary and disability benefit	118 64
Total income	\$180,658 18

DISBURSEMENTS.

Death claims—mortuary and disability benefit	\$11,390 00
Permanent disability claims—mortuary and disability benefit	3,430 00
Sick and accident claims—mortuary and disability benefit	58,764 39
Total benefits paid	\$73,584 39
Commissions and fees paid to deputies and organizers—general	29,461 18
Assessments tendered and not accepted—mortuary and disability benefit	336 67
Expense divisions—general	4,782 39
General fund	52,354 44
Total disbursements	\$160,529 07
Balance	\$37,078 63

LEDGER ASSETS.

Book value of bonds and stocks	\$20,655 07
Deposited in trust companies and banks on interest: Benefit fund, \$9,119.78: general fund, \$6,767.28	15,887 06
Organizers' balances, general fund	536 50
Total ledger assets	\$37,078 63

Non-Ledger Assets.

Interest and rents due and accrued	246 05
Gross assets	\$37,324 68

LIABILITIES.

Present value of deferred death and disability claims payable in installments, monthly payments	\$10,510 00
Sick and accident claims due and unpaid, 5	237 85
Total unpaid claims	\$10,747 85
Apportionment for operation, organization and unpaid bills	7,303 78
Surplus, benefit fund	19,273 05
Total liabilities	\$37,324 68

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		8,687	\$4,739,650 00
Benefit certificates written during the year		6,833	2,745,910 00
Totals		15,520	\$7,485,560 00
Deduct terminated or decreased during the year		5,307	2,309,600 00
Total benefit certificates in force December 31, 1913		10,213	\$5,175,960 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		4,522	\$2,493,785 00
Benefit certificates written during the year		4,971	2,061,875 00
Totals		9,493	\$4,555,660 00
Deduct terminated or decreased during the year		3,065	1,291,250 00
Total benefit certificates in force December 31, 1913		6,428	\$3,264,410 00
Received during the year from members in California: Mortuary and disability, \$51,408.28; expense, \$34,272.18: total, \$85,680.46.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		61	\$11,390 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		40	\$5,540 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year		11	\$3,430 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		6	\$2,550 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		9	\$466 94
Claims incurred during the year		1,643	58,535 30
Totals		1,652	\$59,002 24
Claims paid during the year		1,647	58,764 39
Claims unpaid December 31, 1913		5	\$237 85
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		4	\$88 30
Claims incurred during the year		855	32,616 11
Totals		859	\$32,704 41
Claims paid during the year		856	32,502 56
Claims unpaid December 31, 1913		3	\$201 85

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA.

Chicago, Illinois.

Year ending December 31, 1913.

(Incorporated 1896. Commenced business in California in 1880.)

K. ZYCHLINSKI, President.

J. T. ZAWELINSKI, Secretary.

INCOME.

Membership fees actually received—expense	\$16,847 00
All other assessments or premiums—mortuary, \$813,659.93; reserve, \$598.80; other funds, \$43,889.52; expense, \$71,169.80	929,318 05
Medical examiners' fees actually received—expense	16,831 50
Total received from members	\$962,996 55
Gross interest on mortgage loans—reserve	71,052 04
Gross interest on bonds and dividends on stocks—reserve	400 00
Gross interest from all other sources—expense	1,672 51
Gross rents from association's property—reserve	2,000 00
Sale of lodge supplies—expense	1,544 55
Old furniture sold—expense	133 10
Voluntary contributions—other funds	33,870 43
Total income	\$1,073,669 18

DISBURSEMENTS.

Death claims—mortuary	\$504,471 75
Old age benefits—mortuary	4,243 55
Total benefits paid	\$508,715 30
Commissions and fees paid to deputies and organizers—expense	1,423 95
Salaries of officers and trustees, 15—expense	9,676 49
Other compensation of officers and trustees—expense	2,655 28
Salaries and other compensation of committees—expense	1,762 24
Salaries of office employees, 21—expense	14,680 98
Other compensation of office employees—expense	710 87
Salaries and fees paid to supreme medical examiners—expense	1,864 30
Salaries and fees paid to subordinate medical examiners—expense	16,939 50
Traveling and other expenses of officers, trustees and committees—expense	3,264 55
For collection and remittance of assessments and dues—expense	469 94
Insurance department fees—expense	607 00
Rent—expense	2,000 60
Advertising, printing and stationery—expense	4,285 77
Postage, express, telegraph and telephone—expense	3,054 96
Lodge supplies—expense	3,192 83
Official publication—expense	34,572 99
Expenses of supreme lodge meeting—expense	2,491 49
Legal expense in litigating claims—expense	749 30
Other legal expenses—expense	700 00
Furniture and fixtures—expense	1,088 13
Taxes, repairs and other expenses on real estate—expense	7,493 23
Loss on sale or maturity of ledger assets—other funds	67,093 41
All other disbursements, including expense funds, \$2,901.79	114,585 59
Total disbursements	\$690,394 30
Balance	\$1,856,406 99

LEDGER ASSETS.

Book value of real estate	\$36,500 00
Mortgage loans on real estate	1,789,400 00
Book value of bonds and stocks	9,975 00
Deposited in trust companies and banks on interest	20,531 99
Total ledger assets	\$1,856,406 99

Total ledger assets ----- \$1,856,406 99

Non-Ledger Assets.

Interest and rents due and accrued -----	28,584 93
Market value of real estate over book value -----	6,666 67
Furniture and fixtures -----	9,223 04
Printing plant -----	29,829 99
Library and museum -----	7,000 00
Lodge supplies -----	6,495 49

Gross assets ----- \$1,944,207 11

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value ----	\$775 00	
Other items -----	52,548 52	53,323 52

Total admitted assets ----- \$1,890,883 59

LIABILITIES.

Death claims due and unpaid, 157 -----	\$68,562 42
Death claims adjusted not yet due, 38 -----	22,200 00
Death claims resisted, 37 -----	20,000 00
Death claims reported but not yet adjusted, 148 -----	91,500 00

Total death claims ----- \$202,262 42

Old age and other benefits due and unpaid, 26 -----	16,932 15
---	-----------

Total liabilities ----- \$219,194 57

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	85,746	\$483,928 00
Benefit certificates written during the year -----	19,193	112,658 00
Benefit certificates increased during the year -----	-----	1,447 00

Totals -----	104,939	\$598,033 00
Deduct terminated or decreased during the year -----	7,627	43,289 00

Total benefit certificates in force December 31, 1913 ---- 97,312 \$55,474,400 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	212	\$129,700 00
Benefit certificates written during the year -----	19	9,800 00
Benefit certificates increased during the year -----	-----	700 00

Totals -----	231	\$140,200 00
Deduct terminated or decreased during the year -----	9	\$6,700 00

Total benefit certificates in force December 31, 1913 ---- 222 \$133,500 00

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	309	\$148,860 77
Claims incurred during the year -----	956	572,400 00

Totals -----	1,265	\$721,260 77
Claims paid during the year -----	884	504,471 75

Balance -----	381	\$216,789 02
Saved by compromising or scaling down claims during year -----	-----	13,626 60
Claims rejected during the year -----	1	900 00

Claims unpaid December 31, 1913 ----- 380 \$202,262 42

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year -----	2	\$1,600 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	21	\$14,440	20
Claims incurred during the year	8	6,900	00
Totals	29	\$21,340	20
Claims paid during the year	3	4,243	55
Balance	26	\$16,932	15
Saved by compromising or scaling down claims during year		62	50
Claims unpaid December 31, 1913	26	\$16,932	15
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year	1	\$900	00
Claims paid during the year		90	00
Claims unpaid December 31, 1913	1	\$810	60

SUPREME COUNCIL OF THE ROYAL ARCANUM.

Boston, Massachusetts.

Year ending December 31, 1913.

(Incorporated November 5, 1877. Commenced business in California June 13, 1881.)

FRANK B. WICKERSHAM, Supreme Regent. ALFRED T. TURNER, Supreme Secretary.

Balance from previous year: Mortuary, \$595,833.06; reserve, \$6,042,-
201.32; expense, \$177,418.99 \$6,815,453 37
Half cash loans not previously included, \$3,716,475.02.

INCOME.

Half cash loans in 1913 (assessments)—mortuary	\$916,530	22
All assessments or premiums—mortuary	7,751,195	31
Return of amounts paid in 1912—mortuary	3,453	10
Dues and per capita tax—expense	200,881	10
Interest, one half cash payments—mortuary	5,629	32
Royal Arcanum Bulletin, \$1.30; changes of benefit certificates, \$2,973.50; members at large, \$4.00—expense	2,978	80
Total received from members	\$8,880,667	85
Deduct payments returned to applicants and members—expense	11	00
Net amount received from members	\$8,880,656	85
Gross interest on loans account of certificates matured—mortuary	42,763	11
Gross interest on bonds and dividends on stocks—reserve, \$227,- 716.50; expense, \$2,278.89	229,995	39
Gross interest from all other sources—mortuary, \$15,977.55; reserve, \$4,003.71; expense, \$2,335.06	22,316	32
Gross rents from association's property—expense	4,992	98
Sale of lodge supplies—expense	2,285	41
Gross increase by adjustment in book value of bonds—reserve	250	00
Royal Arcanum Bulletin to grand councils—expense	609	34
Fines—expense	637	90
Sale of old paper and dross—expense	92	35
Costs in court case returned—expense	324	21
Refund of premium on appeal bond—expense	17	50
Advertising—expense	12	36
Sundry rebates—expense	10	27
Interest accrued account of half cash lapses and cancellations—mor-		
tuary	5,563	39
Half cash accrued account 1912 deaths paid in 1913—mortuary	25,063	89
Half cash deaths Nos. 56,375 and 58,056, paid in 1912, returned and cancelled—mortuary	546	88
Total income	\$9,216,141	15

DISBURSEMENTS.

Death claims—mortuary	\$8,516,219 33
Salaries of deputies and organizers—expense	29,710 61
Salaries of officers and trustees, 6—expense	28,791 69
Other compensation of officers and trustees: Services of supreme council officers and committees—expense	1,375 00
Salaries and other compensation of committees—expense	4,175 00
Salaries of office employees, 89—expense	56,885 47
Salaries and fees paid to supreme medical examiners—expense	4,500 00
Salaries and fees paid to subordinate medical examiners—expense	6 00
Traveling and other expenses of officers, trustees and committees—expense	7,214 98
Insurance department fees—expense	747 50
Rent—expense	4,992 98
Advertising, printing and stationery—expense	14,014 47
Postage, express, telegraph and telephone—expense	6,043 50
Lodge supplies—expense	1,322 48
Official publication—expense	23,403 88
Expenses of supreme lodge meeting—expense	24,176 59
Legal expense in litigating claims—expense	3,488 46
Other legal expenses—expense	3,215 62
Furniture and fixtures—expense	1,238 28
Taxes, repairs and other expenses on real estate—expense	4,992 98
Loss on sale or maturity of ledger assets—reserve	422 08
Other disbursements—mortuary, \$4,334,378.82; reserve, \$1,352.22; expense, \$7,902.80	4,343,633 84
Total disbursements	\$13,080,570 74
Balance	\$6,667,498 80

LEDGER ASSETS.

Book value of real estate	\$45,000 00
Book value of bonds	5,877,728 51
Deposited in trust companies and banks on interest	739,270 29
Deposit with provincial treasurer of Quebec	5,000 00
Deposit to bind agreement of purchase of real estate	500 00
Total ledger assets	\$6,667,498 80

Non-Ledger Assets.

Interest accrued on half cash loans, \$545,608.39; on bonds, \$80.-871.68; and bank balances, \$1,405.07	\$627,885 14
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	641,628 23
Supreme council dues	97,498 46
Due from councils and grand councils	157 16
Printing plant, \$6,769.96; printing material, \$1,208.58	7,978 54
Supplies for sale, \$1,283.67; office furniture, \$5,675.58	6,959 25
Amount loaned account of half cash deaths unpaid December 31, 1913	33,623 86
Assessments loaned persistents under half cash plan to December 31, 1913	4,245,965 33
Gross assets	\$12,329,194 77

Deduct Assets Not Admitted.

Bills receivable, due from councils and grand councils	\$157 16
Book value of bonds and stocks over market value	611,427 51
Amount of loans under half cash plan (principal, \$4,245,965.33; interest, \$545,608.39)	4,791,573 72
Printing plant, \$6,769.96; printing material, \$1,208.58	7,978 54
Supplies for sale, \$1,283.67; office furniture, \$5,675.58	6,959 25
Total admitted assets	\$6,911,098 59

LIABILITIES.

Death claims due and unpaid, 45 and 15 fractions, class A -----	\$108,619 98
Death claims resisted, 14, class D5, class E9-----	29,000 00
Death claims reported but not yet adjusted, 285, classes B and C -----	672,200 00
Total death claims-----	\$809,819 98
Due councils -----	317 01
Accounts and bills rendered after close of year-----	2,286 10
Total liabilities -----	\$812,423 09

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	250,314	\$482,516,803 44	
Amount added to bring same to face value-----		4,144,696 56	
Benefit certificates written during the year-----	12,466	14,758,500 00	
Benefit certificates increased during the year-----		708,000 00	
Totals -----	262,780	\$502,128,000 00	
Deduct terminated or decreased during the year-----	14,205	24,296,500 00	
Total benefit certificates in force December 31, 1913-----	248,575	\$477,831,500 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	2,448	\$4,898,005 79	
Amount added to bring same to face value-----		30,494 21	
Benefit certificates written during the year-----	103	143,000 00	
Benefit certificates received by transfer during the year----	93	184,000 00	
Benefit certificates increased during the year-----		8,000 00	
Totals -----	2,644	\$5,263,500 00	
Deduct terminated or decreased during the year-----	184	371,000 00	
Total benefit certificates in force December 31, 1913-----	2,460	\$4,892,500 00	
Received during the year from members in California: Mortuary, \$83,947.46; expense, \$1,897.38: total, \$85,844.84.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	304		\$685,959 70
Amount added to bring same to face value			28,127 87
Settled claims revived	4		6,000 00
Claims incurred during the year	3,733		8,616,045 00
Totals	4,041		\$9,336,132 57
Claims paid during the year	3,696		8,516,219 33
Balance	345		\$819,913 24
Saved by compromising or scaling down claims during year			18,093 26
Claims rejected during the year	10		15,000 00
Claims unpaid December 31, 1913	335		\$786,819 98
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	1		\$3,000 06
Claims incurred during the year	44		100,000 00
Totals	45		\$103,000 00
Claims paid during the year	42		95,500 00
Claims unpaid December 31, 1913	3		\$7,500 00

THE ROYAL HIGHLANDERS, A FRATERNAL BENEFICIARY SOCIETY.

Aurora, Nebraska.

Year ending December 31, 1913.

(Incorporated August 10, 1896. Commenced business in California 1905.)

W. E. SHARP, President.

F. J. SHARP, Secretary.

Balance from previous year: Mortuary, reserve and disability,
\$1,317,176.44; expense, \$46,901.58 ----- \$1,364,078 02

INCOME.

Membership fees actually received and fees changing certificates— expense -----	\$881 50
All other assessments or premiums—reserve, \$281,999.90; expense, \$63,409.30 -----	915,409 20
Dues and per capita tax—expense -----	28,512 00
Total received from members -----	\$374,802 70
Gross interest on mortgage loans—reserve -----	66,932 53
Gross interest on bonds and dividends on stock—reserve -----	74 89
Gross interest from all other sources, daily bank balances—reserve ..	1,673 40
Gross rents from association's property, including \$1,200 for associa- tion's occupancy of its own buildings—expense -----	2,970 00
Sale of lodge supplies—expense -----	1,141 70
Commissions on real estate loans—expense -----	11,732 70
Total income -----	\$459,327 92

DISBURSEMENTS.

Death claims—reserve -----	\$226,102 81
Permanent disability claims—reserve -----	7,900 00
Total benefits paid -----	\$234,002 81
Commissions and fees paid to deputies and organizers—expense -----	23,012 70
Salaries of deputies and organizers—expense -----	19,394 25
Salaries of officers and trustees, 7—expense -----	19,861 51
Salaries of office employees, 8—expense -----	9,281 50
Salaries and fees paid to supreme medical examiners—expense -----	1,108 75
Traveling and other expenses of officers, trustees and committees— expense -----	1,227 06
Insurance department fees—expense -----	305 00
Rent, including \$1,200 for association's occupancy of its own build- ings—expense -----	2,115 00
Advertising, printing and stationery—expense -----	2,742 20
Postage, express, telegraph and telephone—expense -----	2,051 59
Lodge supplies—expense -----	931 60
Official publication—expense -----	4,731 26
Expenses of supreme lodge meeting—expense -----	7,813 78
Legal expense in litigating, and other legal expenses—expense -----	4,295 96
Furniture and fixtures—expense -----	191 70
Taxes, repairs and other expenses on real estate—expense -----	689 56
All other disbursements—expense -----	1,636 63
Total disbursements -----	\$335,392 88
Balance -----	\$1,488,013 06

LEDGER ASSETS.

Book value of real estate.....	\$45,257 87
Mortgage loans on real estate.....	1,385,000 00
Cash deposited in banks (not on interest).....	57,755 19
Total ledger assets.....	\$1,488,013 06

Non-Ledger Assets.

Interest and rents due and accrued.....	40,022 34
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated.....	42,858 35
Total admitted assets.....	\$1,570,893 75

LIABILITIES.

Death claims reported but not yet adjusted, 16.....	\$24,500 00
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EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....	28,502	\$40,111,500 00
Benefit certificates written during the year.....	4,322	5,022,000 00
Totals.....	32,824	\$45,133,500 00
Deduct terminated or decreased during the year.....	4,202	4,832,500 00
Total benefit certificates in force December 31, 1913.....	28,622	\$40,301,000 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement.....	288	\$367,500 00
Benefit certificates written during the year.....	36	44,000 00
Totals.....	324	\$411,500 00
Deduct terminated or decreased during the year.....	55	59,500 00
Total benefit certificates in force December 31, 1913.....	269	\$352,000 00

Received during the year from members in California: Mortuary, reserve and disability, \$2,774.27; expense, \$910.38: total, \$3,684.65.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement.....	12	\$18,084 00
Claims incurred during the year.....	162	239,333 37
Totals.....	174	\$257,417 37
Claims paid during the year.....	157	226,102 81
Balance.....	17	\$31,314 56
Saved by compromising or scaling down claims during year.....	---	5,814 56
Claims rejected during the year.....	1	1,000 00
Claims unpaid December 31, 1913.....	16	\$24,500 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	2	\$1,666 67

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	42	\$7,900 00

ROYAL NEIGHBORS OF AMERICA.**Rock Island, Illinois.**

Year ending December 31, 1913

(Incorporated March 21, 1895.)

MYRA B. ENRIGHT, President.

HADA M. BURKHART, Secretary.

Balance from previous year: Mortuary, \$1,070,729.76; other funds,
\$13,791.08; expense, \$305,056.88..... \$1,389,577 72

INCOME.

Membership fees actually received—expense.....	\$20,581 00
All other assessments or premiums—mortuary.....	1,698,799 65
Dues and per capita tax—expense.....	293,692 20
Other payments by members—expense.....	4,372 35
Total received from members.....	\$2,017,445 20
Deduct payments returned to applicants and members—expense.....	577 25
Net amount received from members.....	\$2,016,867 05
Gross interest on bonds and dividends on stocks—mortuary.....	27,754 90
Gross interest from all other sources—mortuary, \$9,436.25; other funds, \$321.72; expense, \$7,432.49.....	17,190 46
Gross rents from association's property—expense.....	675 00
Sale of lodge supplies—expense.....	20,513 96
Voluntary contributions—other funds.....	7,331 40
Surety bond premiums—other funds.....	6,917 55
Income, official publication—expense.....	3,502 54
Total income.....	\$2,100,753 76

DISBURSEMENTS.

Death claims—mortuary.....	\$1,484,897 71
Commissions and fees paid to deputies and organizers—expense.....	49,917 08
Salaries of officers and trustees, 12—expense.....	21,000 00
Salaries of office employees, 69—expense.....	41,307 86
Salaries and fees paid to supreme medical examiners—expense.....	180 00
Salaries and fees paid to subordinate medical examiners—expense.....	13 00
Traveling and other expenses of officers, trustees and committees— expense.....	10,506 36
Insurance department fees—expense.....	1,227 67
Rent, including \$675.00 for association's occupancy of its own build- ings—expense.....	2,360 00
Advertising, printing and stationery—expense.....	6,271 72
Postage, express, telegraph and telephone—expense.....	9,987 98
Lodge supplies—expense.....	13,538 06
Official publication—expense.....	39,045 44
Legal expense in litigating claims—expense.....	6,352 20
Other legal expenses—expense.....	4,049 84
Furniture and fixtures—expense.....	803 73
Taxes, repairs and other expenses on real estate—expense.....	514 35
All other disbursements—mortuary, \$1,985.75; other funds, \$3,469.87; expense, \$3,253.23.....	8,708 85
Total disbursements.....	\$1,700,681 85
Balance.....	\$1,789,649 63

LEDGER ASSETS.

Book value of real estate.....	\$13,500 00
Book value of bonds and stocks.....	941,898 04
Deposited in trust companies and banks on interest.....	834,251 59
Total ledger assets.....	\$1,789,649 63

Total ledger assets	\$1,789,649 63
Non-Ledger Assets.	
Interest and rents due and accrued	17,564 18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge, estimated	141,566 14
Gross assets	\$1,948,779 95
Deduct Assets Not Admitted.	
Book value of bonds and stocks over market value	12,953 52
Total admitted assets	\$1,935,826 43
LIABILITIES.	
Death claims due and unpaid, 16	\$14,150 00
Death claims resisted, 30	32,000 00
Death claims reported but not yet adusted, 169	173,750 00
Total death claims	\$219,900 00
Salaries, rents, expenses, commissions, etc., due or accrued, estimated	18,000 00
Taxes due or accrued, estimated	400 00
Total liabilities	\$238,300 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	233,174	\$245,706,250 00	
Benefit certificates written during the year	20,378	19,341,750 00	
Benefit certificates increased during the year		301,250 00	
Totals	253,552	\$265,349,250 00	
Deduct terminated or decreased during the year	8,382	8,696,750 00	
Total benefit certificates in force December 31, 1913	245,170	\$256,652,500 00	
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	3,607	\$3,946,250 00	
Benefit certificates written during the year	199	282,750 00	
Benefit certificates received by transfer during the year	162	189,000 00	
Benefit certificates increased during the year		4,500 00	
Totals	4,068	\$4,422,500 00	
Deduct terminated or decreased during the year	211	229,250 00	
Total benefit certificates in force December 31, 1913	3,857	\$4,193,250 00	
Received during the year from members in California: Mortuary, \$28,502.85; expense, \$5,792.95: total, \$34,295.80.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	223	\$234,166 67	
Claims incurred during the year	1,406	1,466,500 00	
Totals	1,629	\$1,700,666 67	
Claims paid during the year	1,432	1,484,897 71	
Balance	197	\$215,768 96	
Saved by compromising or scaling down claims during year		15,868 96	
Claims rejected during the year	9	8,000 00	
Claims unpaid December 31, 1913	188	\$191,900 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	5	\$5,500 00	
Claims incurred during the year	14	17,500 00	
Totals	19	\$23,000 00	
Claims paid during the year	18	21,400 00	
Balance	1	\$1,600 00	
Saved by compromising or scaling down claims during year		600 00	
Claims unpaid December 31, 1913	1	\$1,000 00	

TRAVELERS' PROTECTIVE ASSOCIATION OF AMERICA.**St. Louis, Missouri.**

Year ending December 31, 1913.

(Incorporated June, 1890.)

GEO. H. ARMSTRONG, President.

T. S. LOGAN, Secretary.

Balance from previous year: Benefit, \$35,340.10; reserve, \$146,651.12; Homer T. Wilson fund, \$2,334.00; expense, \$28,698.89---	\$213,024 11
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INCOME.

Membership fees actually received—benefit	\$18,478 00
All other assessments or premiums—benefit, \$280,902.73; expense, \$92,092.31	372,995 04
State proportion—expense	133,539 62
Total received from members	\$525,012 66
Deduct payments returned to applicants and members	5,669 64
Net amount received from members	\$519,343 02
Gross interest on certificates—benefit, \$1,598.89; reserve, \$689.79 ..	2,288 68
Gross interest on bonds—benefit, \$944.12; reserve, \$2,574.75	3,518 87
Gross interest from all other sources—benefit, \$1,532.29; Homer T. Wilson fund, \$39.12; expense, \$919.82	2,491 23
Sale of lodge supplies, buttons—expense	142 75
Transfers and changes—expense	130 50
Rent—expense	1,093 80
Homer T. Wilson fund—relief	483 53
Total income	\$529,492 38

DISBURSEMENTS.

Death claims—benefit	\$92,975 00
Permanent disability claims—benefit	10,000 00
Accident claims—benefit	181,563 25
Total benefits paid	\$284,538 25
Salaries of state secretaries—expense	34 00
Salaries of officers, 2—expense	4,900 07
Organization—expense	5,918 66
Salaries of office employees, 12—expense ..	9,168 25
Salaries paid to supreme medical examiners—expense	1,800 00
Fees paid to subordinate medical examiners—expense	2,961 70
Traveling and other expenses of officers and committees—expense ..	692 62
For collection and remittance of dues—expense	275 57
Insurance department fees—expense	484 70
Rent—expense	3,417 60
Advertising, printing and stationery—expense	4,905 90
Postage, express, telegraph and telephone—expense	6,042 23
Lodge supplies—expense	744 30
Official publication—expense	11,008 73
Expenses of supreme lodge meeting—expense	2,784 01
Legal expense in litigating claims—expense	1,956 93
Other legal expenses, national attorney—expense	2,100 00
Furniture and fixtures—expense	397 40
Taxes—expense	118 00
Loss on sale or maturity of ledger assets—reserve	2,174 81
All other disbursements—expense	150,524 49
Total disbursements	\$496,948 22
Balance	\$245,568 27

LEDGER ASSETS.

Book value of bonds and stocks.....	\$139,015 81
Deposited in trust companies and banks on interest.....	45,000 00
Cash deposited in banks on interest.....	58,652 66
Office fixtures	2,899 80
Total ledger assets	\$245,568 27

Non-Ledger Assets.

Interest and rents due and accrued.....	3,102 52
January semi-annual dues in course of collection.....	95,552 00
Gross assets	\$344,222 79

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value.....	\$716 46	
Office fixtures	2,899 80	3,616 26
Total admitted assets		\$340,606 53

LIABILITIES.

Death claims reported but not yet adjusted, 8.....	\$40,000 00
Accident claims reported but not yet adjusted, 210.....	16,802 10
Total unpaid claims.....	\$56,802 10

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	42,270	\$211,350,000 00
Benefit certificates written during the year.....	8,686	43,430,000 00
Totals	50,956	\$254,780,000 00
Deduct terminated or decreased during the year.....	4,311	21,555,000 00
Total benefit certificates in force December 31, 1913.....	46,645	\$233,225,000 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	404	\$2,020,000 00
Benefit certificates written during the year.....	122	610,000 00
Benefit certificates received by transfer during the year.....	7	35,000 00
Totals	533	\$2,665,000 00
Deduct terminated or decreased during the year.....	30	150,000 00
Total benefit certificates in force December 31, 1913.....	503	\$2,515,000 00

Received during the year from members in California: Benefit, \$3,299.30; state proportion, \$1,354.15; expense, \$998.10; total, \$5,651.55.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement.....	15	\$75,000 00
Claims incurred during the year	25	125,000 00
Totals	40	\$200,000 00
Claims paid during the year.....	32	92,975 00
Balance		\$107,025 00
Saved by compromising or sealing down claims during year		67,025 00
Claims unpaid December 31, 1913.....	8	\$40,000 00
CALIFORNIA CLAIMS.	Number.	Amount.
Claims incurred during the year.....	1	\$5,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims incurred during the year.....	5	\$10,000 00

EXHIBIT OF ACCIDENT CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		208	\$15,600 00
Claims incurred during the year		2,320	182,765 35
Totals		2,528	\$198,365 35
Claims paid during the year		2,318	181,563 25
Claims unpaid December 31, 1913		210	\$16,802 10
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year		15	\$849 97

UNITED-AMERICAN MECHANICS OF THE UNITED STATES OF NORTH AMERICA.

Pittsburgh, Pennsylvania.

Year ending December 31, 1913.

(Incorporated April 10, 1893. Commenced business in California March, 1910.)

A. D. WILKIN, President.

STEPHEN COLLINS, Secretary.

Balance from previous year: Mortuary, \$46,822.93; reserve, \$61,557.07; expense, \$6,872.07	\$115,252 07
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INCOME.

Membership fees actually received—expense	\$69 50
Assessments or premiums during first six months of membership, of which all or an extra percentage is used for expenses—expense	13,939 96
All other assessments or premiums—mortality, \$55,869.44; reserve, \$2,131.64; expense, \$14,500.28	72,501 36
Total received from members	\$86,510 82
Gross interest and rents received—mortality, \$5,144.16; reserve, \$1,697.66; expense, \$392.33	7,234 15
Profit on sale of real estate—mortality, \$125.35; expense, \$7.40	132 75
Total income	\$93,877 72

DISBURSEMENTS.

Death claims—mortality	\$37,486 00
Permanent disability claims—mortality	750 00
Partial disability claims—mortality	1,150 00
Total benefits paid	\$39,386 00
Commissions and fees paid to deputies and organizers—expense	15,901 57
Salaries of officers and trustees, 9—expense	1,400 00
Other compensation of officers and trustees—expense (Traveling expense.)	279 64
Salaries of office employees, 15—expense	3,504 06
Other compensation of office employees—expense	106 36
For collection and remittance of assessments and dues—expense	3,427 31
Insurance department fees—expense	305 80
Rent, including association's occupancy of its own buildings—expense	476 48
Advertising, printing and stationery—expense	1,722 80
Postage, express, telegraph and telephone—expense	966 16
Legal expense in litigating claims—expense	25 08
Other legal expenses—expense	336 88
Furniture and fixtures—expense	274 66
All other disbursements—expense	610 37
Total disbursements	\$68,723 17
Balance	\$140,406 02

LEDGER ASSETS.

Book value of real estate	\$3,005 90
Mortgage loans on real estate	110,200 00
Book value of bonds and stocks	8,738 50
Deposited in trust companies and banks on interest	18,462 22
Total ledger assets	\$140,406 62

Non-Ledger Assets.

Interest and rents due and accrued	1,690 86
Market value of real estate over book value	194 10
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	2,822 69
Liens on old class certificates	43,778 43
Gross assets	\$188,892 70

Deduct Assets Not Admitted.

Furniture and fixtures (not included elsewhere)	889 86
Total admitted assets	\$188,892 70

LIABILITIES.

Death claims reported but not yet adjusted, 2	\$2,000 00
Advance assessments	1,524 94
Total liabilities	\$3,524 94

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	4,899	\$50,115 00
Benefit certificates written during the year	2,180	21,540 00
Benefit certificates increased during the year	-----	110 00
Totals	7,079	\$71,765 00
Deduct terminated or decreased during the year	1,177	11,830 00
Total benefit certificates in force December 31, 1913	5,902	\$59,935 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	82	\$1,185 00
Benefit certificates written during the year	4	70 00
Benefit certificates increased during the year	-----	5 00
Totals	86	\$1,260 00
Deduct terminated or decreased during the year	13	190 00
Total benefit certificates in force December 31, 1913	73	\$1,070 00

Received during the year from members in California: Mortuary, \$1,410.24; expense, \$352.56; total, \$1,762.80.

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	4	\$4,100 00
Claims incurred during the year	43	46,400 00
Totals	47	\$50,500 00
Claims paid during the year	41	37,486 00
Balance	6	\$13,014 00
Saved by compromising or scaling down claims during the year	-----	7,014 00
Claims rejected during the year	4	4,000 00
Claims unpaid December 31, 1913	2	\$2,000 00

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year	1	1,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	1	\$1,000 00
Claims paid during the year-----	1	750 00
Saved by compromising or scaling down claims during the year -----		\$250 00

EXHIBIT OF PARTIAL DISABILITY AND OTHER CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	8	\$1,150 00

UNITED ARTISANS.

Portland, Oregon.

Year ending December 31, 1913.

H. S. HUDSON, President.

C. L. MCKENNA, Secretary.

Balance from previous year: Mortuary, \$56,029.14; reserve, \$490.- 386.54; all other funds, \$188,899.24; expense, \$2,423.61; error, 1912 statement, \$1,171.33; total expense, \$3,594.94-----	\$738,909 86
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INCOME.

Membership fees actually received—expense-----	\$598 00
All other assessments or premiums—mortuary, \$146,859.20; reserve, \$20,359.93 -----	167,219 13
Dues and per capita tax—expense-----	31,802 32
Medical examiners' fees actually received—expense-----	278 00
Other payments by members—expense-----	16,114 40
Total received from members-----	\$216,011 85
Gross interest on mortgage loans—disability-----	38,535 23
Gross interest on bonds and dividends on stocks—disability-----	8,370 00
Gross interest from all other sources—disability-----	1,553 33
Sale of lodge supplies—expense -----	782 33
Total income -----	\$265,252 74
Balance -----	\$1,004,162 60

DISBURSEMENTS.

Death claims—mortuary -----	\$140,693 64
Accident claims—mortuary -----	750 00
Old age benefits—mortuary -----	1,357 50
Total benefits paid -----	\$142,801 14
Commissions and fees paid to deputies and organizers—expense----	5,967 17
Salaries of deputies and organizers—expense-----	12,451 05
Salaries of managers or agents not deputies or organizers—expense--	1,615 00
Salaries of officers and trustees—expense-----	9,425 00
Salaries of office employees—expense-----	4,845 00
Salaries and fees paid to supreme medical examiners—expense----	1,500 00
Traveling and other expenses of officers, trustees and committees— expense -----	3,715 50
Insurance department fees—expense -----	935 84
Rent—expense -----	1,800 00
Advertising, printing and stationery—expense-----	3,329 38
Postage, express, telegraph and telephone—expense-----	2,007 10
Lodge supplies—expense -----	633 15
Official publication—expense -----	1,899 23

Amount brought forward	\$182,924 56
Legal expense in litigating claims—expense	10 00
Stamp account, Emma Tschärner—expense	125 00
From expense other than officers, directors and committees—expense	150 00
Total disbursements	\$183,209 56
Balance	\$820,953 04

LEDGER ASSETS.

Mortgage loans on real estate	\$626,666 49
Book value of bonds and stocks	132,000 00
Deposited in trust companies and banks on interest	51,582 62
Bills receivable and organizers' balances	164 55
Other ledger assets	539 38
Total ledger assets	\$810,953 04

Non-Ledger Assets.

Interest and rents due and accrued: On bonds, \$1,620.00; on mortgages, \$7,426.96	9,046 96
Gross assets	\$820,000 00

LIABILITIES.

Death claims reported but not yet adjusted, 2	\$3,000 00
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EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	16,058	\$18,797,000 00
Benefit certificates written during the year	2,435	2,413,000 00
Benefit certificates increased during the year		17,500 00
Totals	18,493	\$21,227,500 00
Deduct terminated or decreased during the year	1,962	1,869,500 00

Total benefit certificates in force December 31, 1913	16,531	\$19,358,000 00
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BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	1,252	\$1,449,000 00
Benefit certificates written during the year	239	224,500 00
Benefit certificates increased during the year		500 00
Totals	1,491	\$1,674,000 00
Deduct terminated or decreased during the year	166	156,000 00

Total benefit certificates in force December 31, 1913	1,325	\$1,518,000 00
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Received during the year from members in California: Mortuary, \$12,002.33; reserve, \$1,729.30; expense, \$3,881.44; total, \$17,613.07.

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	10	\$11,000 00
Claims incurred during the year	117	146,000 00
Totals	127	\$157,000 00
Claims paid during the year	125	140,693 64
Balance	2	\$16,306 36
Saved by compromising or scaling down claims during year		13,306 36

Claims unpaid December 31, 1913	2	\$3,000 00
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CALIFORNIA CLAIMS.

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	2	\$2,500 00
Claims incurred during the year	4	4,500 00
Totals	6	\$7,000 00
Claims paid during the year	6	6,656 50

Saved by compromising or scaling down claims during the year	\$343 50
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EXHIBIT OF ACCIDENT CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	2	\$750 00
CALIFORNIA CLAIMS.	Number.	Amount.
Claims incurred during the year-----	1	\$500 00

EXHIBIT OF OLD AGE CLAIMS.

TOTAL CLAIMS.	Number.	Amount.
Claims incurred during the year-----	13	\$1,357 50
CALIFORNIA CLAIMS.	Number.	Amount.
Claims incurred during the year-----	3	\$270 50

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

Columbus, Ohio.

Year ending December 31, 1913.

(Incorporated January 16, 1888. Commenced business in California August 23, 1912.)

F. A. SELLS, Chairman Supreme Executive Committee.

CHAS. C. DANIEL, Supreme Secretary.

Balance from previous year: Indemnity reserve, \$507,096.22; death, \$30,456.49; other funds, \$73,236.22; expense, \$63,059.30-----	\$673,848 23
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INCOME.

Membership fees actually received—other funds-----	\$24,429 00
All other assessments or premiums—indemnity reserve, \$36,753.30; reserve, \$30,400.50; death, \$160,541.40; other funds, \$275,985.30; expense, \$167,857.50-----	671,538 00
Call widows' and orphans' fund-----	35,255 90
Net amount received from members-----	\$731,222 00
Gross interest on bonds and dividends on stocks—indemnity reserve, \$10,695.00; reserve, \$6,821.30; death, \$269.66-----	17,785 96
Gross interest from all other sources—indemnity fund, \$1,481.53; reserve, \$725.90; death, \$708.00; other funds, \$1,480.42; expense, \$762.71-----	5,158 56
Gross rents—expense-----	1,378 92
Sale of lodge supplies—reserve-----	4,642 18
Death fund (refund)—death-----	76 73
Disability fund (refund)—other funds-----	3 57
Bond account, premium—expense-----	1,830 48
Miscellaneous refunds—expense-----	790 58
Official publication—expense-----	11,652 11
Bonds, per Schedule D—reserve, \$3,195.80; death, \$34,996.38; other funds, \$10,000.00-----	48,192 18
Miscellaneous receipts—expense-----	395 16
Bonds, per Schedule D—reserve-----	48,755 51
"Ray of Hope" pictures—other funds-----	18 00
Donations—other funds-----	15 00
Ladies' pins—other funds-----	76 00
Total income-----	\$871,992 94

DISBURSEMENTS.

Death claims—death-----	\$216,672 55
Disability claims—other funds-----	345,424 23
Weekly payments—death-----	34,725 00
Widows' and orphans' fund—other funds-----	63,644 89
Total benefits paid-----	\$660,466 67

Amount brought forward	\$650,466 67
Salaries of officers and trustees, 6—expense	13,275 00
Salaries of office employees, 87—expense	30,698 60
Salaries and fees paid to supreme medical examiners—expense	7,518 00
Salaries and fees paid to subordinate medical examiners—expense	2,329 52
Traveling and other expenses of officers, trustees and committees— expense	4,675 98
Insurance department fees—expense	1,822 60
Advertising, printing and stationery—expense	12,036 48
Postage, express, telegraph and telephone—expense	14,687 13
Lodge supplies—expense	4,492 50
Official publication—expense	34,014 25
Expenses of supreme lodge meeting—expense	12,572 12
Legal expense in litigating claims—expense	8,085 10
Other legal expenses—expense	6,713 92
Furniture and fixtures—expense	3,064 25
Taxes, repairs and other expenses on real estate—expense	2,622 68
Bonds, per Schedule D—reserve	123,748 52
All other disbursements—other funds, \$128.00; expense, \$14,188.77	14,316 77
Total disbursements	\$957,139 19
Balance	\$588,701 98

LEDGER ASSETS.

Book value of real estate	\$39,166 00
Book value of bonds and stocks	423,500 00
Deposited in trust companies and banks on interest	74,700 79
Cash in association's office	51,335 19
Total ledger assets	\$588,701 98

Non-Ledger Assets.

Interest and rents due and accrued	5,080 51
Market value of real estate over book value	10,834 00
Market value of bonds and stocks over book value	12,390 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	842 00
Accounts receivable	\$897 63
Furniture and fixtures	20,199 43
Stationery and house supplies	9,926 78
Gross assets	\$648,872 33

Deduct Assets Not Admitted.

Bills receivable	\$897 63
Furniture and fixtures	20,199 43
Stationery and house supplies	9,926 78
Total admitted assets	\$617,848 49

LIABILITIES.

Death claims resisted, 18	\$113,400 00
Death claims reported but not yet adjusted, 17	107,100 00
Present value of deferred death and disability claims payable in installments (\$25 weekly)	28,187 50
Total death claims	\$248,687 50
Disability claims resisted, 6	\$870 81
Permanent disability claims reported but not yet ad- justed, 623	48,201 51
Total permanent disability claims	49,072 32
Total unpaid claims	\$297,759 82

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	65,681	\$328,405,000 00
Benefit certificates written during the year	-----	7,982	39,910,000 00
Totals	-----	73,663	\$368,315,000 00
Deduct terminated or decreased during the year	-----	4,266	21,330,000 00
Total benefit certificates in force December 31, 1913	-----	69,397	\$346,985,000 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	1,747	\$8,735,000 00
Benefit certificates written during the year	-----	174	870,000 00
Totals	-----	1,921	\$9,605,000 00
Deduct terminated or decreased during the year	-----	128	640,000 00
Total benefit certificates in force December 31, 1913	-----	1,793	\$8,965,000 00
Received during the year from members in California: Death, \$4,445.66; Reserve, \$1,868.60; disability, \$7,700.24; expense, \$4,671.50; total, \$18,686.00.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	37	*\$255,712 50
A. D. Barker claim not reported	-----	1	6,300 00
Claims incurred during the year	-----	60	382,295 82
Totals	-----	98	\$644,308 32
Weekly payments on death claim balances	-----	-----	34,725 00
Claims paid during the year	-----	49	216,595 82
Balance	-----	49	\$392,987 50
Saved by compromising or scaling down claims during the year	-----	10	119,100 00
Claims disallowed during the year	-----	4	25,200 00
Claims unpaid December 31, 1913	-----	35	*\$248,687 50
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	-----	1	\$7,325 00
Claims incurred during the year	-----	1	6,300 00
Totals	-----	2	\$13,625 00
Claims paid during the year	-----	2	12,825 00
Claims unpaid December 31, 1913	-----	-----	\$800 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement (approximated)	-----	655	\$50,299 60
Claims incurred during the year	-----	4,525	357,855 81
Totals	-----	5,180	\$408,155 41
Claims paid during the year, amount of claims paid, \$345,424.23; refunded by claimant, \$3.57	-----	4,464	345,420 66
Balance	-----	716	\$62,734 75
Saved by compromising or scaling down claims during the year	-----	-----	3,679 99
Claims disallowed during the year	-----	87	9,982 44
Claims unpaid December 31, 1913 (approximated)	-----	629	\$49,072 32
CALIFORNIA CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	105	\$8,182 03
Claims paid during the year	-----	101	7,549 17
Claims rejected during the year	-----	4	\$632 86
*Includes weekly payments (not yet due) on death losses.			

UNITED ORDER OF FORESTERS.**Milwaukee, Wisconsin.**

Year ending December 31, 1913.

(Incorporated February, 1893; reincorporated July, 1901. Commenced business in California in 1913.)

R. C. SHERRARD, President.

GEO. W. BLANN, Secretary.

Balance from previous year: Old rate members insurance, \$221,- \$18.13; new rate members insurance, \$73,846.42; whole life gen- eral, \$11,724.17; term insurance, \$3,186.50-----	\$310,575 22
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INCOME.

Membership fees actually received—whole life general, \$3,017.00; term general, \$1,116.50-----	\$4,133 50
Assessments or premiums during first six months of membership of which all or an extra percentage is used for expenses—whole life general, \$6,369.85; term general, \$1,252.54-----	7,622 39
All other assessments or premiums—old rate members insurance, \$87,640.10; new rate members insurance, \$38,326.93; term insur- ance, \$4,523.45-----	130,490 48
Dues and per capita tax—whole life general, \$18,653.69; term gen- eral, \$1,561.55-----	20,215 24
Fifteen per cent insurance payments, old rate members—whole life general-----	15,465 91
Total received from members-----	\$177,927 52
Deduct payments returned to applicants and members-----	8 40
Net amount received from members-----	\$177,919 12
Gross interest on mortgage loans—old rate members insurance, \$101.64; new rate members insurance, \$41.28; term insurance, \$1.08-----	144 00
Gross interest on bonds and dividends on stocks—old rate members insurance, \$11,632.00; new rate members insurance, \$4,746.41; term insurance, \$131.59-----	16,510 00
Gross interest from all other sources—old rate members insurance, \$127.19; new rate members insurance, \$51.83; term insurance, \$1.42-----	180 44
Sale of lodge supplies—whole life general-----	904 60
Miscellaneous receipts—whole life general, \$384.61; term general, \$4.50-----	389 11
Totals-----	\$196,047 27
Less amount of protested check of Julius Bjornstad for interest on mortgage, entered as a receipt December 31, 1912, and check re- turned in January, 1913—old rate members insurance, \$237.50; new rate members insurance, \$72.00-----	309 50
Total income-----	\$195,737 77

DISBURSEMENTS.

Death claims—old rate members insurance, \$110,100.00; new rate members insurance, \$16,050.00; term insurance, \$2,500.00-----	\$128,650 00
Permanent disability claims—old rate members insurance-----	2,600 00
Old age benefits—old rate members insurance-----	1,300 00
Total benefits paid-----	\$132,550 00
Commissions and fees paid to deputies and organizers—whole life general, \$7,164.27; term general, \$3,192.78-----	10,357 05
Salaries of deputies and organizers—whole life general-----	5,700 00
Salaries of officers and trustees, 5—whole life general-----	7,800 00
Salaries and other compensation of committees—whole life general--	224 80
Salaries of office employees, 5—whole life general-----	2,438 56

Salaries and fees paid to supreme medical examiners—whole life general, \$689.59; term general, \$210.41	\$900 00
Salaries and fees paid to subordinate medical examiners—whole life general, \$2,635.00; term general, \$877.00	3,512 00
Traveling and other expenses of officers, trustees and committees—whole life general	869 38
Insurance department fees—whole life general	232 31
Rent—whole life general	860 04
Advertising, printing and stationery—whole life general	740 79
Postage, express, telegraph and telephone—whole life general	898 81
Lodge supplies—whole life general	653 80
Official publication—whole life general	2,412 96
Legal expense in litigating claims—whole life general	353 50
Other legal expenses—whole life general	100 16
Furniture and fixtures—whole life general	484 50
All other disbursements—old rate members insurance, \$2,530.27; new rate members insurance, \$1,014.81; whole life general, \$8,634.17; term insurance, \$22.37; term general, \$393.12	12,594 74
Total disbursements	\$183,683 40
Balance	\$322,629 59

LEDGER ASSETS.

Mortgage loans on real estate	\$12,400 00
Book value of bonds and stocks	304,062 52
Deposited in trust companies and banks on interest, Northern Trust Company, Chicago, Illinois	5,012 56
Cash deposited in banks (not on interest), Wisconsin National Bank, Milwaukee	1,154 51
Total ledger assets	\$322,629 59

Non-Ledger Assets.

Interest and rents due and accrued	8,776 32
Market value of bonds and stocks over book value	11,764 78
Furniture, fixtures and supplies	2,500 00
Contingent fund, account supreme ranger	400 00
Gross assets	\$346,070 69

Deduct Assets Not Admitted.

Furniture and fixtures and supplies	\$2,500 00	
Contingent fund account supreme ranger	400 00	2,900 00
Total admitted assets		\$343,170 69

LIABILITIES.

Death claims resisted, 2	\$1,500 00	
Death claims reported but not yet adjusted, 19	20,000 00	
Total death claims, 21		\$21,500 00
Permanent disability claims adjusted not yet due, 1, being paid in annual installments		400 00
Old age and other benefits not due and unpaid, 7, being paid in annual installments		9,600 00
Total unpaid claims		\$31,500 00
Salaries, rents, expenses, commissions, etc., due or accrued		2,272 75
Total liabilities		\$33,772 75

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement	-----	13,632	\$13,493,125 00
Benefit certificates written during the year	-----	1,693	1,212,000 00
Benefit certificates increased during the year	-----		4,500 00
Totals	-----	15,325	\$14,709,625 00
Deduct terminated or decreased during the year	-----	1,506	1,255,750 00
Total benefit certificates in force December 31, 1913	----	13,819	\$13,453,875 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates written during the year	-----	63	\$50,000 00
Benefit certificates received by transfer during the year	----	12	13,500 00
Totals	-----	75	\$63,500 00
Deduct terminated or decreased during the year	-----	34	23,500 00
Total benefit certificates in force December 31, 1913	----	41	\$40,000 00
Received during the year from members in California: Mortuary, \$367.91; expense, \$101.46: total, \$469.37.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	----	21	\$19,000 00
Claims incurred during the year	-----	132	135,250 00
Totals	-----	153	\$154,250 00
Claims paid during the year	-----	130	128,650 00
Balance	-----	23	\$25,600 00
Saved by compromising or scaling down claims during year	-----		2,100 00
Claims dropped during the year	-----	2	2,000 00
Claims unpaid December 31, 1913	-----	21	\$21,500 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims incurred during the year	-----	9	\$3,000 00
Claims paid during the year, 1, Minnesota claim allowed for \$500 being paid in annual installments of \$100	-----	8 $\frac{1}{5}$	2,600 00
Claims unpaid December 31, 1913	-----	4 $\frac{3}{5}$	\$400 00

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	----	5	\$4,900 00
Claims incurred during the year	-----	2	6,000 00
Totals	-----	7	\$10,900 00
Claims paid during the year	-----		1,300 00
Claims unpaid December 31, 1913	-----	7	\$9,600 00
Old age disability claims are paid 10 per cent annually.			

WOMEN OF WOODCRAFT.**Portland, Oregon.**

Year ending December 31, 1913.

(Reincorporated September 22, 1905. Commenced business in California April 1, 1897.)

CARRIE C. VAN ORSDALL, President.

J. L. WRIGHT, Secretary.

Balance from previous year: Mortuary, \$830,307.92; reserve, \$617,- 077.19; expense, \$6,821.30 -----	\$1,454,206 41
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INCOME.

Membership fees actually received—expense -----	\$2,968 25
All other assessments or premiums—mortuary, \$572,927.38; reserve, \$54,471.95 -----	627,399 33
Dues and per capita tax—expense -----	93,255 33
Total received from members -----	\$723,622 91
Deduct payments returned to applicants and members -----	6 00
Net amount received from members -----	\$723,616 91
Gross interest on bonds and dividends on stocks—mortuary, \$32,- 130.66; reserve, \$32,868.03; all other funds, \$65.20 -----	65,063 89
Gross interest from all other sources—mortuary, \$254.79; reserve, \$11,100.40; all other funds, \$1.89; expense, \$10.20 -----	11,367 28
Gross rents from association's property, including \$1,531.25 for asso- ciation's occupancy of its own buildings—reserve, \$1,531.25; ex- pense, \$4,310.00 -----	5,841 25
Sale of lodge supplies—expense -----	1,924 69
From circles—expense -----	23 75
Refund on scrip—expense -----	132 78
Refund miscellaneous accounts—expense -----	357 55
Insurance, fire loss—expense -----	48 00
Fraternal Monitor—expense -----	9 00
Bills payable—expense -----	20,000 00
Other miscellaneous items -----	1,743 63
Gross profit on sale of real estate—expense -----	6,247 21
Gross increase by adjustment in book value of real estate and bonds —mortuary, \$800.00; reserve, \$143.64 -----	943 64
Total income -----	\$837,319 58

DISBURSEMENTS.

Death claims—mortuary -----	\$421,275 00
Benevolent benefits -----	772 00
Monuments and funeral benefits—mortuary -----	29,965 00
Judgments and compromise claims—mortuary -----	3,811 15
Total benefits paid -----	\$455,823 15
Commissions and fees paid to deputies and organizers—expense -----	4,750 00
Salaries of deputies and organizers—expense -----	9,173 38
Salaries of managers or agents not deputies or organizers—expense -----	2,779 90
Salaries of officers and trustees—expense -----	10,750 00
Salaries of office employees—expense -----	18,258 90
Salaries and fees paid to supreme medical examiners—expense -----	2,259 07
Traveling and other expenses of officers, trustees and committees— expense -----	812 35
Insurance department fees—expense -----	599 50
Rent, including \$1,531.25 for association's occupancy of its own buildings—expense -----	1,531 25
Advertising, printing and stationery—expense -----	3,325 22
Postage, express, telegraph and telephone—expense -----	4,431 52
Lodge supplies—expense -----	880 82

Amount brought forward	\$515,375 06
Official publication—expense	15,415 98
Expenses of supreme lodge meeting—expense	24,474 77
Legal expenses in litigating claims—expense	225 00
Other legal expenses—expense	960 00
Furniture and fixtures—expense	586 54
Taxes, repairs and other expenses on real estate—expense	866 40
Decrease by adjustment of ledger assets—mortuary, \$112.50; reserve, \$302.50	415 00
All other disbursements—expense	33,010 96
Total disbursements	\$591,329 71
Balance after transfers	\$1,700,196 28

LEDGER ASSETS.

Book value of real estate	\$105,000 00
Book value of bonds and stocks	1,544,613 43
Cash deposited in banks	50,582 85
Total ledger assets	\$1,700,196 28

Non-Ledger Assets.

Interest and rents due and accrued	28,837 57
Market value of real estate over book value	10,000 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	52,420 40
Per capita tax collected by circles but not yet turned over	7,695 90
Due from circles for certificate fees and supplies	549 65
Furniture and fixtures, stock and supplies	15,899 63
Gross assets	\$1,815,599 43

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value	\$17,011 34
Furniture and fixtures, stock and supplies	15,899 63
Total admitted assets	\$1,782,688 46

LIABILITIES.

Death claims reported but not yet adjusted, 52	\$59,275 00
Salaries, rents, expenses, commissions, etc., due or accrued	2,635 60
Borrowed money	5,000 00
Advance assessments	1,023 65
Overpayments from circles for certificates, fees and supplies	140 60
Total liabilities	\$68,074 85

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		47,248	\$57,541,800 00
Benefit certificates written during the year		2,614	2,121,600 00
Totals		49,862	\$59,663,400 00
Deduct terminated or decreased during the year		3,014	2,865,500 00
Total benefit certificates in force December 31, 1913		46,848	\$56,797,900 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		10,913	\$11,583,400 00
Benefit certificates written during the year		788	557,100 00
Totals		11,701	\$12,140,500 00
Deduct terminated or decreased during the year		742	584,900 00
Total benefit certificates in force December 31, 1913		10,959	\$11,555,600 00
Received during the year from members in California: Mortuary, \$120,615.50; reserve, \$11,620.40; expense, \$23,883.05; total, \$156,118.95.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	56	\$65,525 00	
Claims incurred during the year	379	418,400 00	
Totals	435	\$483,925 00	
Claims paid during the year	381	421,275 00	
Balance	54	\$62,650 00	
Saved by compromising or scaling down claims during year		1,000 00	
Claims rejected and dropped during the year	2	2,375 00	
Claims unpaid December 31, 1913	52	\$59,275 00	
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement	9	\$10,000 00	
Claims incurred during the year	94	90,000 00	
Totals	103	\$100,000 00	
Claims paid during the year	88	84,000 00	
Balance	15	\$16,000 00	
Saved by compromising or scaling down claims during year		500 00	
Claims unpaid December 31, 1913	15	\$15,500 00	

HEAD CAMP—PACIFIC JURISDICTION—WOODMEN OF THE WORLD.

Denver, Colorado.

Year ending December 31, 1913.

(Incorporated January 20, 1891.)

I. I. BOAK, Head Consul.

C. V. BENSON, Head Clerk.

Balance from previous year: mortuary, \$2,005,253.33; reserve, \$3,184,079.90; lost beneficiaries fund, \$4,910.45; expense, \$67,816.33	\$5,262,060 01
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INCOME.

Assessments or premiums—mortuary, \$1,905,333.97; reserve, \$238,189.87	\$2,143,523 84
Dues and per capita tax—expense	200,151 60
Certificate fees—expense	2,203 00
Fines—expense	524 00
Total received from members	\$2,346,402 44
Gross interest on bonds and dividends on stocks, less \$9,887.17 accrued interest on bonds acquired during 1913, per Schedule D—mortuary, \$99,260.59; reserve, \$157,099.42; lost beneficiaries, \$321.05; expense, \$2,858.47	259,539 53
Gross interest from all other sources—mortuary, \$2,631.90; reserve, \$599.31; expense, \$300.10	3,531 31
Gross rents from association's property—reserve	2,000 00
Sale of lodge supplies—expense	3,895 20
Gross increase by adjustment in book value of bonds, per Schedule D—mortuary, \$163.86; reserve, \$270.12	433 98
Total income	\$2,615,802 46

DISBURSEMENTS.

Death claims—mortuary, \$1,602,837.51; lost beneficiaries fund, \$2,000.00 -----	\$1,604,837 51
Monuments—mortuary -----	80,369 50
Total benefits paid -----	\$1,685,207 01
Commissions and fees paid to deputies and organizers—expense -----	1,248 00
Salaries of deputies and organizers—expense -----	67,697 55
Salaries of officers and trustees, 9—expense -----	18,608 26
Salaries of office employees, 34—expense -----	35,901 80
Salaries and fees paid to supreme medical examiners—expense -----	2,786 50
Traveling and other expenses of officers, trustees and committees—expense -----	3,898 04
Insurance department fees—expense -----	150 00
Rent, including \$2,000 for association's occupancy of its own buildings—expense -----	2,503 00
Advertising, printing and stationery—expense -----	6,074 86
Postage, express, telegraph and telephone—expense -----	9,387 16
Lodge supplies—expense -----	3,146 72
Official publication—expense -----	21,530 34
Expenses of supreme lodge meeting—expense -----	33,075 55
Legal expense in litigating claims—expense -----	3,391 09
Other legal expenses—expense -----	1,093 43
Furniture and fixtures—expense -----	1,040 95
Taxes, repairs and other expenses on real estate—expense -----	2,335 49
Gross decrease by adjustment in book value of bonds, per Schedule D—mortuary, \$4,873.37; reserve, \$8,054.86; lost beneficiaries, \$10.10; expense, \$194.56 -----	13,132 89
All other disbursements—expense -----	17,968 32
Total disbursements -----	\$1,930,176 96

LEDGER ASSETS.

Book value of real estate -----	\$50,000 00
Book value of bonds and stocks -----	5,778,063 59
Deposited in trust companies and banks on interest -----	119,621 92
Total ledger assets -----	\$5,947,685 51

Non-Ledger Assets.

Interest due and accrued -----	110,461 40
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge -----	192,517 08
Due from camps, account certificate fees and supplies -----	\$1,004 70
Stock supplies and stationery -----	3,053 86
Furniture, fixtures and library -----	11,427 00
Postage on hand -----	106 80
Gross assets -----	\$6,266,256 35

Deduct Assets Not Admitted.

Book value of real estate over market value -----	\$3,115 58
Due from camps, account certificate fees, supplies, etc. -----	1,004 70
Stock, supplies and stationery -----	3,053 86
Furniture, fixtures and library -----	11,427 00
Total admitted assets -----	\$6,247,655 21

LIABILITIES.

Death claims resisted, 3 -----	\$6,100 00
Death claims reported but not yet adjusted, 139 -----	250,249 99
Total death claims -----	\$256,349 99
Old age and other benefits due and unpaid, contingent monuments—time for application not yet expired -----	59,600 00
Total unpaid claims -----	\$315,949 99

Salaries, rents, expenses, commissions, etc., due or accrued		\$11,006 30
Lost beneficiaries fund	\$8,221 40	
Deaths reported after December 31, 1913, and prior to execution of annual statement	37,000 00	45,221 40
Total liabilities		\$372,177 69

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement		107,550	\$191,391,500 00
Benefit certificates adopted during the year		11,702	15,994,200 00
Benefit certificates increased during the year		-----	278,000 00
Totals		119,252	\$207,663,700 00
Deduct terminated or decreased during the year		10,693	15,598,800 00
Total benefit certificates in force December 31, 1913		108,559	\$192,064,900 00
BUSINESS IN CALIFORNIA DURING YEAR.		Number.	Amount
Benefit certificates in force December 31, 1912, as per last statement		35,813	\$60,194,300 00
Benefit certificates adopted during the year		3,599	4,758,400 00
Benefit certificates received by transfer during the year		615	1,015,500 00
Benefit certificates increased during the year		-----	100,000 00
Totals		40,027	\$66,068,200 00
Deduct terminated or decreased during the year		3,754	5,311,900 00
Total benefit certificates in force December 31, 1913		36,273	\$60,756,300 00
Received during the year from members in California: Mortuary, \$601,890.07; reserve, \$75,221.13; expense, \$67,431.65; total, \$744,542.85.			

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		98	\$180,500 00
Claims reinstated during 1913, previously dropped		6	10,700 00
Claims incurred during the year		987	1,740,500 00
Totals		1,091	\$1,931,700 00
Claims transferred to lost beneficiaries fund during year		3	5,000 00
Claims paid during the year		938	1,602,837 51
Balance		150	\$323,862 49
Saved by compromising or scaling down claims during year		-----	52,512 50
Claims rejected during the year		8	15,000 00
Claims unpaid December 31, 1913		142	\$256,349 99
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement		31	\$51,500 00
Claims reinstated during 1913, previously dropped		2	4,100 00
Claims incurred during the year		324	543,500 00
Totals		357	\$599,100 00
Claims transferred to lost beneficiaries fund during year		1	1,000 00
Claims paid during the year		300	485,833 34
Balance		56	\$112,266 66
Saved by compromising or scaling down claims during the year		-----	16,000 00
Claims rejected during the year		1	2,000 00
Claims unpaid December 31, 1913		55	\$94,266 66

EXHIBIT OF OLD AGE AND OTHER CLAIMS.

TOTAL CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----		21	\$2,100 00
Claims reinstated during 1913, previously dropped-----		317	31,700 00
Claims incurred during the year-----		1,069	106,900 00
Totals -----		1,407	\$140,700 00
Claims paid during the year-----		811	80,394 50
Balance-----		596	\$60,305 50
Saved by compromising or scaling down claims during the year -----			705 50
Claims unpaid December 31, 1913-----		596	\$59,600 00
CALIFORNIA CLAIMS.		Number.	Amount.
Claims unpaid December 31, 1912, as per last statement----		3	\$300 00
Claims reinstated during 1913, previously dropped-----		121	12,100 00
Claims incurred during the year-----		351	35,100 00
Totals -----		475	\$47,500 00
Claims paid during the year-----		253	25,000 00
Balance -----		222	\$22,500 00
Saved by compromising or scaling down claims during the year -----			300 00
Claims unpaid December 31, 1913-----		222	\$22,200 00

WORKMEN'S SICK AND DEATH BENEFIT FUND.

New York, N. Y.

Year ending December 31, 1913.

(Incorporated in New York February 13, 1899.)

PAUL FLASCHEL, President.

WM. MEYER, Secretary.

Balance from previous year: Mortuary, \$140,222.89; reserve, \$359,-
459.44; sick and accident, \$115,090.68; expense, \$23,690.88----- \$638,463 89

INCOME.

Membership fees actually received—reserve-----	\$17,172 00
All assessments or premiums—mortuary, \$170,709.66; sick and acci- dent, \$341,193.00; expense, \$30,409.14-----	542,311 80
Benefit certificates, membership books and fines—expense-----	1,600 00
Total received from members-----	\$561,083 90
Deduct payments returned to applicants and members-----	21 15
Net amount received from members-----	\$561,062 75
Gross interest on mortgage loans—reserve-----	26,589 90
Gross interest from all other sources (banks)—reserve-----	1,376 38
Sale of lodge supplies and literature—expense-----	91 68
Sick benefit refund—sick and accident-----	45 75
Subscription to official publication—expense-----	1 00
Sale of society buttons—expense-----	1,853 60
Deposit and fee for mortgage appraisal—expense-----	66 10
Refund of express, telegraph, etc.—expense-----	3 55
Offset on office rent—expense-----	10 00
Sale of waste paper—expense-----	1 50
Refund of check—protest cost—expense-----	3 97
Witness fee—expense-----	2 00
Total income-----	\$591,108 18

DISBURSEMENTS.

Death claims—mortuary	\$133,555 00
Sick and accident claims—expense	321,889 11
Total benefits paid	\$455,444 11
Salaries of officers and trustees, 2—expense	2,156 02
Other compensation of officers and trustees—expense	171 40
Salaries and other compensation of committees—expense	176 56
Salaries of office employees—expense	6,220 40
Insurance department fees—expense	120 00
Rent—expense	1,500 00
Advertising, printing and stationery—expense	2,155 68
Postage, express, telegraph and telephone—expense	2,139 55
Lodge supplies—expense	13 30
Official publication—expense	9,706 44
Expenses of supreme lodge meeting—expense	724 61
Legal expenses in litigating claims—expense	750 00
Other legal expenses—expense	110 63
Furniture and fixtures—expense	594 70
All other disbursements—expense	3,134 69
Total disbursements	\$485,118 09
Balance	\$744,453 98

LEDGER ASSETS.

Mortgage loans on real estate	\$613,018 50
Deposited in trust companies and banks on interest	19,286 45
Cash in association's office	25 11
In treasury of subordinate bodies or deposited in banks by them	112,123 92
Total ledger assets	\$744,453 98

Non-Ledger Assets.

Interest and rents due and accrued	10,304 57
Furniture, fixtures and safes	1,400 00
Supplies and printed matter, etc.	2,000 00
Society buttons	180 00
Assessments due and unpaid	38,661 22
Gross assets	\$796,999 77

Deduct Assets Not Admitted.

Furniture, fixtures and safes	\$1,400 00
Supplies, printed matter, etc.	2,000 00
Society buttons	180 00
Assessments due and unpaid	38,661 22
Total admitted assets	\$754,758 55

LIABILITIES.

Death claims due and unpaid, 1	\$41 68
Death claims resisted, 9	2,170 00
Death claims reported but not yet adjusted, 92	19,879 24
Total death claims	\$22,090 92
Sick and accident claims due and unpaid, 872	5,380 10
Total unpaid claims	\$27,471 02
Salaries, rents, expenses, commissions, etc., due or accrued	234 66
Advance assessments	129 20
Total liabilities	\$27,834 88

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS OF THE YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	48,391	\$12,097,750 00
Benefit certificates written during the year -----	3,914	978,500 00
Totals -----	52,315	\$13,706,250 00
Deduct terminated or decreased during the year -----	1,939	484,750 00
Total benefit certificates in force December 31, 1913 ----	50,366	\$12,591,500 00
BUSINESS IN CALIFORNIA DURING YEAR.		
	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement -----	770	\$190,500 00
Benefit certificates written during the year -----	57	14,250 00
Benefit certificates received by transfer during the year from other states -----	65	16,250 00
Totals -----	892	\$223,000 00
Deduct terminated or decreased during the year -----	46	11,500 00
Total benefit certificates in force December 31, 1913 ----	846	\$211,500 00
Received during the year from members in California: Mortuary, \$2,969.47; sick and accident, \$498.95; expense, \$526.35: total, \$9,385.77.		

EXHIBIT OF DEATH CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	114	\$24,472 92
Claims incurred during the year -----	532	133,000 00
Totals -----	646	\$157,472 92
Claims paid during the year -----	535	133,555 00
Balance -----	111	\$23,917 92
Saved by compromising or scaling down claims during year	9	1,827 00
Claims unpaid December 31, 1913 -----	102	\$22,090 92
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	4	\$810 00
Claims incurred during the year -----	5	1,250 00
Totals -----	9	\$2,060 00
Claims paid during the year -----	4	1,000 00
Claims unpaid December 31, 1913 -----	5	\$1,060 00

EXHIBIT OF SICK AND ACCIDENT CLAIMS.

TOTAL CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	743	\$4,438 35
Claims incurred during the year -----	12,071	322,830 86
Totals -----	12,814	\$327,269 21
Claims paid during the year -----	11,942	321,889 11
Claims unpaid December 31, 1913 -----	872	\$5,380 10
CALIFORNIA CLAIMS.		
	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement ----	6	\$39 00
Claims incurred during the year -----	195	5,217 09
Totals -----	201	\$5,256 00
Claims paid during the year -----	188	5,196 25
Claims unpaid December 31, 1913 -----	13	\$59 75

WOMEN'S CATHOLIC ORDER OF FORESTERS.**Chicago, Illinois.**

Year ending December 31, 1913.

(Incorporated January 31, 1894. Commenced business in California June 30, 1906.)

ROSE D. RITTMAN, President.

HELEN T. KELLY, Secretary.

Balance from previous year: Mortuary, \$116,149.36; reserve, \$906,241.71; expense, \$13,119.83	\$1,036,060 95
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INCOME.

Membership fees actually received—expense		\$100 00
All other assessments or premiums—mortuary		926,308 98
Dues and per capita tax—expense		68,599 88
Total received from members		\$995,008 86
Gross interest on bonds and dividends on stocks	\$36,630 22	
Gross interest from all other sources—reserve	7,932 01	44,562 23
Sale of lodge supplies—expense		3,366 71
Certificates—expense		3,418 00
Church Extension Society—church extension		2,810 10
Extension commission on purchase of bonds—reserve		179 00
Assessments, 40 cents per year—reserve		27,327 57
Subordinate court bond—expense		927 74
Flood fund—expense		1,127 88
Conscience fund—expense		10 00
United States Fidelity and Guaranty Company—expense		388 10
Interest on convention fund—convention		46 50
Total income		\$1,079,172 69

DISBURSEMENTS.

Death claims—mortuary	\$825,433 32
Commissions and fees paid organizers—expense	1,722 90
Salaries of deputies—expense	3,487 39
Salaries of officers, 4—expense	6,500 00
Other compensation of high auditors—expense	1,050 00
Compensation of committees—expense	253 75
Salaries of office employees, 18—expense	12,000 00
Traveling and other expenses of officers, trustees and committees—expense	717 61
Insurance department fees—expense	330 00
Rent—expense	2,820 00
Supplies, printing and stationery—expense	4,597 03
Postage, express, telegraph and telephone—expense	2,428 97
Official publication—expense	4,594 09
Expenses of supreme lodge meeting—expense	965 50
Legal expense in litigating claims—expense	2,788 25
Other legal expenses (refund)—reserve	38 50
Furniture and fixtures (refund)—mortuary	186 91
Taxes, repairs and other expenses on real estate—expense	13 20
Church extension	1,308 70
Flood fund—expense	795 00
All other disbursements—expense	6,880 29
Total disbursements	\$878,911 41
Balance	\$1,236,322 23
Less balance in flood fund, \$332.88	\$8,781 28

LEDGER ASSETS.

Book value of bonds and stocks-----	\$1,003,480 64
Deposited in trust companies and banks on interest-----	232,841 59
Total ledger assets-----	\$1,236,322 23

Non-Ledger Assets.

Interest due and accrued-----	15,531 61
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge-----	71,861 00
Gross assets-----	\$1,323,714 84

Deduct Assets Not Admitted.

Book value of bonds and stocks over market value-----	37,367 52
Total admitted assets-----	\$1,286,347 32

LIABILITY.

Death claims due and unpaid, 15-----	\$7,931 68
Death claims adjusted not yet due-----	89,500 00
Death claims resisted-----	2,000 00
Total death claims-----	\$99,431 68

EXHIBIT OF CERTIFICATES.**TOTAL BUSINESS OF THE YEAR.**

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	66,222	\$68,368,000 00
Benefit certificates written during the year-----	4,133	3,888,500 00
Totals-----	70,355	\$72,256,500 00
Deduct terminated or decreased during the year-----	2,330	2,129,500 00
Total benefit certificates in force December 31, 1913----	68,025	\$70,127,000 00

BUSINESS IN CALIFORNIA DURING YEAR.

	Number.	Amount.
Benefit certificates in force December 31, 1912, as per last statement-----	196	\$193,500 00
Benefit certificates written during the year-----	140	119,500 00
Benefit certificates received by transfer during the year-----	336	313,000 00
Deduct terminated or decreased during the year-----	22	\$20,500 00
Total benefit certificates in force December 31, 1913----	314	\$292,500 00

Received during the year from members in California: Mortuary, \$3,145.74; reserve, \$356.03; expense, \$81.60; total, \$3,583.37.

EXHIBIT OF DEATH CLAIMS.**TOTAL CLAIMS.**

	Number.	Amount.
Claims unpaid December 31, 1912, as per last statement-----	104	\$108,365 00
Claims incurred during the year-----	767	816,500 00
Totals-----	871	\$924,865 00
Claims paid during the year-----	768	825,433 32
Claims unpaid December 31, 1913-----	103	\$99,431 68

CALIFORNIA CLAIMS.

	Number.	Amount.
Claims incurred during the year-----	1	\$1,000 00

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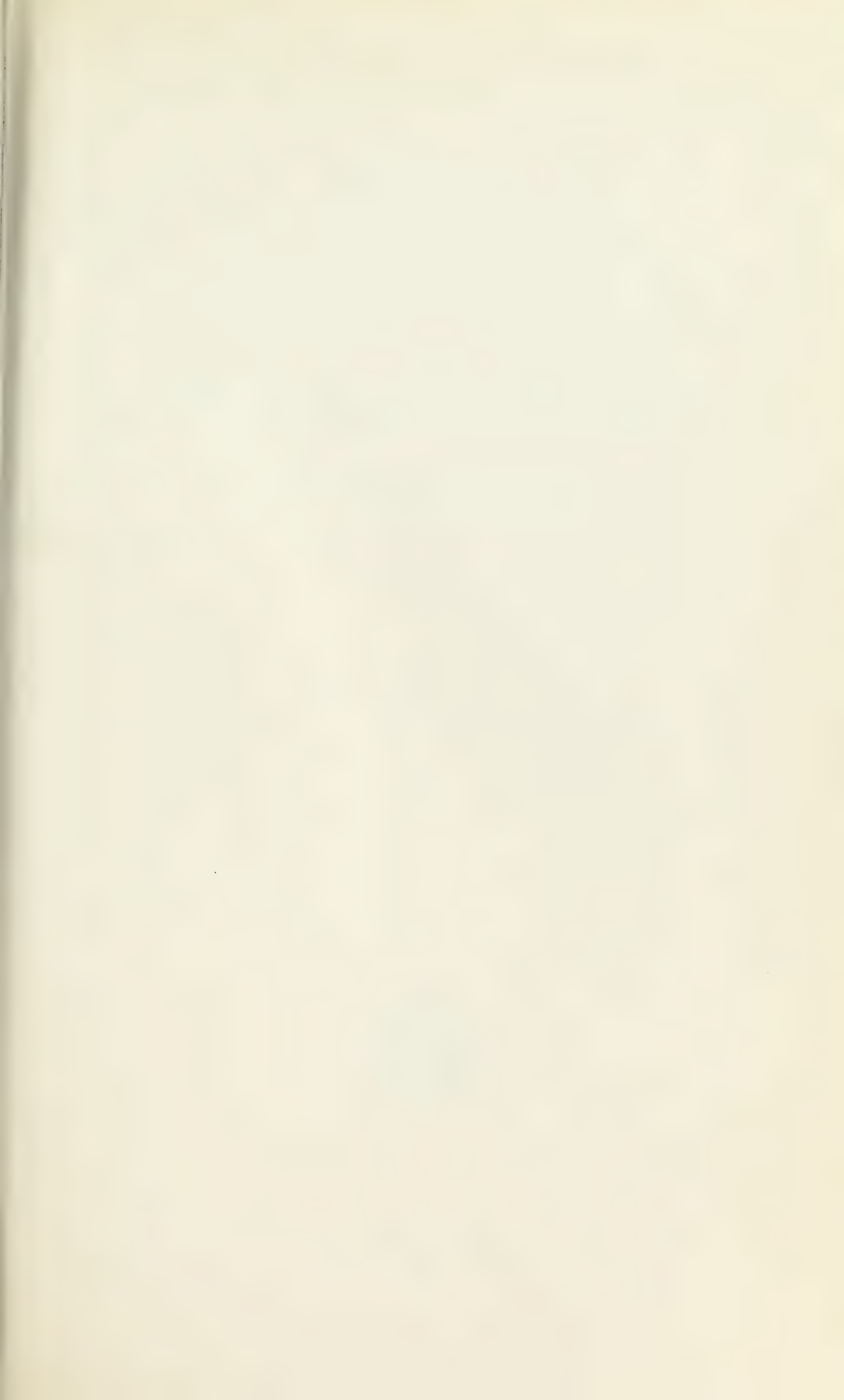
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REPORT
of the
Reclamation Board
of California

1914



CALIFORNIA
STATE PRINTING OFFICE
1914

Report of the Reclamation Board of California.

To His Excellency, HIRAM W. JOHNSON,

Governor of California.

There is submitted herewith, for your consideration, a report of the work of the State Reclamation Board to April 1, 1914.

The first report of the Board was made in December, 1912. Since that time there have been important changes in the powers and duties of the Board, and in its organization, made by the act of 1913, chapter 170; there has been material modification of the plans for financing the flood control project for the Sacramento and San Joaquin rivers, the carrying out of which project is the chief concern of the Board; congress, through passage of the rivers and harbors bill of this session, already reported by the Rivers and Harbors Committee, will formally approve the project and commit the Government to the expenditure of \$5,800,000 as its share of the cost thereof, and the field work and construction, being done partly by the California Débris Commission for the Federal Government and partly by the Reclamation Board, or by landowners and reclamation districts under its approval, are progressing favorably and rapidly.

The Sacramento River project was one of the few projects classed as new and calling for a large expenditure of money by congress which received the full endorsement of the Rivers and Harbors Committee of the sixty-third congress. The committee report, presented on February 24, 1914, speaks as follows of the project, conveying thereby an unusual compliment to the thoroughness of the plans and to the manner of their presentation before the committee:

“The project for the improvement of the Sacramento and Feather rivers is also one which the committee regarded as worthy and of great importance. The whole work is to cost something above \$33,000,000, but as a greater part of the work is for the purpose of preventing overflows from floods, and of protecting and reclaiming lands in the valley of the Sacramento and Feather rivers, the State of California and local interests are to contribute all money necessary for the work except \$5,800,000, which is recommended by the engineers as the amount the Government should expend in the interest of navigation. The plans and the report indicate that the project has received the most thorough consideration that engineering skill could bring to bear, and that nothing has been left indefinite that it was possible to make certain.”

It may be said now for the first time, because of the conjunction of the elements before mentioned, that the success of the flood control project is positively assured, the date of its completion being dependent

only on the rapidity with which State and Nation will make the necessary appropriations for weirs and work in the river channel, and on the amount of cooperation secured from landowners in the construction of by-passes and river levees.

The latter feature, construction of by-passes and river levees, which include the most expensive elements of the project, can easily be completed in three or four years. Only litigation or obstacles created by property owners can extend that time longer (and it is doubtful if even these could delay it much), if the State Reclamation Board sees fit to exercise its authority to order the work done and to levy assessments for the cost thereof. So far as the project itself is concerned, no benefit will result from completion of this portion of the work in advance of the opening of the river's mouth.

Within that same period the four weirs—the Fremont, Sacramento, Tisdale, and Moulton—can easily be finished, as well as the greater part of the work necessary in opening the mouth of the Sacramento River. This necessitates, however, large annual appropriations, say \$750,000 or more each, from both congress and the legislature; and as both are committed to the project, and as delay in completing it means constant danger to the two valleys, there is no apparent reason why such appropriations should not be made.

FLOOD CONTROL IN THE SAN JOAQUIN.

The law contemplates the carrying out of projects which will control floods in both the Sacramento and the San Joaquin valleys, and the jurisdiction of the Board under the act of 1913 has been made broad enough for that purpose. The only comprehensive flood control project so far outlined, however, is for the care of the floods of the Sacramento River, which threaten incidentally the navigation of the lower San Joaquin and the property in the delta of that river. Plans for care of the floods of the San Joaquin must await completion of the necessary surveys and preparation of data.

Surveys are now being made by the U. S. Geological Survey, acting in conjunction with the State of California in mapping the topography of the San Joaquin Valley. A survey by the California Débris Commission for navigation studies is being made under a joint appropriation from State and Nation of \$65,000. Through a mutual understanding between the departments these surveys will be coordinated so as to obtain information for both navigation investigations and flood control studies with the least expenditure of time and money. These surveys may not be completed for a year, and it will perhaps be two years before the engineers will be prepared to submit comprehensive plans for flood control of the San Joaquin River and its tributaries.

In the mean while the Board's work in that valley is restricted to so directing reclamation that it will offer least obstacle to probable flood

control plans. It is generally assumed, however, that storage reservoirs will prove more efficient agencies in solving the flood problems of the San Joaquin and its tributaries than they can be in the case of the Sacramento River, because of the difference in physical conditions.

SACRAMENTO PROJECT—PHYSICAL FEATURES.

The purpose of the project for care of the Sacramento River floods was fully explained in the previous report of the Board. It has since been declared by the Board of Engineers for Rivers and Harbors (House Document No. 5, 63d Congress, 1st Session), to be the only plan economically practicable, which will restore and maintain the navigability of the Sacramento and Feather rivers and the lower stretches of the San Joaquin, and preserve the lands of the valleys adjacent from destructive floods. It aims to confine to the river channel as much of the flood waters as that channel can safely carry and to pass the excess over weirs and through by-passes in the adjoining basins, to be turned into the river again at Rio Vista. From this point to Collinsville, at the mouth of the river, the channel is to be widened to 3,000 feet and given a depth of 35 feet, so that extreme floods will quickly run off into the bay.

The main engineering features of the plan, as explained in the Débris Commission Report of 1910 (House Document No. 81, 62d Congress, 1st Session), have not been changed. There have been made already, however, some modifications in the by-passes and overflow channels, on recommendation of the California Débris Commission and the State Engineer and the Flood Control Engineer, necessitated by conditions as developed by late surveys and investigations; and doubtless more of such minor changes will be made.

The Yolo by-pass, for instance, has been moved to the west from 1,500 to 5,000 feet, the change being required by the fact that private reclamation had encroached on the lines of the by-pass before creation of power in this Board to prevent it, and it was clearly more economical to accept the new east line for the by-pass thus created than to condemn lands already reclaimed and build a new levee along the original line. This change was foreshadowed in the previous report of the Board.

In the Sutter basin the by-pass has been moved from the original central location to a more easterly one, effecting a junction with the Feather River overflow channel below Nelson's Bend. While the elevation of the flood plane will be higher in some places than it would have been in the central location, the new location sacrifices less valuable land, and gives a better gradient, the average height of the levees and depth of water in the by-pass being less, and the length of levees required will be nine miles less than that required for the central location.

The American River overflow channel has been widened from 1,500 feet, as recommended in the original report, to 2,400 feet, because of the discovery of data indicating that the American River carried in the 1861-1862 flood 180,000 second feet, instead of 120,000, as previously estimated. For the same reason, the Sacramento weir and by-pass will have to be widened from 1,600 to 1,800 or 2,000 feet.

The entire lines for the by-pass in the Sutter basin have been formally adopted. In the Yolo basin the east line has been approved, while action on the west line has been deferred pending a solution of problems created by the floods of Cache Creek. In the Butte basin the lines have not been yet fixed, because, while the surveys have been completed, the necessary data have not yet been worked up. Lines of the Feather River overflow channel also await study of conditions there.

FINANCING THE PROJECT.

The plan of financing the project has been materially altered. The 1910 report of the California Débris Commission estimated that the entire expense of the project would be \$33,000,000, and recommended that the Federal Government should pay one third and the State two thirds, it being understood that the State would assess one half of its share to the lands benefited.

The present plan recommended in the California Débris Commission report of February, 1913 (House Document No. 5, 63d Congress, 1st Session), furnished the basis for the state act of that year, and will be formally adopted by congress on passage of the present rivers and harbors bill. It provides that the nation will only pay one half of such expense, aside from rights of way, as is necessitated under the plan in opening the mouth of the Sacramento River, in dredging and rectifying the river channel and in constructing weirs, and that the State shall pay the other half of such expense. It is estimated that each will pay, under this plan, \$5,800,000, or about one half the amount apportioned to each by the original plan. This portion of the work is to be under exclusive direction of the United States Government, acting through the United States Army Engineers composing the California Débris Commission.

All other elements of the project, including purchase of rights of way and clearing by-passes and overflow channels and construction of river and by-pass levees, are to be done at the expense of the landowners who may be benefited thereby, and under supervision of the Reclamation Board. In these matters, however, the Board acts with the advice of the California Débris Commission, as well as of the State Engineer and the Flood Control Engineer. The latter and the Secretary of the California Débris Commission attend the meetings of the Board and take part in all its deliberations. Under the original estimates in the Débris Commission report of 1910 these elements totaled about

\$22,000,000. That amount will probably be exceeded, because of the more expensive type of levee being adopted, and because of the probable necessity for generally revetting the levees.

PROJECT APPROPRIATIONS.

The California Débris Commission, in a supplemental report of January 23, 1914, recommended an appropriation from congress for the Sacramento flood control project of \$1,000,000 for the first year and of \$500,000 each year thereafter, conditional on the State of California appropriating similar amounts.

The rivers and harbors bill of 1914, however, while it endorsed the entire project and committed the Government to paying its full share thereof (\$5,800,000), appropriated only \$200,000 to meet a like appropriation made by the legislature of 1913. This amount will maintain the operation of the two government dredgers now working at the mouth of the Sacramento River, between Cache Slough and Collinsville, up to the summer of 1915, and will afford a balance that may be devoted to other parts of the project. To remove the necessary amount of material in widening and deepening this sixteen-mile stretch of the channel in accordance with the plans would take these two dredgers nearly twenty years, unless material assistance is received from current action.

The opening of the river's mouth calls for the major part of the expense to be met by State and Nation, perhaps \$8,000,000 or \$9,000,000 of the \$11,600,000, the balance being mainly for construction of weirs. To hasten this river work and to secure the construction of the four weirs over which the waters will flow into the by-passes, calls for large appropriations by congress and the legislature at the coming session of each, and of similar appropriations each session thereafter. The Government work in these two features is essential to the operation of the by-pass system. It will be of little avail to complete the by-passes and river levees under authority of the Reclamation Board unless there is safe discharge for flood waters from the river into the by-passes and free run-off at the mouth of the river. In face of the grave necessity, and in view of the fact that both State and Nation are pledged by enactment (or will be so pledged by the time this report is published) to carry out the project, it is hoped that adequate appropriations may be secured so that there will be no delay in the work.

SACRAMENTO AND SAN JOAQUIN DRAINAGE DISTRICT.

The act of 1913, chapter 170, creates the Sacramento and San Joaquin Drainage District, and includes in it, in addition to the Sacramento Valley territory placed under the Board's jurisdiction by the act of 1911, some half million acres in the San Joaquin Valley. The district comprises 1,726,553 acres, all under the flood plane of the two rivers,

and extending through fourteen counties, from Chico to Fresno. The city of Stockton and its environment were excluded on request, and the section from Firebaughs Ferry to and beyond Tulare Lake, because no opportunity offered of securing a consensus of opinion of the land-owners there. All the territory named should be included in the district, and there have been indications that requests to be so included may be made to the next legislature by the parties interested. Of this district the Reclamation Board is, in effect, a board of trustees with powers somewhat similar to, but broader than, those given trustees of reclamation districts. While it may not assess lands outside the district, it is given jurisdiction over reclamation works outside the district, if they be located on tributaries of either the Sacramento or San Joaquin rivers, or subject to overflow therefrom.

The following table indicates the acreage within each of the fourteen counties included within the boundaries of the present district:

Approximate Acreage in Drainage District.

County	Acres	County	Acres
Butte -----	121,677	San Joaquin -----	256,960
Glenn -----	69,760	Contra Costa -----	50,240
Colusa -----	178,880	Stanislaus -----	36,956
Yuba -----	57,600	Merced -----	202,880
Sutter -----	222,080	Madera -----	55,040
Yolo -----	173,280	Fresno -----	67,040
Sacramento -----	178,640		
Solano -----	55,520	Total -----	1,726,553

POWERS AND DUTIES OF THE BOARD.

The original act gave the Board authority only to prevent new reclamation work which would interfere with the flood control project. The act of 1913 places at the disposal of the Board machinery by means of which it can assist, and, if necessary, force the completion of all that portion of the flood control project for which the landowners must pay, and can levy assessments to pay therefor on lands benefited in proportion to benefits received. Under exercise of this power, the by-pass and levee system can readily be completed within the three or four years mentioned earlier in this report, though it may not be wise to do some of this work in advance of the Government work at the river's mouth. The date for completion of the entire project therefore depends upon the rapidity with which State and Nation will make appropriations for weir construction and channel work.

In regard to both original construction called for by the flood control project, and repair and maintenance necessary for protection of lands, the Board may order the work done by the interested parties, and if they fail, may itself let the contracts; or interested parties may do the work under the Board's approval and be reimbursed therefor when the

necessary assessment has been levied and collected. At present, and until the Board is prepared to levy assessments, the latter plan is being followed, where possible, because it avoids delay.

The act provides that out of the first assessment there must be returned to the state treasury \$50,000 of the \$100,000 appropriated by the act for general expenses of the Board; and as such assessment must naturally be levied upon the whole district of 1,726,553 acres, assessment for any particular part of the project can not be made in advance of the preparation of the complete property roll for the district. Work on this roll is rapidly progressing in the fourteen counties, and on its completion assessors will proceed to apportion the estimated cost of separate units of the project to the lands benefited thereby, and to levy the necessary assessments on these lands in proportion to benefits received.

The value and necessity for the maintenance of a State authority with power to shape reclamation and reclamation works in the interests of the flood control projects, as formulated and adopted, has been well exemplified during the last two years. But for the authority exercised by the Reclamation Board, private reclamation during that period, if done along individual and independent lines, as was previously the case, would have very seriously encroached upon the by-pass and overflow channel system.

While additional danger and expense would thereby be created indirectly for all districts, immediate injury and loss would be occasioned to a district itself and to its innocent neighbors, by carrying out plans which aimed only at leveeing the district's lands, regardless of conditions and dangers. A striking instance of this is presented in the experience of District No. 784, located on the east side of the Feather River below Marysville and lying between that river and the Bear. This district adopted its plans and carried them largely to completion before broad authority over all levee systems was conferred upon the Reclamation Board. The Board, however, called attention of the district's trustees to the fact that its levees along the Feather River encroached upon the overflow channel contemplated in the California Débris Commission report, approaching at several points to within 600 or 700 feet of the levees of District No. 1, on the opposite side of the river, and that the inevitable result in time of flood would be a choke at these points, with destruction of some levees and injury to property. In the first freshet following completion of this levee (January, 1914) the Feather River at Los Plumas (the Western Power Company's power house) rose no higher than 13 feet below high-water mark, and the Yuba River at Alabama Bar, near Clipper Mills, was 5 feet 4 inches below high-water mark, thus indicating about two thirds or less of maximum flood water. At Marysville the highest point reached was 2 feet 6 inches below high-water mark, while about five miles below Marysville, where

occurs the first choke due to improper contraction of the channel, and at two other points of contraction along the levee of District No. 784, the water was 18 inches higher than ever known before. As a result, the levees of District No. 784 went out at two of the points of choke, and the current washed away wooded points of land. If the levees of District No. 784 had stood, the levees of District No. 1 would undoubtedly have gone out. The Reclamation Board has now declined to approve the reconstruction of this levee on the old line. There will be a loss perhaps of \$200,000 occasioned by this example of reclamation along the old independent lines, but the powers of the Board make it possible to prevent similar loss and danger in the future.

RIVER AND BY-PASS LEVEE CONSTRUCTION.

The construction of by-pass and river levees, necessary parts of the flood control project, has been materially advanced by the activity in private reclamation, the desire to speedily enclose lands for cultivation, and the fact that in many instances such levees served also the purpose of district reclamation levees. Prior to the passage of the act of 1913, chapter 170, such levee construction, even when partly for the general good, had to be borne entirely by the private interests whose boundary defense it marked. Further incentive to activity in private work of this kind was furnished by the act in its provision for reimbursement for moneys expended on portions of the project under approval of the Reclamation Board, through assessments to be levied thereafter on lands benefited. Much of the work now in progress and planned will be ultimately paid for in this way, and the burden will be properly distributed and borne by those benefited in proportion to benefits received.

As to the work to be paid for by landowners and done under supervision of the Reclamation Board, including all by-pass and river levee construction and securing of rights of way, the conditions are as follows:

BY-PASS LEVEES.

In Yolo basin there has been already constructed of the east levee of the by-pass 20.75 miles in existing levees of Reclamation Districts Nos. 827, 785, 900, 501; of the remaining portion of this east levee, 13.45 miles are included in the west levee of the Netherlands District No. 999 and 6.2 miles in the west levee of the Mull District No. 1600. Plans for these levees have already been approved by the Board. District No. 1600 is ready to commence work at once, and expects to complete its levee during 1915.

In the Sutter basin a stretch of 7.3 miles of the east levee of the by-pass, from Nelson's Bend to the mouth of the Feather River, is finished, being part of the west levee of the Natomas District No. 1001. The plans of District No. 1500 call for the completion of 20.16 miles of the west levee of the main Sutter by-pass from the latitude of Tisdale

weir to the mouth of the Feather, and of the entire south levee of the Tisdale by-pass, 4.2 miles. The district has now 13 dredgers at work, is building three more, and plans completing these levees some time in 1915. North of District No. 1500 and east of District No. 70 lie about 13,000 acres whose northern and eastern boundary would be the west levee of the main by-pass. The owners of this property are now attempting to organize a district; and the movement, if successful, will provide for the construction of the balance of the west levee of the main by-pass, 9.48 miles, and of the entire length of the north levee of the Tisdale subsidiary by-pass, 4.25 miles.

There would then remain to be constructed the west levee of the Yolo by-pass and the east levee of the Sutter by-pass, together making, say 62 miles, and all of the Butte by-pass levees, say 24 miles. If nothing towards construction of these units is done by interested land-owners or reclamation districts, the Reclamation Board, under its powers, could commence work thereon in 1915 and push it steadily to completion.

THE SACRAMENTO BY-PASS.

The Sacramento by-pass, situated a few miles above Sacramento City, and intended to carry the excess floods of the Sacramento and American rivers to the main Yolo by-pass, a distance of 1.8 miles, is of more immediate importance than any other by-pass construction. This is because the American River has carried in extreme flood as much as 180,000 second feet, while the Sacramento below the mouth of the Feather may have to carry, under the completed plan, as high as 107,000 second feet. The Sacramento River below the mouth of the American has a maximum channel capacity of 110,000 second feet, and there may be, therefore, in any season, flood waters at this point of 177,000 second feet in excess of what the river channel can carry. Such a contingency, coming in advance of the opening of the Sacramento by-pass, means certain disaster for some one or more districts in the vicinity of Sacramento City and below it. Only the complete inundation of some can then save the others.

The gravity of this situation impelled the city of Sacramento last year to vote \$594,000 in bonds for the construction of this by-pass, and she has already purchased most of the necessary right of way, and has prepared plans for construction of the retaining levees. Money expended by her for these two purposes can be returned under the law from an assessment to be levied by the Reclamation Board on the property benefited. The construction of the weir itself, being a part of the project to be paid for by California and the United States jointly, may not be assessed to the land. Congress has failed this year to appropriate sufficient funds for building this weir, and the city of Sacramento, following the suggestion of this Board, has agreed to expend a portion of

its bond issue in such weir construction, while the Board will provide by assessment on the lands for the rights of way and retaining levees, 3.6 miles long.

RIVER LEVEES.

Of the river levees necessarily a part of the flood control project of the Sacramento River, there are 503.85 miles, distributed as shown in the following table of river and by-pass levees:

LEVEES OF THE SACRAMENTO VALLEY FLOOD CONTROL SYSTEM.

River Levees.

Sacramento River.

Section	Length of section, miles	Approved construction—miles			Other construction, miles	No levee constructed, or planned, miles
		Completed	In progress	Planned		
Collinsville to Rio Vista----	13.5		12.0	11.0		
Rio Vista to Sacramento----	46.0	48.8		3.7	62.55	2.0
Sacramento to Feather River	20.5	23.1	8.9		6.7	
Feather River to Tisdale weir	43.6		53.9		16.2	
Tisdale weir to Moulton break -----	39.6	15.5	22.9		28.2	
Moulton break to Chico Landing -----	37.5				34.1	21.5
Totals -----	200.7	87.4	97.7	14.7	147.75	23.5

Feather River.

Nelson Bend to south end of District No. 1-----	6.1				8.8	
South end of District No. 1 to Yuba City bridge-----	16.3				29.3	
Yuba City bridge to Honcut Creek -----	17.3	1.8	12.2		12.6	
Honcut Creek to Oroville-----					5.6	7.8
Totals -----	39.7	1.8	12.2		56.3	7.8

American River.

Mouth to Southern Pacific Railroad bridge -----	3.5		2.4		2.9	1.3
Southern Pacific Railroad bridge east -----					.9	3.7
Totals -----	3.5		2.4		3.8	5.0

Bear River.

Mouth to Wheatland-----					27.6	
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Yuba River.

Marysville up -----					15.9	
River totals -----	243.9	89.2	112.3	14.7	251.39	36.3

By-pass Levees.

Yolo By-pass—42½ Miles in Length.

Section	Approved construction—miles			Other construction, miles	No levee constructed, or planned, miles
	Completed	In progress	Planned		
<i>East Side—</i>					
Ryer Island	9.48				
Netherlands		13.45			
West of District No. 765					2.10
District No. 900	4.70				
District No. 900 to District No. 785					1.43
District No. 785				3.77	
District No. 827				2.8	
District No. 1600			6.2		
<i>West Side—</i>					40.5
Totals	14.18	13.45	6.2	6.57	44.03

Sutter By-pass—31.15 Miles in Length.

<i>East Side—</i>					
Natomas	7.3				
Rideout Ranch				1.8	
Southern Pacific Railroad to District No. 1					4.0
Through District No. 1			3.15		
District No. 1 to Northern Electric Railway					12.65
<i>West Side—</i>					
District No. 1500 east levee		20.16			
Tisdale By-pass to District No. 70					9.48
District No. 70 levee to Northern Electric Railway .....				.75	
Totals	7.3	20.16	3.15	2.55	26.13

Tisdale By-pass—4.2 Miles in Length.

District No. 1500 north levee		4.2			
North levee to by-pass					4.25
Totals		4.2			4.25

Butte Slough By-pass—6 Miles in Length.

District No. 70 levee				6.8	
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Butte By-pass—11.5 Miles in Length.

Butte Slough to Moulton					24.0
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Sacramento By-pass.

Both sides			3.6		
By-pass totals	21.48	37.81	12.95	15.92	98.41

Total lengths of levees required for system—

Sacramento River	371.05	
Feather River	78.10	
American River	11.20	
Bear River	27.6	
Yuba River	15.9	
River total		503.85
Yolo by-pass	84.43	
Sutter by-pass	59.29	
Tisdale by-pass	8.45	
Butte Slough by-pass	6.8	
Butte by-pass	24.0	
Sacramento by-pass	3.6	
By-pass total		186.57
Grand total		690.42

THE KNIGHTS LANDING RIDGE CUT.

The Knights Landing Ridge cut is a canal projected through Knights Landing Ridge, intended to drain the waters of Colusa basin direct into the main Yolo by-pass. These waters at present pass out into the Sacramento River at or above Knights Landing, and ultimately find their way into the Yolo or other basins through break or overflow. With other basins closed and the Yolo basin open at the head of the Yolo by-pass, as will be the case next season and thereafter, these waters from the Colusa basin will work back into the Yolo basin after having done more or less damage along the Sacramento River above the mouth of the Feather.

The Knights Landing Ridge Drainage District, organized under special act of the legislature of 1913, and with plans approved by this Board, is now prepared to commence the work of cutting this canal. It should be finished, under the estimates, in the summer of 1915.

PRESENT ORGANIZATION OF THE BOARD.

As originally organized, under the act of December, 1911, the Reclamation Board consisted of three members, who were not allowed salary or clerical assistance, and who paid their own traveling and contingent expenses, including even stationery and minute book. The Board's powers were limited, being confined in effect to passing upon reclamation plans with the purpose of preventing construction which would interfere with the flood control project.

The act of 1913 went into effect August 11th of that year, and on August 19th the Board reorganized with an enlarged membership, consisting of the incumbents—Peter Cook of Rio Vista, W. T. Ellis of Marysville, and V. S. McClatchy of Sacramento—and four new members—A. G. Folger of Sacramento, G. A. Atherton and L. H. Frankenhimer of Stockton, and M. C. Zumwalt of Tulare. V. S. McClatchy

was elected president, A. G. Folger, vice-president, and W. T. Ellis, secretary. The office force was placed under direction of W. H. Hogue, executive secretary, and the field and draughting-room force under E. A. Bailey, flood control engineer, who is an assistant to the State Engineer.

Application made for office quarters in the Capitol was refused because of lack of space, and offices were established in the Nicolaus Building, on Eighth street. The work of the Board has necessitated a large force with the certainty that in departments apart from field engineering it must be increased, rather than diminished, in the near future.

The responsibilities placed upon the Board were of such nature, the questions arising thereunder so important and frequently new, that it was clearly necessary, in the interests of the flood control project and to avoid serious legal complications, to have almost daily legal advice. It was hoped that one of the assistants of the Attorney General might be detailed for such duty, but after conference with your Excellency and with the Attorney General it was found that the duties would be too exacting to permit of such an arrangement. Under authority of the act, and with the approval of the Attorney General, the Board appointed C. H. Oatman to act as its attorney. He took up his residence in Sacramento on receiving the appointment, has offices in the same building as the Board, and is daily in touch with its executive officers. The demands made upon him by the Board's business thus far have fully justified the appointment.

Much of the time of the Board is taken up in hearing applications for approval of the reclamation plans of private districts and protests in opposition thereto, and in harmonizing the views and interests of landowners, so that cooperation in the interests of the project may be secured. It has been necessary to hold meetings much more frequently and of longer duration than originally contemplated, and still more time will be occupied when the Board takes up the matter of assessments for individual units of the project and the holding of hearings in connection therewith in fourteen counties. The executive work of the Board requires much time and attention and the matters involved are so important that it may be found desirable or necessary, if the present plan of an unsalaried Board be maintained, to provide for salaried executives.

THE ENGINEERING DEPARTMENT.

The engineering department of the Reclamation Board is at present technically an adjunct of the State Engineering Department, the flood control engineer in charge of the department being an assistant to the

State Engineer, appointed by that official. In practice, however, and under friendly understanding with the State Engineer, the flood control engineer and his assistants in field and draughting room are a part of the Reclamation Board organization, occupying space in its quarters, attending exclusively to flood control work and paid entirely out of the Reclamation Board's appropriation.

This force, since the reorganization of the Board under the act of 1913, in August of that year, and until April 1, 1914, has comprised from three to eight in the draughting room, and from ten to fifteen in the field party. The field force was discharged April 1st, its work for the present being finished, while the draughting room will be maintained for some time with the same force, to work up data, prepare maps to accompany assessment rolls, etc.

The field crews have completed all necessary surveys of the Yolo, Sutter and Butte basins. In the latter two basins the crews had to make complete surveys, while in the Yolo basin material assistance was had by access to surveys made and data possessed by the California Débris Commission and private reclamation districts.

The draughting-room force has mapped all the basins, and the major by-passes of the Sacramento River project, estimated flood planes and by-pass and channel capacities, and completed profiles and cross sections of all river levees not already brought up to grade or not being surveyed by private districts in the following territory: both sides of the Yuba River; the north side of the Bear; all the Feather River; and all of the Sacramento River above Colusa. There is now in the office the necessary data for making detailed plans for the construction of any levee, weir or by-pass called for by the Sacramento River project.

In securing and preparing this data and in expense incidental thereto there has been already expended \$31,320, of which \$17,375 was paid out of the \$100,000 appropriation made for the Board by the act of 1913, and \$10,000 was expended prior to August, 1913, by the State Engineering Department, such amount having been appropriated for the purpose by the act of December, 1911. There was used in addition \$1800 subscribed by the Sutter Basin Improvement Company, so that necessary surveys of the Sutter by-pass might be made in advance of the date when the appropriation would be available. In this way delay in the work of District 1500 was avoided.

In order that the office work necessary for the approval of the plans of reclamation of various districts might be carried on, the pay rolls and expenses necessary for this work from January, 1913, when the \$10,000 appropriation of 1911 was exhausted, until August 11, 1913,

when the funds from the present appropriation became available, were paid by the following contributions:

Haviland, Dozier & Tibbetts-----	\$1,308 90
Sutter Basin Company-----	568 64
Mull District (No. 1600)-----	223 03
City of Sacramento -----	44 80
Total -----	<u>\$2,145 37</u>

EXPENDITURES BY THE BOARD.

The act of 1913 appropriated \$100,000 for the use of the Board in carrying out its provisions, of which amount \$50,000 is to be returned to the state treasury out of the first assessment levied on the Sacramento and San Joaquin Drainage District, created by the act. That appropriation of \$100,000 will barely suffice, even with the elimination of certain features ultimately necessary, to carry out the work of the Board up to January, 1915. By that time it hopes to be able to levy assessments for the expenses to be incurred in construction and other work incidental to carrying out specific portions of the flood control project, as well as to meet current expenses of the Board.

It is not clear whether it was intended that the administrative and other general expenses of the Board should, as a permanent thing, be met by assessments on the Sacramento and San Joaquin Drainage District, or provided for by legislative appropriation. So great are the financial and other benefits which will accrue to the State from the practical creation, under the flood control project, of a rich territory of one and three quarter million acres which can then be devoted to intensive cultivation of valuable crops and the supporting of a very large population—not possible under existing conditions—that California could well afford, it would seem, to meet the necessary expenses of this Board, while the lands benefited pay for engineering and construction work and all rights of way. The act permits assessment of the lands for general expenses of the Board, and it will provide in its first assessment a fund for this purpose for 1915. To secure funds each year in this way, however, for this purpose alone would be burdensome and very expensive. The cost of levying the assessment might in cases approximate closely the amount needed for the Board's regular work.

The Board has expended since August 10, 1913, up to April 1, 1914, \$30,075 of its appropriation, in the manner indicated in the following statement:

Statement of Expenditures From the Appropriation Made for the Use of the State Reclamation Board.

(Chapter 170, Statutes 1913.)

Between the Dates August 10, 1913, and April 1, 1914.

Amount of appropriation-----		\$100,000 00
Expenditures (Reclamation Board)-----	\$8,775 00	
(a) Salaries of office force-----	\$900 00	
(b) Salary of attorney-----	2,500 00	
(c) Per diem of members-----	2,900 00	
(d) Expenses of members-----	600 00	
(e) Office equipment -----	825 00	
(f) Office expenses -----	1,050 00	
Expenditures (State Department of Engineering) -----	17,375 00	
(a) Salaries of office force (draughting room) -----	\$3,575 00	
(b) Salary of Flood Control Engineer-----	1,500 00	
(c) Salaries of field parties-----	5,500 00	
(d) Expenses of field parties-----	4,900 00	
(e) Office equipment -----	100 00	
(f) Field equipment (including auto and lunch) -----	1,200 00	
(g) Office expenses -----	600 00	
Expenditures (assessment data)-----	3,925 00	
(a) Printing -----	\$150 00	
(b) Salaries -----	2,425 00	
(c) Expense accounts -----	150 00	
(d) Maps and blue-prints-----	300 00	
(e) Searching of records-----	900 00	
Total expenditures -----		30,075 00
Balance in appropriation-----		\$69,925 00

To properly proceed with the work of the Board up to January 1, 1915, it is estimated that \$67,000 would be necessary as indicated below, leaving then in the fund something over \$2,000. This assumes that there will be no engineering force in the field during that period, save for specific purposes indicated, the field force having been discharged April 1, 1914.

These estimates indicate that the present appropriation will not allow the carrying out of all the work outlined until after additional revenues have been received, either from assessments levied under the act, or from legislative appropriations. There will be barely sufficient funds to pay for those things actually necessary in continuing the organization of the Board and levying the assessments called for by the act and necessary to insure the progress of the project, even if it be assumed that collection of the first general assessment can be made within ninety days after January 1, 1915.

Estimated Expenses Nine Months, April 1 to December 31, 1914.

Fixing lines Yolo by-pass-----	\$1,500 00
Fixing lines Butte by-pass-----	1,500 00
Property line survey—all by-passes-----	2,500 00
Completing data high-water marks-----	500 00
Completing assessment rolls, balance of work-----	31,000 00
Equalization hearings, fourteen counties (traveling and other expenses) -----	2,000 00
Office force—salaries -----	7,500 00
Office force—draughting room-----	9,000 00
Meetings and hearings—members per diem and expenses-----	9,000 00
Rent and miscellaneous expenses-----	2,500 00
Total -----	<hr/> \$67,000 00

THE FLOOD CONTROL COMMITTEE.

The Reclamation Board performs a pleasant duty in testifying to the very valuable services rendered to the flood control project by A. L. Shinn, representing the Sacramento Chamber of Commerce, and A. E. Anderson, president of the San Joaquin and Sacramento River Improvement Association, representing the San Francisco Chamber of Commerce, who, with the president of this Board, compose what is generally known as the Flood Control Committee. These private citizens have for over two years contributed time and attention and traveling expenses in acting as a general "steering committee" in furthering the project. One or more of them has made the argument at each of three hearings in Washington—before the Rivers and Harbors Committee and Commerce Committee, in February, 1912, and again in December, 1913, and before the Board of Engineers for Rivers and Harbors, in May, 1913. It is due to their efforts, in conjunction with the enthusiastic assistance of the California congressional delegation, that the project under the plan for financing it, as last outlined by the Débris Commission, has been approved by the Federal Government.

These citizens have been equally efficient within the State in securing cooperation of landowners and reclamation interests, in framing the present act, and in presenting it to the California legislature for enactment.

WHAT HAS BEEN ACCOMPLISHED.

Already much of the work necessary for completion of the project has been done, though progress has been very much more marked in that portion thereof to be paid for by interested landowners, the immediate benefit to be secured in reclaiming lands for cropping being an incentive.

UNCORKING OF THE RIVER.

Work at the mouth of the river under supervision of the California Débris Commission started in earnest in the summer of 1913, when two large suction dredges, which had taken a year to construct, were placed in commission. These dredges were constructed and this work commenced under an appropriation of \$400,000 by the State and \$400,000 by congress.

The project for the expenditure of the balance of this \$800,000 appropriation, after paying for the two dredges and the rest of the plant, includes the construction of new levees across Baker's Point and the western corner of Sherman Island, in order that the outer levees and eventually the points themselves may be removed, and the making of a first cut along the Solano shore of the river to increase its width.

The dredge "Sacramento" commenced work on August 25, 1913, on the construction of a new levee across the point of Sherman Island, at Dos Rios. This levee, which is a mile long, has been built of sand pumped from the river channel, the material being taken as far as possible from those portions of the channel that would have to be deepened in carrying out the project. The amount of material required to build the Dos Rios levee to the required height and dimensions, provided there were no settlement, was estimated at about 200,000 cubic yards. It was found that the ground would not support the weight of a sand levee, and the settlement has been such that by the end of the year 1913, although 778,350 cubic yards had been placed, the levee was only about half completed.

During the same period the dredge "San Joaquin" has been engaged in making a cut along the Solano shore of the river, 941,708 cubic yards of material having been handled up to the end of 1913.

IMPORTANCE OF THE PROJECT.

What the completion—and the very early completion—of the flood control project means to the State of California may be gathered from the following statement of facts:

Of the 1,726,553 acres of land in the Sacramento and San Joaquin Drainage District, and all subject to overflow, about 500,000 acres are under reclamation, complete or nearly complete; some of it expensive and assumed to be safe, most of it precarious and subject to damage, even in ordinary floods. About 250,000 acres have reclamation commenced or planned, and about 1,000,000 acres are unreclaimed, with no plans for reclamation in sight and no plans practicable unless the flood control project is carried through.

At present, and while existing conditions continue, none of the 500,000 acres reclaimed or the 250,000 acres being reclaimed will be safe from inundation. The flood plane raises each year with the increase in reclamation and corresponding decrease of reservoir and channel capacity for flood waters, and even the steady growth in height and strength of levees can not long keep the waters out. Some of the island districts in the delta of the Sacramento and San Joaquin boast that no floods that the hills can send down will submerge them; but one of the best authorities on conditions in this territory states positively that had the flood of January, 1914, lasted one week, instead of two days, not an island in the delta would have remained above water. It is safe to say that with conditions as they are the direct damage and the increased expense of levee construction and repair for 750,000 acres during the next ten years would be not less than \$30 per acre, or \$22,500,000; and this is the entire amount to be expended by property owners for completion of the project which will insure against future flood and remove the necessity for raising levees—and much of that \$22,500,000 has already been expended.

Of the 1,000,000 acres now lost to reclamation which can be reclaimed if the project is carried out, most of the land has at present nothing but a nominal and speculative value. Some is held at from \$15 to \$40 per acre, because of the opportunity for summer cropping. All of this land permanently reclaimed would be worth \$250 per acre, and the cost of reclamation and project assessment would vary from, say \$75 to \$150. There would be added immediately to the wealth of the State, in increased value of this land for assessment, as well as productive purposes, at least \$200 per acre, or \$200,000,000.

This land reclaimed is capable of intensive cultivation and the growing of the most valuable crops. It would rent for from \$15 to \$35 per acre per year, and its products would be worth from \$40 to \$200 per acre. At a low average figure the 1,000,000 acres will produce eventually \$60,000,000 per year—and with the advantages offered by the Panama canal in markets, it probably would not be many years until the entire acreage was producing at this or a higher rate.

In population the results would be equally marked. Under continuance of existing conditions this 1,000,000 acres will never support any population. The 750,000 acres will be marked by comparatively small number of homes, because of danger from floods. After completion of the flood control project the entire district will rapidly fill with fine homes, and in time support millions of desirable citizens, living in comfort and luxury from the products of the soil and from the businesses and communities fostered and created by such activities.

How can California offer greater inducement and more rapidly secure the most desirable class of immigration than by making it possible within the next few years to place such lands as these on the market on reasonable terms?

Can all the factories which California may hope to establish in double the time, and at many times the expense, create a small portion of the permanent value for her which will come from the intensive cultivation under safe conditions of these 1,726,553 acres of rich land by happy, vigorous, contented families?

The Reclamation Board feels that the possibilities indicated furnish full justification for the time and attention it has given to the project, and also for all necessary assistance from the State and the legislature.

Respectfully submitted.

V. S. McCLATCHY.

A. G. FOLGER.

G. A. ATHERTON.

PETER COOK.

W. T. ELLIS.

LOUIS H. FRANKENHEIMER.

M. C. ZUMWALT.

Sacramento, April 15, 1914.

**FLOOD CONTROL PROJECT
SACRAMENTO RIVER**

MAP SHOWING

BY-PASSES - ADOPTED ^{AND} PROPOSED

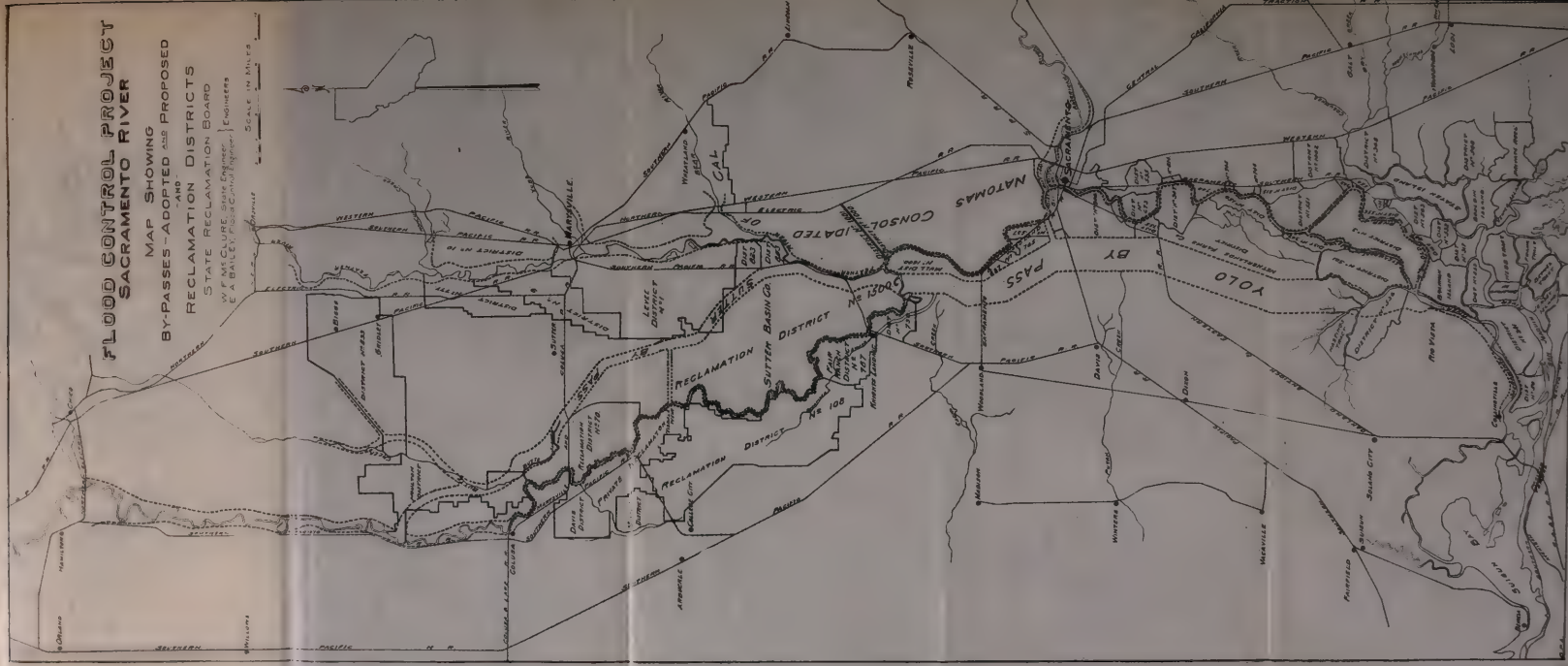
- AND -
RECLAMATION DISTRICTS

STATE RECLAMATION BOARD

W F M S C L U R E, State Engineer
E A B R A N S, Chief Engineer

E A BAILEY, Flood Control Engineer

SCALE IN MILES



**FLOOD CONTROL PROJECT
SACRAMENTO & SAN JOAQUIN RIVERS
MAP SHOWING BOUNDARIES OF
SACRAMENTO & SAN JOAQUIN DRAINAGE DISTRICT**

STATE RECLAMATION BOARD

OF CALIFORNIA

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FIRST BIENNIAL REPORT

OF THE

Industrial Welfare Commission

OF THE

State of California

1913-1914



CALIFORNIA
STATE PRINTING OFFICE
1915

MEMBERS OF INDUSTRIAL WELFARE COMMISSION

FRANK J. MURASKY, Chairman

KATHERINE PHILIPS EDSON

A. BONNHEIM

WALTER G. MATHEWSON

A. B. C. DOHRMANN

H. A. SCHEEL, Secretary

LETTER OF TRANSMITTAL.

OFFICE OF THE INDUSTRIAL WELFARE COMMISSION,
SAN FRANCISCO, January 4, 1915.

Sir:

In compliance with Chapter 324, Statutes of 1913, we have the honor to transmit herewith the first biennial report of the Industrial Welfare Commission.

Respectfully,

INDUSTRIAL WELFARE COMMISSION,

FRANK J. MURASKY,

Chairman.

*To His Excellency, HIRAM W. JOHNSON,
Governor of the State of California.*

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INTRODUCTION.

The act establishing the Industrial Welfare Commission became effective on August 10, 1913. On September 16, 1913, the governor appointed the following persons as commissioners, for the terms indicated:

- Judge Frank J. Murasky, San Francisco, for the term ending September 16, 1917;
- A. Bonnheim, Sacramento, for the term ending September 16, 1916;
- Katherine Philips Edson, Los Angeles, for the term ending September 16, 1915;
- Walter G. Mathewson, San Jose, for the term ending September 16, 1914;
- A. B. C. Dohrmann, San Francisco, for the term ending September 16, 1914.

The first meeting of the Commission was held in San Francisco on October 6, 1913. Judge Frank J. Murasky was elected chairman and Mr. A. B. C. Dohrmann was requested to act as temporary secretary. A number of meetings were held at which persons familiar with economic and sociological questions were invited to advise with the Commission and give their help and advice on the work.

The original intention was to have the investigations made by the Bureau of Labor Statistics, but this was found impractical owing to the fact that the bureau was already overburdened with its regular work and could not give enough time to the special work of this Commission.

On January 2, 1914, the Commission opened permanent offices in San Francisco and appointed H. A. Scheel secretary. Offices were also opened in Los Angeles at a later date in order to expedite the work. As soon as the Commission was permanently organized plans for the conduct of the work and investigations of the Commission were adopted.

The work of the Commission was divided into six large divisions:

- (1) Investigations.
- (2) Preliminary conferences.
- (3) Wage boards.
- (4) Public hearings.
- (5) Rulings.
- (6) Law enforcement.

This report deals with the first two divisions, as it was necessary to complete these before the Commission could enter upon the work in the other divisions. Under the provisions of the act creating the Com-

mission it is the duty of the Commission to first "ascertain the wages paid, the hours and conditions of labor and employment in the various occupations, trades and industries in which women and minors are employed in the State of California, and to make investigations into the comfort, health, safety and welfare of such women and minors."

Investigators were placed in the field in the early part of February, and the investigations have been diligently pursued to the present, an enormous amount of information having been gathered. The preliminary conferences with representatives of various industries were really an adjunct to the investigations. These conferences were held for the purpose of obtaining first hand information from persons conversant with the industries under consideration, and for the further purpose of obtaining their cooperation.

The Commission early realized that little headway could be made with its investigations unless it had the cooperation of both the employer and the employee. The conferences were eminently successful in bringing about a better understanding by the employer of the aims and objects of the law, and in establishing a spirit of cooperation on the part of the employer in assisting the Commission in making its investigations.

There has been no attempt on the part of the Commission to make its investigations fit any preconceived ideas, nor has it attempted to act hastily in order to meet any popular clamor.

While the Commission has made no rulings fixing minimum wages, the effect of its work has been that, in many instances, employers have voluntarily raised the minimum rates of wages paid in their establishments. The most gratifying part of the work of the Commission has been this voluntary action on the part of employers in many industries, after the Commission had begun its work and the matter had been drawn to the employers' attention.

The Commission believes that it has pursued the correct policy in postponing the making of rulings until it has a thorough knowledge of the subject before it; also, in seeking to have the employers cooperate with it rather than taking an antagonistic position against them. The Commission wants to feel that when its rulings are made, these rulings will not injure the persons for whom the benefits of the law were intended.

The Commission was also confronted with a peculiar situation in California. At the legislature of 1913, when the act creating the Commission was passed, there was also passed an act submitting to the

people a constitutional amendment commonly known as the "Minimum Wage Amendment." The amendment read as follows:

"The legislature may, by appropriate legislation, provide for the establishment of a minimum wage for women and minors and may provide for the comfort, health, safety and general welfare of any and all employees. No provision of this constitution shall be construed as a limitation upon the authority of the legislature to confer upon any commission now or hereafter created such power and authority as the legislature may deem requisite to carry out the provisions of this section."

The submission of this amendment virtually put the question up to the people as to whether or not they were in accord with the work of the Commission. The amendment was voted on at the general election held on November 3, 1914, and was carried by a vote of 379,311 for, and 295,109 against. The people having declared in favor of the minimum wage legislation, the Commission will, as soon as all of its information is compiled, take up the other divisions of its work, namely, Wage Boards, Public Hearings, Rulings and Law Enforcement.

SCOPE OF INVESTIGATIONS.

The investigation of industries included the examination of pay rolls, the investigation of the conditions under which women and minors were employed in each establishment, including a description of various occupations and processes, the sanitary condition of places of work, lunch rooms, welfare work, apprenticeship, etc. These investigations were all made at first hand by the investigators of the Commission.

The investigation of individual employees included the obtaining of individual schedules from employees, investigations of living and housing conditions, cost of living and individual budgets. The individual schedules were distributed at the places of employment, in envelopes provided with a seal. The balance of the work was done during the evenings, by investigators, at the place of residence of the employee.

These investigations were carried on in the five principal industrial and commercial centers, to wit: San Francisco, Los Angeles, Oakland, Sacramento and San Diego.

The industries investigated so far have been:

1. Mercantile.
2. Laundries.
3. Manufacturing.

(Candies, confectionery, paper boxes, clothing, printing, publishing, tobacco, shoes, gloves, furnishings, food products.)

4. Fruit canning.
5. Telephone and telegraph.
6. Hotels and restaurants.

The investigations were begun after a conference had been held with the representatives of the industry, and were pursued until the industry was covered. The nature and value of these conferences will be explained later in the report. Suffice it to say that when an investigator went into an industry concerning which conferences had been held, the employers understood what was wanted and the work was greatly facilitated. In addition, we were able to obtain information which could not have been obtained if we had had the opposition of the employers, as the employees would then have been afraid to fill out their schedules, for fear of offending their employers. In many instances the employers posted notices and issued circulars requesting the employees to fill out their schedules and cooperate with the Commission.

The usual procedure used in investigating establishments was as follows:

The investigator took a copy of the pay roll and made a complete report on the conditions of employment, apprenticeship, welfare work,

etc., and left individual schedules with the employees. These schedules were taken home by the employees and returned the next day, enclosed in sealed envelopes. The envelopes were gathered up by the investigator and opened in the office of the Commission. These schedules were then compared with the copy of the pay roll. In many instances employees refused to fill out the schedules, but this was to be expected, as some of them believed it was an attempt to delve into their personal affairs. The number of schedules obtained was greater than we had anticipated. In many establishments we obtained returns from 75 to 90 per cent of the employees, that is, in the mercantile establishments. It was far more difficult to obtain these schedules in the manufacturing establishments. Over 20,000 of the individual schedules were returned, but all were not available for tabulation, many being improperly filled out or deficient in information. Some extremely interesting tabulations have been made from these schedules and are given under the chapters devoted to mercantile establishments and laundries. (See Tables 11 to 30 and 38 to 57.) These schedules bore the names and addresses of the employees and were used as a basis for our investigations into the conditions of living, cost of living and individual budgets of the employees.

The schedules selected for further investigation were those of women adrift.

The investigators were sent to the place of residence of the employee, as given in the schedule. The schedules were numbered and their identity destroyed by tearing the slip containing the name and address from the rest of the schedule. These investigations were made in the evening after working hours and entailed a very considerable amount of work, as it often required three or four visits before the investigator could find the employee at home. The investigator interrogated the employees very closely on their expenditures and made up a budget on the actual cost of living. The investigator also obtained a short personal history of the individual and reported on the living and housing conditions. All attempts to obtain budgets by mail proved useless, so the work was confined entirely to personal visits. The results of these investigations will be treated in the chapter devoted to the cost of living.

Many attempts were made to obtain estimates of the cost of living from both employers and employees, but these were uniformly unsuccessful. The mind of the public had been influenced by the notoriety given to similar investigations in other states. This made the employer disinclined to commit himself and the employee prone to exaggerate.

In this report we have not attempted a complete survey of the entire

industrial field. The report is preliminary, and no final conclusions are stated. It is our intention to supplement this first report, from time to time, with the results of further investigations and with more complete compilations of the material already gathered.

We have presented rather extensively the investigations into the mercantile establishments and laundries, these two industries being among the largest from the point of the number of women employed.

We have treated manufacturing, and telephone and telegraph companies, in a summary fashion, leaving these industries for further investigation.

In fruit canning, we have undertaken probably the most comprehensive study ever made of this much discussed industry. We held conferences with the fruit canners and they agreed to keep complete records for the entire season of 1914, showing the number of hours worked each day and the wages earned by each woman and minor during the entire season. The fruit canning industry is exempt from the provisions of the eight hour law for women, and we had no means of ascertaining the hours worked therein. The fruit canners agreed with the Commission that correct information was absolutely essential in order to properly deal with the industry, and further agreed to keep the records required to obtain such information. The keeping of these records has entailed a tremendous amount of work and a considerable cost to the canners. We are now receiving reports from the various canneries as fast as they complete copying the record on forms provided by the Commission. In a very short time the records will be complete and we shall begin a tabulation of them. This tabulation will involve a very large amount of work, as the reports contain the individual records of probably over 20,000 women and children.

TABULATIONS.

In compiling the statistics on wages we have aimed to make the tables as simple and comprehensive as possible. Each wage table gives the number of women in any wage group and has two subdivisions: *a*, showing the per cent, and *b*, the cumulative per cent. The wages of women 18 years of age and over and those under 18 years have been tabulated separately.

The tabulations submitted in this report cover wages of 22,972 women 18 years and over, and 2,289 women under 18 years, being a total of 25,261.

The wages were tabulated from pay rolls which were corrected as to the age of women from individual schedules, as it was found that in most instances the employers' figures on women under 18 years of age were not correct. While in some instances this error was due to indif-

ference on the part of the employer, in most cases it was due to the desire on the part of the women to give an older age when seeking employment, believing that they would not be employed if they stated they were under 18 years of age.

Of the 22,972 women 18 years and over tabulated, 21.3 per cent received under \$8.00; 34.7 per cent under \$9.00; 49.1 per cent under \$10.00 per week; while 28.5 per cent received \$12.00 or over per week. Of the 2,289 women under 18 years, 41.8 per cent received less than \$6.00 per week. Almost half of these minors received between \$5.00 and \$6.99 per week.

CONFERENCES.

The Commission at the outset decided that its task was not to harass either the employers or employees, but to work with them in order to arrive at the true conditions in attempting to solve a very difficult problem. It was determined to hold preliminary conferences with the representatives of the various industries which were to be investigated. Whenever the employers in any industry had an organization, the Commission extended an invitation to the organization in order that the effects of the conferences would reach throughout the membership of such body. The employers responded to the invitations to meet with the Commission, and these conferences brought about the following results:

- (1) Education of the members of the Commission as to conditions in the various industries, from the employers' point of view;
- (2) Education of the employers as to the aims and objects of the law;
- (3) Cooperation on the part of the employers, which facilitated the work of investigating and insured a higher degree of accuracy;
- (4) Opportunity of the representatives of the various industries to meet the members of the Commission, acquaint themselves with the persons charged with the administration of the law and with the policy of the Commission.

A conference was held with the representatives of organized labor, which proved very instructive and valuable. Conferences were attempted with women in unorganized industries, but these proved unsatisfactory, as very few of the women responded to our invitation. It was therefore determined to make personal investigation of the individual employees.

The following conferences with employers were held by the Commission at the places and dates indicated:

1. Laundries	San Francisco	Jan. 30, 1914
2. Candy-confectionery	San Francisco	Jan. 31, 1914
3. Mercantile	San Francisco	Jan. 31, 1914
4. Mercantile	Los Angeles	Feb. 13, 1914
5. Laundries	Los Angeles	Feb. 13, 1914
6. Candy-confectionery	Los Angeles	Feb. 14, 1914
7. Canning	Los Angeles	Feb. 14, 1914
8. Mercantile	Sacramento	Feb. 21, 1914
9. Laundries	Sacramento	Feb. 21, 1914
10. Candy-confectionery	Sacramento	Feb. 21, 1914
11. Canning	San Francisco	Mar. 13, 1914
12. Dried fruit packing	San Francisco	Mar. 21, 1914
13. Garment manufacturing	San Francisco	May 15, 1914
14. Paper box manufacturing	San Francisco	May 15, 1914
15. Printing-bookbinding	San Francisco	May 16, 1914
16. Hotels-restaurants	San Francisco	Aug. 28, 1914

After these conferences, many employers made investigations of their own. Investigations were also made by some of the employers' associations, the most extensive of these being the investigation made by the California Retail Drygoods Association, which includes practically all of the large department stores in the state. This association made quite an elaborate investigation, and turned all of its *material over to the Commission.

The effect of the work of the Commission is already noticeable in the voluntary raising of the minimum wage paid in many establishments, particularly in the mercantile establishments. The increase is very noticeable in the city of Los Angeles. We submit for comparison the wages paid in some of the large department stores in Los Angeles, showing the wages paid before and after the Commission began its work.

**VOLUNTARY INCREASE IN WAGES PAID TO WOMEN IN DEPARTMENT
STORES IN LOS ANGELES.**

Establishment	Cumulative per cent of women receiving under \$6.00		Cumulative per cent of women receiving under \$9.00	
	1912	1914	1912	1914
a -----	16.4	12.3	52.5	43.7
b -----	10.9	.8	72.6	36.2
c -----	17.0	.8	69.2	45.4
d -----	14.6	7.2	50.8	35.2
Total -----	14.4	6.9	56.6	39.7

(The figures for the year 1912 are taken from the records of the Bureau of Labor Statistics.)

Total women employed in these establishments, 1912, 1,887.

Total women employed in these establishments, 1914, 2,080.

*See Appendix.

MINIMUM WAGE LAWS IN THE UNITED STATES.

In submitting this report the Commission deems it advisable to review briefly the laws and work of other states. The following states have enacted laws creating a commission to determine a minimum wage for women and minors:

MINIMUM WAGE LAWS.

State.	In Effect.
Massachusetts -----	July 1, 1912
(a) Utah -----	May 17, 1913
Oregon -----	June 2, 1913
Washington -----	June 13, 1913
Minnesota -----	June 26, 1913
Nebraska -----	July 17, 1913
Wisconsin -----	Aug. 1, 1913
California -----	Aug. 10, 1913
Colorado -----	Aug. 12, 1913

New York, Michigan and Ohio passed laws providing for investigations and reports to the legislature.

(a) In Utah the minimum wage for women was fixed by an act of the legislature. The law provides a minimum scale, as follows:

Experienced adults -----	\$1.25 per day
Adult learners and apprentices -----	.90 per day
Minors (under 18 years) -----	.75 per day

The period of apprenticeship is not more than one year.

In the eight states creating the commissions it is provided generally that these bodies may make initial investigations into existing conditions, and, if their findings indicate the wages paid are not sufficient to maintain the health and welfare of a woman, they may establish a subordinate board to determine a minimum wage for each industry, or, they may have hearings and determine a wage themselves. Subordinate boards for each industry are mandatory only in Wisconsin, Massachusetts and Nebraska. They are not provided for in the Colorado law. The basis on which the wage is to be determined by the Commission, or Wage Board, is the "necessary cost of proper living" or a "living wage," in five states, and the "necessary cost of living and financial condition of business" in Massachusetts, Nebraska and Colorado.

The laws apply to women and minors under 18 years of age in all the states except Minnesota and Wisconsin, where it is women and minors under 21 years; and in Utah the law applies to females only.

In all states the commission may exempt defectives from its rulings.

Special licenses may be granted to learners and apprentices in seven states, California and Colorado being the exceptions. In Massachusetts and Nebraska the enforcement of the rulings of the commission is limited to the publication in newspapers of the names of employers who

violate such rulings. In the other states the violation of a ruling of the commission is a misdemeanor and punishable by fine and imprisonment. The rulings of the commission may be set aside by the courts in Massachusetts and Nebraska, if compliance therewith would prevent "reasonable profit"; in Colorado and Wisconsin if unreasonable or unlawful; and in California, if procured by fraud, or if the commission acted outside of its powers.

Oregon, Washington, Massachusetts and Minnesota are the only states in which the commissions have made any rulings fixing a minimum wage. The rulings of the Oregon commission were attacked and the case is now pending before the Supreme Court of the United States, a decision being expected at an early date. An able brief has been written by Louis D. Brandeis and Josephine Goldmark in defense of the Oregon law. An injunction was issued against the Minnesota commission, estopping it from carrying out its rulings.

We present herewith, in condensed form, the rulings of the commissions in the states of Oregon, Washington, Massachusetts and Minnesota. These rulings are weekly wage rates unless otherwise stated:

OREGON.

City of Portland—

	Experienced Adult.	In Effect.
Manufacturing -----	\$8.64 week	Nov. 10, 1913
Mercantile -----	9.25 week	Nov. 23, 1913
Office -----	40.00 month	Feb. 2, 1914
Balance of state—		
All industries -----	8.25 week	Feb. 7, 1914
Inexperienced adult women, \$6.00 week.		
Maximum length of learners' period, <i>one</i> year.		

WASHINGTON.

	Over 18 yrs.	Under 18 yrs.	In Effect.
Mercantile -----	\$10.00 week	\$6.00 week	June 27, 1914
Factory -----	8.90 week	6.00 week	Aug. 1, 1914
Laundry and dye works-----	9.00 week	6.00 week	Aug. 24, 1914
Telephone and telegraph-----	9.00 week	6.00 week	Sept. 7, 1914

Apprenticeship, \$6.00 first six months; \$7.50 second six months.

Number of apprentices not to exceed 17 per cent of total adult female employees.

MASSACHUSETTS.

Brush industry—

Minimum time rate, 15½ cents per hour.

Learners and apprentices, 65 per cent of minimum.

Apprenticeship not longer than *one* year.

Piece workers must be paid at least 15½ cents per hour.

Ruling applies to all minors.

Effective August 15, 1914.

MINNESOTA.

Industries. Group (1)—

Cities of the	Women or minors of or- dinary ability.	In Effect.
First class -----	\$9.00 week	Nov. 23, 1914
Second, third and fourth class -----	8.50 week	Nov. 23, 1914
All other -----	8.00 week	Nov. 23, 1914

Industries. Group (2)—

Cities of the		
First class -----	\$8.75 week	Nov. 23, 1914
Second, third and fourth class -----	8.25 week	Nov. 23, 1914
All other -----	8.00 week	Nov. 23, 1914

Orders do not apply to learners or apprentices.

Group (1) : Mercantile, office, waitress or hairdressing occupation.

Group (2) : Manufacturing, mechanical, telephone, telegraph, laundry, dyeing, dry cleaning, lunch room, restaurant or hotel occupation.

MERCANTILE ESTABLISHMENTS.

The investigation of mercantile establishments extended principally to the larger establishments employing a considerable number of women. The tabulations submitted in this report cover 192 establishments located in San Francisco, Los Angeles, Oakland, Sacramento and San Diego, employing a total of 12,166 women, of whom 10,795 were adults 18 years and over and 1,371 minors under 18 years. There are also employed in these establishments 475 boys under 18 years of age, but these are not included in the tabulations.

The establishments investigated were principally those coming under the general heading of department stores, dry goods stores, clothing and furnishing stores. Retail candy stores, millinery stores and 5, 10 and 15 cent stores have been kept separate (Tables 8-9-10), but the totals are included in the general summary of mercantile establishments (Table 7).

WAGES.

There is a considerable variation in the wages paid in the different localities and between different establishments doing the same kind of business in the same locality. The tabulations (Tables 1 to 10*b*) were compiled from payrolls and give the rate of wages per week, except in the cases of piece workers, in which case the wages have been computed as the average earnings when working full time. The number of piece workers in mercantile establishments, however, is very small. The tables have been made very complete so as to require little in the way of explanation. Each table is made up in three parts: the first showing the number of women in each wage group; the second, the percentage, and the third, the cumulative per cent.

In San Francisco, the investigation covered 4,175 women 18 years and over, of which 18.5 per cent received under \$8.00 per week; 31.1 per cent received under \$9.00 and 44.8 per cent under \$10.00 per week. Of the 403 women under 18 years of age, 62.3 per cent received under \$6.00 per week.

In Los Angeles, of the total 4,365 women 18 years and over, the investigation showed that 13.9 per cent received under \$8.00 per week; 29 per cent under \$9.00, and 42.4 per cent under \$10.00 per week. Of the 614 women under 18 years 55.2 per cent received under \$6.00 per week.

In Oakland, of the total 1,153 women 18 years and over investigated, 29 per cent received less than \$8.00 per week; 43.4 per cent received less than \$9.00 per week, and 55.4 per cent received less than \$10.00 per week. Of the 167 women under 18 years of age 71.3 per cent received less than \$6.00 per week.

In Sacramento, of the total 702 women 18 years and over investigated, 38.2 per cent received under \$8.00 per week; 53.7 per cent received under \$9.00 per week, and 65.5 per cent received under \$10.00 per week. Of the total 146 under 18 years 79.4 per cent received under \$6.00 per week.

In San Diego, of the total 400 women 18 years and over, 31.8 per cent received under \$8.00 per week; 43.3 per cent received under \$9.00 and 53.5 per cent under \$10.00 per week. Of the total 41 under 18 years 51.3 per cent received under \$6.00 per week.

The investigation showed that the percentage of low paid women in mercantile establishments was least in the city of Los Angeles and greatest in the city of Sacramento.

The wages are given separately for the various occupation groups. For the purpose of tabulation the following occupation groups were adopted:

1. Sales.
2. Office and clerical.
3. Factory and workroom hands (time and piece work kept separate).
4. All others, which includes wrappers, messengers, stock clerks, markers and waitresses.

Confining ourselves to the first group of mercantile establishments, namely: department stores, dry goods stores, clothing and furnishing stores, we find that the majority of employees are employed as saleswomen.

In San Francisco, 14.3 per cent of the adult saleswomen received less than \$8.00 per week; 29.7 per cent received less than \$9.00 and 48.5 per cent received less than \$10.00 per week. (Table 1.)

In Los Angeles, 4.6 per cent of the adult saleswomen received under \$8.00 per week; 17.8 per cent under \$9.00 and 36.2 per cent under \$10.00 per week. (Table 2.)

In Oakland, 28.9 per cent of the adult saleswomen received under \$8.00; 43.6 per cent under \$9.00 and 56.1 per cent under \$10.00 per week. (Table 3.)

In Sacramento, 24.5 per cent of the adult saleswomen received under \$8.00 per week; 42.6 per cent under \$9.00 per week and 55.8 per cent under \$10.00 per week. (Table 4.)

In San Diego, 31 per cent of the adult saleswomen received under \$8.00 per week; 34.5 per cent under \$9.00 per week and 56.4 per cent under \$10.00 per week. (Table 5.)

The tabulations disclosed two definite groups into which the wages fall. One is that of the average low-priced saleswomen and ranges between \$8.00 and \$9.95 per week. The other is that of the expe-

rienced saleswomen and falls into the group that receive \$12.00 and over per week. As stated before, the tabulations are based on rates of wages and do not include commissions, bonuses or p. m.'s.

The second important group of employees in mercantile establishments is workroom hands, made up principally of alteration hands. The majority of these women receive \$12.00 and over per week, but their work has not the element of permanency, being affected largely by the seasons.

The third group is that of office and clerical employees. Of the adult women office employees in San Francisco, 39.5 per cent receive under \$10.00 per week; while in Los Angeles, 45.2 per cent receive less than this amount; in Oakland, 51.9 per cent; in Sacramento, 76.8 per cent and in San Diego, 35.1 per cent.

Some stores make it a rule to employ no one at less than \$25.00 per month, and no one on the sales force at less than \$30.00 per month. Some have a starting wage at \$6.00 per week for minors, and \$8.00 for adults, while in a few instances, no one, not excepting cash boys, is paid less than \$8.00 per week.

Formerly the minimum rate of wages was uniformly lower than at present. Now there are very few stores beginning people at less than \$20.00 per month, whereas a few years ago \$3.50 to \$4.00 per week was the standard wage for beginners. Many stores pay salaries plus a commission on all sales, or on all sales after a fixed amount has been sold. This is more customary in cloak and suit departments than in any other, though in some instances it is the system prevailing throughout the entire establishment. Several stores inaugurated the commission system in the latter part of 1913, in an effort to prevent overpaying people who were not earning their wages, but who were too good to discharge, it being contrary to the custom of most establishments to reduce wages. There is much to be said both for and against the commission system. It is effective in raising a woman's enthusiasm in her work; it assures a fairly equitable distribution of wages among the lazy and energetic, giving the hard worker her just share and when combined with a fair wage of from \$40.00 to \$60.00 per month can work no great hardship on those whom fortune does not favor for a month or so. It is, however, said to be the cause of constant friction and discord among the employees who are thereby placed in definite competition with one another. The fact that it makes of each saleswoman a small self-interested merchant is often of doubtful value to the employer, as it is productive of but scant courtesy to the "looker" and poor shopper, causes the saleswoman to neglect her stock work and encourages her to show only quick-selling goods, leaving the less popular articles unshown until they are out of style and have to be marked down, or heavily

p. m.'d. The p. m. is a bonus paid for the sale of odd sizes, or old and unpopular goods. Many saleswomen make from 50¢ to \$3.00 or \$4.00 per month on these bonuses. The amount of commission earned by a saleswoman varies greatly with the class of merchandise she is selling. An examination of the books of a large department store in which accurate records have been kept covering a period of one year, showed that the average commission earned by all saleswomen in the establishment was 87 cents per week. In individual cases the average ran from \$0.02 to \$6.41 per week. This average, of course, cannot be taken as indicative of the amounts earned in commissions by women in other establishments. It will be necessary for the various establishments to keep complete records covering a period of at least one year in order to determine the amount of commission earned. The majority of establishments investigated are working on the same kind of commission system, trying to devise a method to increase efficiency. The p. m. practice is not as popular as formerly, as it has been found harmful to the store in the long run. The customer to whom a p. m.'d article has been sold by an over-zealous saleswoman often becomes dissatisfied. The commission system, however, is a part of the modern system of cost accounting and is apparently growing up with the cost accounting and efficiency of department store management. Every store has a different system. About the only similarity being that they are all working on it as a problem. Some establishments have installed an automatic salary advance, up to the point where a woman earns \$40 or more. Beyond that point her advancement becomes a matter between herself and her employer. The aim of most establishments is to base a saleswoman's wage on the amount of goods she sells. The opportunity to make big sales varies with the different departments, although the service required in a low sale department may exceed that of a large sale department. This fact has to be taken into consideration when apportioning wages. Any attempt to reduce all wages to a certain per cent of sales throughout an entire establishment would result in manifest unfairness.

Fines have been discontinued in most establishments, as they have been found to be productive of hard feelings and not tending to efficiency. A few stores still impose fines for lateness and for shortages by cashiers. All absences are usually deducted from salary, with the exception of one hour's personal time, which is occasionally allowed for necessary visits to the doctor or dentist, or similar emergencies. Absence on the day following a holiday is sometimes deducted double. A few stores make no deductions for absences, but any employee found taking advantage of this is summarily discharged.

HOURS.

By law, the hours of women and minors is limited to eight per day and forty-eight per week. The working hours are usually between 9 a.m. and 6 p.m. A few stores keep open on Saturday nights and a few nights before Christmas. Some stores close at 12:30 or 1 o'clock on Saturdays during the summer months. In some establishments extra hands are employed on certain days of the week and Saturday; these are usually women who are married and previously worked for the firm. An effort is being made to concentrate shopping into regular hours the year round. This is particularly difficult in stores largely patronized by laboring people who must work all day and can find no time to make purchases except in the evenings. There are a few part-time workers such as waitresses who are employed in the cafes and cafeterias in connection with department stores where a noon meal is served. Some stores close at 5:30 or 5:45 p. m., this being compensated some time by reduction of the lunch period to 45 minutes.

REGULARITY OF EMPLOYMENT.

The earnings of women employed in mercantile establishments are probably more regular than in any other industry investigated. The wages of women who are paid commissions fluctuate very decidedly from month to month, so that the woman employed in this manner may have no reasonable certainty as to what her income will be and is unable to plan her expenses in the future. Women in the cloak and suit and millinery departments often have to take a vacation of a month or two twice a year, and the majority of women in the work-rooms rarely have over eight months' employment in the year. At Christmas time these skilled operators and saleswomen are often put to work on the regular sales force. As the work is very hard and the wages reduced, most of them prefer to rest rather than accept such an uncongenial employment. The legal holidays, as a rule, are not deducted from the wages and a week's vacation is allowed to each person who has been in the firm's employ for a reasonable length of time, usually six months or a year. If the season is dull the woman is sometimes requested to take another week at her own expense. Many wish to do this, anyway, so it is often no real hardship. As the year 1914 was an unusually dull one, layoffs were more frequent than ever before. Many girls were discharged in the universal effort to cut down expenses. Some firms laid off part of their force for two or three days each week. Christmas extras have from one week to three months' employment, and extra girls are employed from time to time for special sales lasting from one day to one week.

WELFARE WORK.

In most of the larger stores considerable attention has been paid to the matter of welfare work among the women employees. In practically all of these stores some provision has been made for furnishing lunch at a small cost, or providing facilities for the use of the women to prepare their lunch. In some instances a regular meal is served, cafeteria style, at prices ranging from 2½ cents to 15 cents per dish, this charge covering the cost of materials only, not taking into account the cost of fuel, labor and rent which the store pays. Some employers find that if their girls can obtain a hot, nourishing meal at noon for small cost, they are very willing to take advantage of it, and it serves to keep them well and to reduce the loss and trouble incident upon frequent absences for sickness. Others serve only hot drinks, sandwiches and rolls; others have a gas plate upon which the girls are at liberty to make themselves a hot drink to supplement a cold lunch which many bring from home. Lunch rooms are of various degrees of attractiveness, ranging from the spacious sunny room on an upper floor to a dark, cramped, cold room in the basement where old newspapers form the only table-cloths. A few have pianos in connection with these rooms, either at one end or in an adjoining room. One store employs a pianist during the lunch hours and all those who wish can dance on the excellent floor of the large room provided for that purpose. Many find that this exercise so aids the circulation that it provides a genuine relaxation and rest, others are unable to indulge in so violent a pastime. For them, couches with blankets are provided, as well as easy chairs in a reading room, well stocked with magazines and newspapers; others sew upon their own clothing or make embroidered Christmas gifts in the sewing room, and others take the air under the awnings of the roof garden. Hot and cold shower baths also may be taken by those whose home facilities are inadequate to their needs. These many perquisites are not of course to be found in every store, but several make some slight effort toward providing for their employees' comfort and recreation during the noon hour. Many of the larger stores have social clubs which give occasional dances, dinners, theatre and card parties, attendance upon which is a perquisite of membership, but is more often a privilege to be purchased at a moderate price. One store employs a director of recreation, whose special duty it is to organize and supervise all such social clubs, as well as dress-making and millinery classes, amateur theatricals and the like. In this instance a membership is free. These clubs are often the only social life the girls have, and their activities are a source of great pleasure to the members.

A hospital room containing a couch, a medical cabinet and a few simple remedies is provided for the use of both customers and employees

in cases of emergency in some stores. The matron presiding over this room is sometimes a trained nurse. A doctor and dentist in attendance for a few hours every day give their services free to employees of one of the large firms.

There is a considerable amount of criticism of these various kinds of welfare work, both by the employees and by the managers of other firms which do not indulge in anything of the sort. It is said that it is cheaper to hold employees by these methods than by paying fair wages; that firms deem it good policy to give this charity, thereby keeping their help in a constant state of gratitude from which they are not likely to digress long enough to organize for the betterment of their conditions by their own efforts. As minimum wages have risen steadily during the past two or three years in the store doing the largest amount of this sort of work, the first criticism is of doubtful validity. The fact that no form of labor organization is found in establishments where welfare work is scorned, partially disproves the second also. While, of the fact that it adds notably to the comfort and pleasure of living for many people there can be no doubt. The stores which do this sort of work believe that it pays. A loyal, happy and healthy working force can give more and better service than an unenthusiastic half-alive set of people can. It is contrary to their policy to discharge people for inefficiency, for by so doing they realize that they merely shift the burden on to someone else and take in its place the shifted burden of inefficiency from another store, or a raw recruit equally as bad. They believe that in most cases efficiency can be created and fostered in the individual, and her loyalty so assured that a permanent and capable force can be maintained which will give the maximum quality and quantity of service to the public and greatest profit to the store.

In addition to the welfare work undertaken by the various employers, many establishments have employees' beneficial associations supported by dues from employees ranging from 10 cents a month up, commensurate with the size of the salary earned. Membership in these associations is in most establishments compulsory, and dues are extracted from the wages before the pay envelope reaches the employee. These associations pay sick benefits from \$2.00 to \$10.00 or \$12.50 per week for a period not exceeding ten weeks in one year. Death benefits are paid in amounts ranging from \$50.00 to \$100.00, according to the class to which the members belong. Benefits are usually forfeited by persons suffering from chronic diseases or from illnesses brought on by their own indiscretion. The Executive Committee is given the privilege of granting further benefits in exceptional cases. Benefits are not usually given until the employee has been with the firm two or three months. If the employee for any reason discontinues her employment with the

firm, she relinquishes thereby all rights to membership, but if she is ever re-employed, she again becomes a member at her former standing. Many employees think it a hardship to have money thus deducted from their salary for a benefit which they may never require.

INDIVIDUAL SCHEDULES.

San Francisco Mercantile Establishments.

Individual schedules were obtained from 2413 women employed in mercantile establishments in San Francisco. These schedules have been tabulated, showing the wages received by these women in relation to their age, marital condition, number of years working, number of years in present occupation, home condition and schooling; also showing the relation between home condition and age and marital condition, and between nativity, occupation and home condition. (Tables 11-20.) The same information has been tabulated for 3316 women employed in the mercantile establishment in Los Angeles. (Table 21-30).

In San Francisco the tabulations of the women scheduled show that 46.1 per cent of the women were 25 years or over.

The wages seem to bear a marked relation to the age of the employees: 98.6 per cent of those under 18 years received less than \$10.00 per week; 85.5 per cent of those between 18 and 21 years; 51.6 per cent of those between 21 and 25 years, and 32.2 per cent of those 25 years and over received less than this amount. (Table 11.)

Single women comprise 73.8 per cent of those reported; married women, 12 per cent; widows, 7.8 per cent, and divorced women 6.4 per cent. Out of the 290 married women scheduled, 185 had husbands living at home, contributing to their support, and the highest paid women were the widows. This coincides with the statements of many employers to the effect that widows and divorced women having one or more children to support, are the most desirable type of female employee; having these responsibilities, they exert more effort and produce more value for the employer than any other type of worker. (Table 12.)

The relation between experience and wages received is brought out in tables 13 and 14. Table 13 shows the years working and table 14 the years in present occupation. Of the women scheduled, 10 per cent have been working less than one year, whereas 27.6 per cent have been in present occupation less than one year. The tabulations show that there is not a very decided increase in wages until after two years' experience.

The figures gathered on home conditions show that 77.2 per cent of the women reported were living at home, and 22.8 per cent were adrift. The wages received by those adrift were considerably higher than those living at home; 43.6 per cent of those adrift received less than \$10.00

per week, while 60.6 per cent of those receiving less than this lived at home.

In table 16 there is presented an interesting field for study, in the relation between schooling and wages. The tabulations show that 46.8 per cent of the women had completed the eighth grade.

The women adrift were mostly over 25 years of age. Practically all of those under 18 years of age lived at home, only 2.9 per cent being adrift. Between 18 and 21 years, 8.8 per cent were adrift; between 21 and 25 years, 19.8 per cent were adrift, while those 25 years and over 36 per cent were adrift. The largest percentage of those adrift were widows and divorced women. (Tables 17-18.)

Native born women made up 85.7 per cent of the total employees scheduled. The percentage of foreign born women was greatest in the workrooms where they constitute 26 per cent of the total. (Table 19.) The percentage of those adrift was greater in the foreign born than in the native born, being 17.9 per cent in the former and 13.2 per cent in the latter. (Table 20.)

Los Angeles Mercantile Establishments.

In Los Angeles individual schedules were obtained from 3316 women employed in mercantile establishments. Of the total number of women scheduled, 47.7 per cent were 25 years and over. The wages received vary with the ages: 97.1 per cent of those under 18 years received less than \$10.00 per week; 90.3 per cent of those between 18 and 21; 58.7 per cent of those between 21 and 25, and 22.5 per cent of those 25 years and over, received less than \$10.00 per week. (Table 21.)

Single women comprise 74.5 per cent of those scheduled; married women 12.7 per cent, widows 7.7 per cent, and divorcees 5.1 per cent. Out of the total 423 women, 238 had husbands at home contributing to their support. The widows showed a greater percentage of the higher wage groups, 48 per cent receiving \$12.00 and over per week. (Table 22.)

The tabulations of experience show that 11.3 per cent had been working less than one year, whereas 51.2 per cent had been in the present occupation less than one year. There were more women that had been working over five years than under five years, although the majority had been in present occupation less than three years. (Tables 23-24.) The tabulation of the home conditions of these women show that 78.8 per cent lived at home and 21.2 per cent were adrift. The wages of those adrift were much higher than the number living at home; 59.9 per cent of those living at home received less than \$10.00 per week, while 26.9 per cent of those adrift received less than \$10.00 per week. (Table 25.)

A noticeable feature in the tabulation of schooling of women employed in the mercantile establishments in Los Angeles was that 33.8

per cent had attended high school, as against 19.5 per cent in San Francisco. (Table 26.) The women adrift were mostly those 25 years and over. Only 21.5 per cent of those under 18 were adrift; between 18 and 21 years, 6.5 per cent; between those 21 to 25, 12.3 per cent, while those 25 years and over 36.5 per cent were adrift. (Table 27.) The percentage of those adrift ran higher in widows and divorced women. Of the single women, 18.9 per cent were adrift. (table 28.) Native born women made up 19.4 per cent of the total employees. The percentage of foreign born was greatest in the workrooms where they constituted 17.9 per cent of the total. (Table 29.) The percentage of those adrift was greater in the native born than in foreign born. This is the reverse of the condition in San Francisco.

TABLE 1. SAN FRANCISCO—MERCANTILE.
Rate of Wages per Week—Number of women receiving.
(Number of establishments, 35.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales		4	42	144	58	266	326	160	208	523	1,731
Office and clerical		2	2	35	19	54	62	55	70	143	443
Factory and workroom hands:											
Time	3	1	29	31	17	31	51	55	42	625	885
Piece work	2		2	2	1		3		1	17	34
*All others	3	9	97	95	20	56	30	19	6	28	363
Totals	8	17	172	307	115	407	472	295	327	1,336	3,456
Under 18 years—											
Sales		4	20	3	3	4	3				37
Office and clerical			1	8	4	9		2	1	1	26
Factory and workroom hands:											
Time	5	4	25	11	5	3	3				56
Piece work	2						1				3
*All others	8	53	74	39	10	4	3				191
Totals	15	61	120	61	22	20	10	2	1	1	313

TABLE 1a. SAN FRANCISCO—MERCANTILE.
Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales .....		.2	2.4	8.3	3.4	15.4	18.8	9.3	12.0	30.2	100.0
Office and clerical .....		.7	.5	7.9	4.3	12.1	14.0	12.4	15.8	32.3	100.0
Factory and workroom hands:											
Time .....	.3	.1	3.3	3.5	1.9	3.5	5.8	6.2	4.8	70.6	100.0
Piece work	5.9		5.9	5.9	2.9		8.8	17.7	2.9	50.0	100.0
*All others .....	.8	2.5	26.7	26.1	5.5	15.5	8.3	5.2	1.7	7.7	100.0
Totals .....	.3	.5	5.0	8.9	3.3	11.8	13.7	8.3	9.5	38.7	100.0
Under 18 years—											
Sales		10.8	54.1	8.1	8.1	10.8	8.1				100.0
Office and clerical			3.8	30.8	15.4	34.7		7.7	3.8	3.8	100.0
Factory and workroom hands:											
Time	8.9	7.2	44.6	19.6	8.9	5.4	5.4				100.0
Piece work	66.6						33.4				100.0
*All others	4.1	27.8	38.8	20.4	5.2	2.1	1.6				100.0
Totals	4.8	19.5	38.4	19.5	7.0	6.3	3.2	.7	.3	.3	100.0

TABLE 1b. SAN FRANCISCO—MERCANTILE.
Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales .....		.2	2.6	10.9	14.3	29.7	48.5	57.8	69.8	30.2	100.0
Office and clerical .....		.7	1.2	9.1	13.4	25.5	39.5	51.9	67.7	32.3	100.0
Factory and workroom hands:											
Time .....	.3	.4	3.7	7.2	9.1	12.6	18.4	24.6	29.4	70.6	100.0
Piece work	5.9	5.9	11.8	17.7	20.6	29.4	47.1	50.0	50.0	100.0	100.0
*All others .....	.8	3.3	30.0	56.1	61.6	77.1	85.4	90.6	92.3	7.7	100.0
Totals .....	.3	.8	7.8	14.7	18.0	29.8	43.5	51.8	61.3	38.7	100.0
Under 18 years—											
Sales		10.8	64.9	73.0	81.1	91.9	100.0				100.0
Office and clerical			3.8	34.6	50.0	84.7	84.7	92.4	93.2	3.8	100.0
Factory and workroom hands:											
Time	8.9	16.1	60.7	80.3	89.2	94.6	100.0				100.0
Piece work	66.6	66.6	66.6	66.6	66.6	66.6	100.0				100.0
*All others	4.1	31.9	70.7	91.1	96.3	98.4	100.0				100.0
Totals	4.8	24.3	62.7	82.2	89.2	95.5	98.7	99.4	99.7	.3	100.0

*Wrapper, errand, stock, marker, waitress.

TABLE 2. LOS ANGELES—MERCANTILE.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 20.)

Occupation and age group	Under \$1.00	\$1.00 to \$1.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			5	19	73	276	385	390	100	847	2,095
Office and clerical		1	1	3	23	98	72	55	26	159	438
Factory and workroom hands:											
Time	5	1	5	2	7	39	37	84	29	312	521
Piece work	1		1			2				2	6
*All others			27	92	109	142	59	41	11	84	565
Totals	6	2	39	116	212	557	553	570	166	1,404	3,625
Under 18 years—											
Sales			2	7	14	21	4	1	2	1	52
Office and clerical			3	10	18	8	3			1	43
Factory and workroom hands:											
Time	6	1	5	1	2	2					17
Piece work											
*All others		140	103	102	46	8	1	1			411
Totals	6	141	113	120	80	39	8	2	2	2	513

TABLE 2a. LOS ANGELES—MERCANTILE.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales .....			.2	.9	3.5	13.2	18.4	18.6	4.8	40.4	100.0
Office and clerical .....		.2	.2	.7	5.3	22.4	16.4	12.6	5.9	36.3	100.0
Factory and workroom hands:											
Time	1.0	.2	1.0	.4	1.3	7.5	7.0	16.1	5.6	59.9	100.0
Piece work	16.7		16.7			33.3				33.3	100.0
*All others			4.8	16.3	19.3	25.1	10.4	7.3	1.9	14.9	100.0
Totals .....	.2	.1	1.0	3.2	5.8	15.4	15.3	15.7	4.6	38.7	100.0
Under 18 years—											
Sales			3.9	13.5	26.9	40.4	7.6	1.9	3.9	1.9	100.0
Office and clerical			7.0	23.3	41.9	18.6	6.9			2.3	100.0
Factory and workroom hands:											
Time	35.2	5.9	29.4	5.9	11.8	11.8					100.0
Piece work											
*All others		34.9	25.7	25.5	11.5	2.0	.2	.2			100.0
Totals	1.2	27.5	22.0	23.4	15.6	7.6	1.5	.4	.4	.4	100.0

TABLE 2b. LOS ANGELES—MERCANTILE.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$1.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales .....			.2	1.1	4.6	17.8	36.2	54.8	59.6	40.4	100.0
Office and clerical .....		.2	.4	1.1	6.4	28.8	45.2	57.8	63.7	36.3	100.0
Factory and workroom hands:											
Time	1.0	1.2	2.2	2.6	3.9	11.4	18.4	34.5	40.1	79.9	100.0
Piece work	16.7	16.7	33.4	33.4	33.4	66.7	66.7	66.7	66.7	33.3	100.0
*All others			4.8	21.1	40.4	65.5	75.9	83.2	85.1	14.9	100.0
Totals .....	.2	.3	1.3	4.5	10.3	25.7	41.0	56.7	61.3	38.7	100.0
Under 18 years—											
Sales			3.9	17.4	44.3	84.7	92.3	94.2	98.1	1.9	100.0
Office and clerical			7.0	30.3	72.2	90.8	97.7	97.7	97.7	2.3	100.0
Factory and workroom hands:											
Time	35.2	41.1	70.5	76.4	88.2	100.0					100.0
Piece work											
*All others		34.9	60.6	86.1	97.6	99.6	99.8	100.0			100.0
Totals	1.2	28.7	50.7	71.1	89.7	97.3	98.8	99.2	99.6	.4	100.0

*Wrapper, errand, stock, marker, waitress.

TABLE 3. OAKLAND—MERCANTILE.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 11.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			3	88	64	79	67	68	36	132	537
Office and clerical			3	16	13	21	13	11	7	43	127
Factory and workroom hands:											
Time		1	1	9	5	3	11	22	8	72	132
Piece work											
*All others		12	13	44	11	10	7	7	4	11	119
Totals		13	20	157	93	113	98	108	55	258	915
Under 18 years—											
Sales			3	5							8
Office and clerical				6		1					7
Factory and workroom hands:											
Time	2	1	1	2		2					8
Piece work											
*All others	4	63	22	18	1						108
Totals	6	64	26	31	1	3					131

TABLE 3a. OAKLAND—MERCANTILE.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			.6	16.4	11.9	14.7	12.5	12.6	6.7	24.6	100.0
Office and clerical			2.4	12.6	10.2	16.5	10.2	8.7	5.5	33.9	100.0
Factory and workroom hands:											
Time		.8	.8	6.8	3.8	2.3	8.3	16.7	6.0	54.5	100.0
Piece work											
*All others		10.1	10.9	37.0	9.2	8.4	5.9	5.9	3.4	9.2	100.0
Totals		1.4	2.2	17.2	10.2	12.3	10.7	11.8	6.0	28.2	100.0
Under 18 years—											
Sales			37.5	62.5							100.0
Office and clerical				85.3		14.7					100.0
Factory and workroom hands:											
Time	25.0	12.5	12.5	25.0		25.0					100.0
Piece work											
*All others	3.7	58.3	20.4	16.7	.9						100.0
Totals	4.6	48.9	19.9	23.6	.7	2.3					100.0

TABLE 3b. OAKLAND—MERCANTILE.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales			.6	17.0	28.9	43.6	56.1	68.7	75.4	24.6	100.0
Office and clerical			2.4	15.0	25.2	41.7	51.9	60.6	66.1	33.9	100.0
Factory and workroom hands:											
Time		.8	1.6	8.4	12.2	14.5	22.8	39.5	45.5	54.5	100.0
Piece work											
*All others		10.1	21.0	58.0	67.2	75.6	81.5	87.4	90.8	9.2	100.0
Totals		1.4	3.6	20.8	31.0	43.3	54.0	65.8	71.8	28.2	100.0
Under 18 years—											
Sales			37.5	100.0							100.0
Office and clerical				85.3	85.3	100.0					100.0
Factory and workroom hands:											
Time	25.0	37.5	50.0	75.0	75.0	100.0					100.0
Piece work											
*All others	3.7	62.0	82.4	99.1	100.0						100.0
Totals	4.6	53.5	73.4	97.0	97.7	100.0					100.0

*Wrapper, errand, stock, marker, waitress.

TABLE 4. SACRAMENTO—MERCANTILE.
Rate of Wages per Week—Number of women receiving.
(Number of establishments, 9.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			14	45	6	48	35	23	24	70	265
Office and clerical			34	42	3	27	22	14	5	20	167
Factory and workroom hands:											
Time	3	2	7	7		8	18	9	10	50	114
Piece work											
*All others		1	44	28	2	11	4	1	2	4	97
Totals	3	3	99	122	11	94	79	47	41	144	643
Under 18 years—											
Sales			6	1							7
Office and clerical		1	29	15	2						47
Factory and workroom hands:											
Time	5	3	1								9
Piece work											
*All others	5	8	58	8							79
Totals	10	12	94	24	2						142

TABLE 4a. SACRAMENTO—MERCANTILE.
Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			5.3	16.9	2.3	18.1	13.2	8.7	9.1	26.4	100.0
Office and clerical			20.4	25.2	1.8	16.2	13.2	8.4	2.9	11.9	100.0
Factory and workroom hands:											
Time	2.6	1.8	6.1	6.1		7.0	15.8	7.9	8.8	43.9	100.0
Piece work											
*All others		1.0	45.4	28.9	2.1	11.3	4.1	1.0	2.1	4.1	100.0
Totals	.4	.4	15.4	19.0	1.7	14.6	12.3	7.3	6.4	22.5	100.0
Under 18 years—											
Sales			85.7	14.3							100.0
Office and clerical		2.1	61.7	31.9	4.3						100.0
Factory and workroom hands:											
Time	55.6	33.3	11.1								100.0
Piece work											
*All others	6.3	10.1	73.5	10.1							100.0
Totals	5.1	8.4	66.2	16.9	1.4						100.0

TABLE 4b. SACRAMENTO—MERCANTILE.
Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales			5.3	22.2	24.5	42.6	55.8	64.5	73.6	26.4	100.0
Office and clerical			20.4	45.6	47.4	63.6	76.8	85.2	88.1	11.9	100.0
Factory and workroom hands:											
Time	2.6	4.4	10.5	16.6	16.6	23.6	39.4	47.3	56.1	43.9	100.0
Piece work											
*All others		1.0	46.4	75.3	77.4	88.7	92.8	93.8	95.9	4.1	100.0
Totals	.4	.8	16.2	35.2	36.9	51.5	63.8	71.1	77.5	22.5	100.0
Under 18 years—											
Sales			85.7	100.0							100.0
Office and clerical		2.1	63.8	95.7	100.0						100.0
Factory and workroom hands:											
Time	55.6	88.9	100.0								100.0
Piece work											
*All others	6.3	16.4	89.9	100.0							100.0
Totals	5.1	15.5	81.7	98.6	100.0						100.0

*Wrapper, errand, stock, marker, waitress.

TABLE 5. SAN DIEGO—MERCANTILE.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 8.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			2	31	45	34	30	29	11	70	252
Office and clerical				3	5	4	1	2	1	21	37
Factory and workroom hands:											
Time	1	1		3	1	4	7	4	1	31	53
Piece work											
*All others		2	3	10	4		1			10	30
Totals	1	3	5	47	55	42	39	35	13	132	372
Under 18 years—											
Sales	1		3	3	1	1					9
Office and clerical				2							2
Factory and workroom hands:											
Time	2		1	1				1			5
Piece work											
*All others	3		3	10							16
Totals	6		7	16	1	1		1			32

TABLE 5a. SAN DIEGO—MERCANTILE.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales			.8	12.3	17.9	13.5	11.9	11.5	4.3	27.8	100.0
Office and clerical				8.1	13.5	10.8	2.7	5.4	2.7	56.8	100.0
Factory and workroom hands:											
Time	1.9	1.9		5.7	1.9	7.5	13.2	7.5	1.9	58.5	100.0
Piece work											
*All others		6.7	10.0	33.3	13.4		3.3			33.3	100.0
Totals	.3	.8	1.3	12.6	14.8	11.3	10.5	9.4	3.5	35.5	100.0
Under 18 years—											
Sales	11.1		33.4	33.3	11.1	11.1					100.0
Office and clerical				100.0							100.0
Factory and workroom hands:											
Time	40.0		20.0	20.0				20.0			100.0
Piece work											
*All others	18.7		18.7	62.6							100.0
Totals	18.8		21.9	50.0	3.1	3.1		3.1			100.0

TABLE 5b. SAN DIEGO—MERCANTILE.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales			.8	13.1	31.0	44.5	56.4	67.9	72.2	27.8	100.0
Office and clerical				8.1	21.6	32.4	35.1	40.5	43.2	56.8	100.0
Factory and workroom hands:											
Time	1.9	3.8	3.8	9.5	11.4	18.9	32.1	39.6	41.5	58.5	100.0
Piece work											
*All others		6.7	16.7	50.0	63.4	63.4	66.7	66.7	66.7	33.3	100.0
Totals	.3	1.1	2.4	15.0	29.8	41.1	51.6	61.0	64.5	35.5	100.0
Under 18 years—											
Sales	11.1	11.1	44.5	77.8	88.9	100.0					100.0
Office and clerical				100.0							100.0
Factory and workroom hands:											
Time	40.0	40.0	60.0	80.0	80.0	80.0	80.0	100.0			100.0
Piece work											
*All others	18.7	18.7	37.4	100.0							100.0
Totals	18.8	18.8	40.7	90.7	93.8	96.9	96.9	100.0			100.0

*Wrapper, errand, stock, marker, waitress.

TABLE 6. SUMMARY—MERCANTILE.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 83.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco	8	17	172	307	115	407	472	295	327	1,336	3,456
Los Angeles	6	2	39	116	212	557	553	570	166	1,404	3,625
Oakland		13	20	157	93	113	98	108	55	258	915
Sacramento	3	3	99	122	11	94	79	47	41	144	643
San Diego	1	3	5	47	55	42	39	35	13	132	372
Totals	18	38	335	749	486	1,213	1,241	1,055	602	3,274	9,011
Under 18 years—											
San Francisco	15	61	120	61	22	20	10	2	1	1	313
Los Angeles	6	141	113	120	80	39	8	2	2	2	513
Oakland	6	64	26	31	1	3					131
Sacramento	10	12	94	24	2						142
San Diego	6		7	16	1	1		1			32
Totals	43	278	360	252	106	63	18	5	3	3	1,131

TABLE 6a. SUMMARY—MERCANTILE.

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco .....	.3	.5	5.0	8.9	3.3	11.8	13.7	8.3	9.5	38.7	100.0
Los Angeles .....	.2	.1	1.0	3.2	5.8	15.4	15.3	15.7	4.6	38.7	100.0
Oakland		1.4	2.2	17.2	10.2	12.3	10.7	11.8	6.0	28.2	100.0
Sacramento .....	.4	.4	15.4	19.0	1.7	14.6	12.3	7.3	6.4	22.5	100.0
San Diego .....	.3	.8	1.3	12.6	14.8	11.3	10.5	9.4	3.5	35.5	100.0
Totals .....	.2	.4	3.7	8.3	5.4	13.5	13.8	11.7	6.7	36.3	100.0
Under 18 years—											
San Francisco	4.8	19.5	38.4	19.5	7.0	6.3	3.2	.7	.3	.3	100.0
Los Angeles	1.2	27.5	22.0	23.4	15.6	7.6	1.5	.4	.4	.4	100.0
Oakland	4.6	48.9	19.9	23.6	.7	2.3					100.0
Sacramento	7.1	8.4	66.2	16.9	1.4						100.0
San Diego	18.8		21.9	50.0	3.1	3.1		3.1			100.0
Totals	3.8	24.6	31.8	22.3	9.4	5.5	1.6	.4	.3	.3	100.0

TABLE 6b. SUMMARY—MERCANTILE.

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco .....	.3	.8	5.8	14.7	18.0	29.8	43.5	51.8	61.3	38.7	100.0
Los Angeles .....	.2	.3	1.3	4.5	10.3	25.7	41.0	56.7	61.3	38.7	100.0
Oakland		1.4	3.6	20.8	31.0	43.3	54.0	65.8	71.8	28.2	100.0
Sacramento .....	.4	.8	16.2	35.2	36.9	51.5	63.8	71.1	77.5	22.5	100.0
San Diego .....	.3	1.1	2.4	15.0	29.8	41.1	51.6	61.0	64.5	35.5	100.0
Totals .....	.2	.6	4.3	12.6	18.0	31.5	45.3	57.0	63.7	36.3	100.0
Under 18 years—											
San Francisco	4.8	24.3	62.7	82.2	89.2	95.5	98.7	99.4	99.7	.3	100.0
Los Angeles	1.2	28.7	50.7	74.1	89.7	97.3	98.8	99.2	99.6	.4	100.0
Oakland	4.6	53.5	73.4	97.0	97.7	100.0					100.0
Sacramento	7.1	15.5	81.7	98.6	100.0						100.0
San Diego	18.8	18.8	40.7	90.7	93.8	96.9	96.9	100.0			100.0
Totals	3.8	28.4	60.2	82.5	91.9	97.4	99.0	99.4	99.7	.3	100.0

TABLE 7. SUMMARY—MERCANTILE.

(Including retail candy, millinery, 5-, 10-, and 15-cent stores.)

Rate of Wages per Week—Number of women receiving.

(Number of establishments, 192.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco	18	25	210	345	171	526	573	426	337	1,544	4,175
Los Angeles	34	31	95	202	247	658	586	671	190	1,651	4,365
Oakland	9	25	31	170	99	166	139	138	61	315	1,153
Sacramento	3	3	100	147	15	109	83	50	42	150	702
San Diego	1	8	10	51	57	46	41	36	14	136	400
Totals	65	92	446	915	589	1,505	1,422	1,321	644	3,796	10,795
Under 18 years—											
San Francisco	19	66	166	77	35	23	10	4	1	2	403
Los Angeles	24	169	146	126	88	43	9	4	3	2	614
Oakland	8	82	29	32	2	10	4	-----	-----	-----	167
Sacramento	10	12	94	27	2	-----	1	-----	-----	-----	146
San Diego	6	2	13	17	1	1	-----	1	-----	-----	41
Totals	67	331	448	279	128	77	24	9	4	4	1,371

TABLE 7a. SUMMARY—MERCANTILE.

(Including retail candy, millinery, 5-, 10-, and 15-cent stores.)

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco .....	.5	.6	5.0	8.3	4.1	12.6	13.7	10.2	8.1	36.9	100.0
Los Angeles .....	.8	.7	2.2	4.6	5.6	15.1	13.4	15.4	4.4	37.8	100.0
Oakland .....	.8	2.2	2.7	14.7	8.6	14.4	12.0	12.0	5.3	27.3	100.0
Sacramento .....	.4	.4	14.3	20.9	2.2	15.5	11.8	7.1	6.0	21.4	100.0
San Diego .....	.3	2.0	2.5	12.8	14.2	11.5	10.2	9.0	3.5	34.0	100.0
Totals .....	.6	.8	4.1	8.5	5.5	13.9	13.2	12.2	6.0	35.2	100.0
Under 18 years—											
San Francisco	4.7	16.4	41.2	19.1	8.7	5.7	2.5	1.0	.2	.5	100.0
Los Angeles	3.9	27.5	23.8	20.5	14.3	7.0	1.5	.7	.5	.3	100.0
Oakland	4.8	49.1	17.4	19.2	1.2	5.9	2.4	-----	-----	-----	100.0
Sacramento	6.8	8.2	64.4	18.5	1.4	-----	.7	-----	-----	-----	100.0
San Diego	14.7	4.9	31.7	41.5	2.4	2.4	-----	2.4	-----	-----	100.0
Totals	4.9	24.1	32.7	20.4	9.3	5.6	1.7	.7	.3	.3	100.0

TABLE 7b. SUMMARY—MERCANTILE.

(Including retail candy, millinery, 5-, 10-, and 15-cent stores.)

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco .....	.5	1.1	6.1	14.4	18.5	31.1	44.8	55.0	63.1	36.9	100.0
Los Angeles .....	.8	1.5	3.7	8.3	13.9	29.0	42.4	57.8	62.2	37.8	100.0
Oakland .....	.8	3.0	5.7	20.4	29.0	43.4	55.4	67.4	72.7	27.3	100.0
Sacramento .....	.4	.8	15.1	36.0	38.2	53.7	65.5	72.6	78.6	21.4	100.0
San Diego .....	.3	2.3	4.8	17.6	31.8	43.3	53.5	62.5	66.0	34.0	100.0
Totals .....	.6	1.4	5.5	14.0	19.5	33.4	46.6	58.8	64.8	35.2	100.0
Under 18 years—											
San Francisco	4.7	21.1	62.3	81.4	90.1	95.8	98.3	99.3	99.5	.5	100.0
Los Angeles	3.9	31.4	55.2	75.7	90.0	97.0	98.5	99.2	99.7	.3	100.0
Oakland	4.8	53.9	71.3	90.5	91.7	97.6	100.0	-----	-----	-----	100.0
Sacramento	6.8	15.0	79.4	97.9	99.3	99.3	100.0	-----	-----	-----	100.0
San Diego	14.7	19.6	51.3	92.8	95.2	97.6	97.6	100.0	-----	-----	100.0
Totals	4.9	29.0	61.7	82.1	91.4	97.0	98.7	99.4	99.7	.3	100.0

TABLE 8. SUMMARY—RETAIL CANDY.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 51.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco			4	8	30	88	85	95	7	81	398
Los Angeles				5	10	59	15	50	11	50	206
Oakland				3	4	35	26	19	2	20	109
Sacramento			1	3	2	13	4	3	1	6	33
San Diego				1	2	3	2	1		4	13
Totals			5	20	48	198	132	174	21	161	759
Under 18 years—											
San Francisco			3	5	11	2		2			23
Los Angeles						3			1		4
Oakland				1	1		4				6
Sacramento				2			1				3
San Diego											
Totals			3	8	12	5	5	2	1		36

TABLE 8a. SUMMARY—RETAIL CANDY.

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco			1.1	2.0	7.5	22.1	21.4	23.9	1.7	20.3	100.0
Los Angeles				2.4	4.9	28.6	7.3	27.2	5.3	24.3	100.0
Oakland				2.8	3.7	32.1	23.9	17.4	1.8	18.3	100.0
Sacramento			3.0	9.1	6.1	39.4	12.1	9.1	3.0	18.2	100.0
San Diego				7.7	15.4	23.1	15.4	7.7		30.7	100.0
Totals			.7	2.6	6.3	26.1	17.4	22.9	2.8	21.2	100.0
Under 18 years—											
San Francisco			13.1	21.7	47.8	8.7		8.7			100.0
Los Angeles						75.0			25.0		100.0
Oakland				16.6	16.6		66.8				100.0
Sacramento				66.7			33.3				100.0
San Diego											
Totals			3.3	22.3	33.4	13.9	13.9	5.6	2.6		100.0

TABLE 8b. SUMMARY—RETAIL CANDY.

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco			1.1	3.1	10.6	32.7	54.1	78.0	79.7	20.3	100.0
Los Angeles				2.4	7.3	35.9	43.2	70.4	75.7	24.3	100.0
Oakland				2.8	6.5	38.6	62.5	79.9	81.7	18.3	100.0
Sacramento			3.0	12.1	18.2	57.6	69.7	78.8	81.8	18.2	100.0
San Diego				7.7	23.1	46.2	61.6	69.3	69.3	30.7	100.0
Totals			.7	3.3	9.6	35.7	53.1	76.0	78.8	21.2	100.0
Under 18 years—											
San Francisco			13.1	34.8	82.6	91.3	91.3	100.0			100.0
Los Angeles						75.0	75.0	75.0	100.0		100.0
Oakland				16.6	33.2	33.2	100.0				100.0
Sacramento				66.7	66.7	66.7	100.0				100.0
San Diego											
Totals			3.3	30.5	63.9	77.8	91.7	97.3	100.0		100.0

TABLE 9. *SUMMARY—MILLINERY.
Rate of Wages per Week—Number of women receiving.
 (Number of establishments, 49.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----	10		8	21	21	30	14	34	2	122	262
Los Angeles -----	28	3	9	74	22	39	18	43	11	196	443
Oakland -----	9		9	5	2	17	15	9	4	35	105
Totals -----	47	3	26	100	45	86	47	86	17	353	810
Under 18 years—											
San Francisco -----	4	2	1	4	2					1	14
Los Angeles -----	18	3	7	5	5	1	1	2			42
Oakland -----	2		3			6					11
Totals -----	24	5	11	9	7	7	1	2		1	67

TABLE 9a. *SUMMARY—MILLINERY.
Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----	3.8		3.1	8.0	8.0	11.4	5.3	13.0	.8	46.6	100.0
Los Angeles -----	6.3	.7	2.0	16.7	5.0	8.8	4.1	9.7	2.5	44.2	100.0
Oakland -----	8.6		8.6	4.8	1.9	16.2	14.2	8.6	3.8	33.3	100.0
Totals -----	5.8	.4	3.2	12.4	5.5	10.6	5.8	10.6	2.1	43.6	100.0
Under 18 years—											
San Francisco -----	28.6	14.3	7.1	28.6	14.3					7.1	100.0
Los Angeles -----	42.9	7.1	16.7	11.9	11.9	2.4	2.4	4.7			100.0
Oakland -----	18.2		27.3			54.5					100.0
Totals -----	35.8	7.4	16.4	13.4	10.5	10.5	1.5	3.0		1.5	100.0

TABLE 9b. *SUMMARY—MILLINERY.
Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco -----	3.8	3.8	7.6	15.5	23.4	34.8	40.1	53.0	53.8	46.2	100.0
Los Angeles -----	6.3	7.0	9.0	25.7	30.7	39.5	43.6	53.3	55.8	44.2	100.0
Oakland -----	8.6	8.6	17.2	22.0	23.9	40.1	54.3	62.9	63.7	33.3	100.0
Totals -----	5.8	6.2	9.4	21.8	27.3	37.9	43.7	54.3	56.4	43.6	100.0
Under 18 years—											
San Francisco -----	28.6	42.9	50.0	78.6	92.9	92.9	92.9	92.9	92.9	7.1	100.0
Los Angeles -----	42.9	50.0	66.7	78.6	90.5	92.9	95.3	100.0			100.0
Oakland -----	18.2	18.2	45.5	45.5	45.5	100.0					100.0
Totals -----	35.8	43.2	59.6	73.0	83.5	94.0	95.5	98.5	98.5	1.5	100.0

*Sacramento and San Diego millinery included in mercantile.

TABLE 10. SUMMARY—5-, 10- AND 15-CENT STORES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 9.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----		8	26	9	5	1	2	2	1	5	59
Los Angeles -----		26	47	7	3	3		2	2	1	91
Oakland -----		12	2	5		1		2		2	24
Sacramento -----				22	2	2					26
San Diego -----		5	5	3		1		1			15
Totals -----		51	80	46	10	8	2	7	3	8	215
Under 18 years—											
San Francisco -----		3	42	7		1					53
Los Angeles -----		25	26	1	3						55
Oakland -----		18				1					19
Sacramento -----				1							1
San Diego -----		2	6	1							9
Totals -----		48	74	10	3	2					137

TABLE 10a. SUMMARY—5-, 10- AND 15-CENT STORES.

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----		13.5	44.1	15.2	8.5	1.7	3.4	3.4	1.7	8.5	100.0
Los Angeles -----		28.6	51.6	7.7	3.3	3.3		2.2	2.2	1.1	100.0
Oakland -----		50.0	8.3	20.9		4.2		8.3		8.3	100.0
Sacramento -----				84.6	7.7	7.7					100.0
San Diego -----		33.3	33.3	20.0		6.7			6.7		100.0
Totals -----		23.7	37.2	21.4	4.7	3.7	.9	3.3	1.4	3.7	100.0
Under 18 years—											
San Francisco -----		5.7	79.2	13.2		1.9					100.0
Los Angeles -----		45.4	47.3	1.8	5.5						100.0
Oakland -----		94.7				5.3					100.0
Sacramento -----				100.0							100.0
San Diego -----		22.2	66.6	11.2							100.0
Totals -----		35.0	54.0	7.3	2.2	1.5					100.0

TABLE 10b. SUMMARY—5-, 10- AND 15-CENT STORES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco -----		13.5	57.6	72.8	81.3	83.0	86.4	89.8	91.5	8.5	100.0
Los Angeles -----		28.6	80.2	87.9	91.2	94.5	94.5	96.7	98.9	1.1	100.0
Oakland -----		50.0	58.3	79.2	79.2	83.4	83.4	91.7	91.7	8.3	100.0
Sacramento -----				84.6	92.3	100.0					100.0
San Diego -----		33.3	66.6	86.6	86.6	93.3	93.3	93.3	100.0		100.0
Totals -----		23.7	60.9	82.3	87.0	90.7	91.6	91.9	96.3	3.7	100.0
Under 18 years—											
San Francisco -----		5.7	84.9	98.1	98.1	100.0					100.0
Los Angeles -----		45.4	92.7	94.5	100.0						100.0
Oakland -----		94.7	94.7	94.7	94.7	100.0					100.0
Sacramento -----				100.0							100.0
San Diego -----		22.2	88.8	100.0							100.0
Totals -----		35.0	89.0	96.3	98.5	100.0					100.0

TABLE 11. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By age and present wage.

Age group	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under 18 years.....	277	11.4	65.7	86.7	90.7	96.1	98.6	99.3	99.3	.7	100.0
18 to 21 years.....	543	22.5	18.1	42.8	52.7	72.8	85.5	92.7	93.0	4.0	100.0
21 to 25 years.....	475	19.7	5.7	14.1	19.8	35.8	51.6	65.9	77.3	22.7	100.0
25 years and over.....	1,118	46.4	3.0	8.1	9.1	17.3	32.2	41.8	53.2	46.8	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 12. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By marital condition and present wage.

Marital condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Single	1,781	73.8	17.0	30.2	35.1	47.9	59.9	68.7	76.3	23.7	100.0
Married	290	12.0	8.3	19.0	21.8	34.2	52.1	60.0	68.3	31.7	100.0
Husband at home, contributing	185	7.7	9.2	21.6	25.4	36.7	53.5	60.5	68.6	31.4	100.0
Husband at home, not contributing	56	2.3	3.0	12.5	14.3	28.6	44.7	59.0	66.1	33.9	100.0
Husband not at home, contributing	7	.3				14.3	71.4	71.4	85.7	14.3	100.0
Husband not at home, not contributing	42	1.7	11.9	19.0	19.0	33.3	52.4	57.2	66.7	33.3	100.0
Widowed	187	7.8	2.1	8.5	9.6	17.1	33.1	43.3	55.6	44.4	100.0
Divorced	155	6.4	6.4	13.5	17.4	26.4	40.0	51.6	62.6	37.4	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 13. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By years working and present wage.

Years working	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months.....	101	4.2	57.4	76.2	79.2	87.1	96.0	96.0	98.0	2.0	100.0
6 months to 1 year.....	141	5.8	51.8	68.8	77.3	89.4	95.8	97.2	97.2	2.8	100.0
1 year to 2 years.....	268	11.1	32.9	55.3	62.0	78.0	90.3	92.9	95.5	4.5	100.0
2 years to 3 years.....	237	9.8	19.4	39.6	46.8	62.4	77.6	87.3	92.8	7.2	100.0
3 years to 4 years.....	221	9.2	13.1	31.7	40.3	61.1	74.2	83.7	90.0	10.0	100.0
4 years to 5 years.....	223	9.2	6.3	22.9	26.5	41.3	58.3	73.1	83.9	16.1	100.0
5 years to 10 years.....	681	28.2	3.6	10.1	13.3	25.8	42.3	56.0	66.4	33.6	100.0
10 years to 15 years.....	320	13.3	2.2	5.3	6.2	12.1	22.4	28.7	41.8	58.2	100.0
15 years and over.....	221	9.2	.5	3.2	3.7	5.5	13.6	21.3	33.5	66.5	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 14. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By years in present occupation and present wage.

Years in present occupation	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months	323	13.4	37.5	55.8	59.5	72.5	84.9	89.2	93.5	6.5	100.0
6 months to 1 year	342	14.2	32.2	49.2	55.6	68.2	80.2	85.3	90.1	9.9	100.0
1 year to 2 years	400	16.5	16.7	36.0	44.0	63.2	78.7	85.2	90.2	9.8	100.0
2 years to 3 years	291	12.3	7.7	22.6	27.7	43.2	61.5	74.3	81.7	18.3	100.0
3 years to 4 years	202	8.3	5.0	18.4	24.3	39.1	55.9	68.8	78.7	21.3	100.0
4 years to 5 years	166	6.8	2.4	8.4	10.8	21.0	36.7	52.4	71.1	28.9	100.0
5 years to 10 years	466	19.3	.8	3.4	4.7	12.2	22.3	33.7	44.6	55.4	100.0
10 years to 15 years	154	6.3	1.3	2.0	2.0	3.3	10.4	15.0	28.6	71.4	100.0
15 years and over	64	2.4	-----	1.6	1.6	1.6	4.7	12.5	25.0	75.0	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 15. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By home condition and present wage.

Home condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
At home	1,831	77.2	16.9	30.8	35.7	48.4	60.6	69.7	77.2	22.8	100.0
Adrift	552	22.8	5.6	11.7	14.1	24.2	40.3	48.9	59.6	40.4	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 16. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By schooling and present wage.

Schooling	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under fifth grade	135	5.6	8.1	11.8	14.8	25.9	35.5	45.1	51.8	48.2	100.0
Fifth grade	63	2.6	20.7	30.2	38.1	42.9	54.0	65.1	68.3	31.7	100.0
Sixth grade	133	5.5	24.8	41.3	47.3	58.6	66.9	70.7	76.0	24.0	100.0
Seventh grade	256	10.6	25.0	40.2	48.0	62.5	71.1	77.3	82.0	18.0	100.0
Eighth grade	1,129	46.8	14.3	28.4	32.4	44.6	58.9	67.4	74.7	25.3	100.0
High school	470	19.5	9.8	18.9	22.1	33.2	48.3	58.9	71.5	28.5	100.0
University	16	.7	18.7	37.5	37.5	43.7	43.7	50.0	62.5	37.5	100.0
Business college	169	7.0	5.3	11.8	15.3	31.3	48.5	65.1	78.7	21.3	100.0
Not stated	42	1.7	2.4	4.8	4.8	14.3	19.1	19.1	28.6	71.4	100.0
Totals	2,413	100.0	14.1	26.1	30.4	42.5	55.6	64.6	72.9	27.1	100.0

TABLE 17. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By age and home condition.

Age group	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Under 18 years	277	11.4	269	97.1	8	2.9
18 to 21 years	543	22.5	495	91.2	48	8.8
21 to 25 years	475	19.7	381	80.2	94	19.8
25 years and over	1,118	46.4	716	64.0	402	36.0
Totals	2,413	100.0	1,861	77.1	552	22.9

TABLE 18. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By marital condition and home condition.

Marital condition	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Single	1,781	73.8	1,444	81.1	337	18.9
Married	290	12.0	268	92.4	22	7.6
Husband at home, contributing	185	7.7	185	100.0		
Husband at home, not contributing	56	2.3	56	100.0		
Husband not at home, contributing	7	.9	5	71.4	2	28.6
Husband not at home, not contributing	42	1.7	22	52.4	20	47.6
Widowed	187	7.8	78	41.7	109	58.3
Divorced	155	6.4	71	45.8	84	54.2
Totals	2,413	100.0	1,861	77.1	552	22.9

TABLE 19. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By occupation and nativity.

Occupation	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
Sales	1,055	43.7	939	89.0	116	11.0
Office and clerical	523	21.7	464	88.7	59	11.3
Factory and workroom hands—						
Time	526	21.8	389	74.0	137	26.0
Piece work	37	1.5	3	8.1	34	91.9
All others	272	11.3	272	100.0		
Totals	2,413	100.0	2,067	85.7	343	14.3

TABLE 20. SAN FRANCISCO—MERCANTILE.

Record of Individual Employees—By home condition and nativity.

Home condition	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
At home	1,822	75.5	1,582	83.8	240	13.2
Adrift	591	24.5	485	82.1	106	17.9
Totals	2,413	100.0	2,067	85.7	346	14.3

TABLE 21. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By age and present wage.

Age group	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Under 18 years	466	14.1	52.4	75.6	89.1	95.4	97.1	97.7	98.3	1.7	100.0
18 to 21 years	626	18.8	9.0	20.5	38.2	74.6	90.3	93.8	98.2	1.8	100.0
21 to 25 years	652	19.7	2.6	6.0	14.4	37.1	58.7	77.9	82.8	17.2	100.0
25 years and over	1,572	47.4	1.5	2.0	4.1	10.4	22.5	41.1	47.7	52.3	100.0
Totals	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 22. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By marital condition and present wage.

Marital condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Single	2,470	74.5	13.2	21.5	30.8	48.6	60.6	73.0	76.7	23.3	100.0
Married	423	12.7	1.9	2.6	7.3	16.7	34.0	51.5	57.2	42.8	100.0
Husband at home, contributing	238	7.2	2.1	2.9	8.8	21.4	35.3	50.4	58.5	41.2	100.0
Husband at home, not contributing	103	3.1	1.0	2.0	5.9	9.8	31.1	50.5	51.5	48.5	100.0
Husband not at home, contributing	13	.3	7.7	7.7	7.7	23.1	38.5	61.6	61.6	38.4	100.0
Husband not at home, not contributing	69	2.1	1.5	1.5	4.4	10.2	33.4	55.1	59.4	40.6	100.0
Widowed	256	7.7	2.0	2.0	4.3	9.8	25.0	43.4	52.0	48.0	100.0
Divorced	167	5.1	0.6	1.8	6.0	12.0	28.8	49.7	55.1	44.9	100.0
Totals	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 23. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By years working and present wage.

Years working	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months	151	4.6	51.0	63.6	72.9	84.8	88.8	93.4	94.1	5.9	100.0
6 months to 1 year	222	6.7	48.6	63.0	76.1	90.5	95.9	97.7	98.2	1.8	100.0
1 year to 2 years	305	9.2	24.3	44.6	60.0	78.7	89.9	93.2	94.8	5.2	100.0
2 years to 3 years	358	10.8	9.9	23.0	40.0	66.5	81.6	89.7	91.9	8.1	100.0
3 years to 4 years	302	9.1	3.6	10.2	23.5	52.3	71.5	87.1	89.1	10.9	100.0
4 years to 5 years	262	7.9	2.3	9.2	16.5	42.4	60.7	80.9	87.0	13.0	100.0
5 years to 10 years	872	26.2	2.1	3.0	7.7	20.7	38.0	59.6	65.8	34.2	100.0
10 years to 15 years	450	13.6	.8	1.5	3.5	8.6	18.2	33.1	41.5	58.5	100.0
15 years and over	394	11.9	1.8	2.1	2.6	5.6	13.5	27.9	32.2	67.8	100.0
Totals	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 24. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By years in present occupation and present wage.

Years in present occupation	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months	484	14.6	28.3	39.4	51.2	73.3	82.6	89.4	91.3	8.7	100.0
6 months to 1 year	510	15.4	22.9	37.2	49.4	69.2	81.6	90.6	92.0	8.0	100.0
1 year to 2 years	545	16.4	9.2	18.2	31.8	51.6	70.5	79.3	82.4	17.6	100.0
2 years to 3 years	359	10.8	5.3	10.9	23.2	47.1	62.4	76.0	80.2	19.8	100.0
3 years to 4 years	283	8.5	2.5	5.3	9.9	23.7	41.7	64.7	69.6	30.4	100.0
4 years to 5 years	240	7.3	.4	1.7	4.2	16.3	30.1	55.9	64.2	35.8	100.0
5 years to 10 years	584	17.7	1.2	1.7	2.6	7.4	20.0	41.0	49.0	51.0	100.0
10 years to 15 years	209	6.3	.5	.5	1.0	3.4	7.2	21.1	27.3	72.7	100.0
15 years and over	100	3.0	1.0	1.0	1.0	3.0	8.0	15.0	19.0	81.0	100.0
Totals	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 25. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By home condition and present wage.

Home condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
At home -----	2,614	78.8	12.3	20.2	29.3	46.5	59.9	72.1	76.2	23.8	100.0
Adrift -----	702	21.2	2.7	3.3	6.6	14.4	26.9	47.3	52.9	47.1	100.0
Totals -----	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 26. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By schooling and present wage.

Schooling	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under fifth grade -----	39	1.2			5.1	12.8	28.2	48.7	56.4	43.6	100.0
Fifth grade -----	59	1.8	17.0	27.2	35.7	49.2	59.4	72.9	74.6	25.4	100.0
Sixth grade -----	114	3.4	18.4	22.8	29.0	43.9	57.1	71.1	74.6	25.4	100.0
Seventh grade -----	288	8.7	17.0	27.1	37.8	44.5	60.5	69.9	71.3	18.4	100.0
Eighth grade -----	1,329	40.0	13.7	23.1	32.8	49.7	60.3	73.7	77.0	23.0	100.0
High school -----	1,120	33.8	6.3	10.1	16.5	31.5	47.1	61.8	67.5	32.5	100.0
University -----	40	1.2		2.5	5.0	20.0	35.0	55.0	57.5	42.5	100.0
Business college -----	157	4.8	1.2	2.5	8.2	19.7	31.2	46.5	55.4	44.6	100.0
Not stated -----	170	5.1	2.4	3.0	6.5	13.5	27.6	44.1	50.6	49.4	100.0
Totals -----	3,316	100.0	10.3	16.6	24.5	39.7	52.9	66.8	71.2	28.8	100.0

TABLE 27. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By age and home condition.

Age group	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Under 18 years -----	466	14.2	459	98.5	7	1.5
18 to 21 years -----	626	18.8	585	93.5	41	6.5
21 to 25 years -----	652	19.8	572	87.7	80	12.3
25 years and over -----	1,572	47.2	998	63.5	574	36.5
Totals -----	3,316	100.0	2,614	78.8	702	21.2

TABLE 28. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By marital condition and home condition.

Marital condition	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Single -----	2,470	74.5	2,003	81.1	467	18.9
Married -----	423	12.8	384	90.8	39	9.2
Husband at home, contributing -----	238	7.2	238	100.0		
Husband at home, not contributing -----	103	3.1	103	100.0		
Husband not at home, contributing -----	13	.4	10	76.9	3	23.1
Husband not at home, not contributing -----	69	2.1	33	47.8	36	52.2
Widowed -----	256	7.7	141	55.1	115	44.9
Divorced -----	167	5.0	86	51.5	81	48.5
Totals -----	3,316	100.0	2,614	78.8	702	21.2

TABLE 29. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By occupation and nativity.

Occupation	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
Sales -----	1,503	45.3	1,404	93.4	99	6.6
Office and clerical -----	740	22.3	681	92.0	59	8.0
Factory and workroom hands—						
Time -----	351	10.6	288	82.1	63	17.9
Piece work -----	2	.1	1	50.0	1	50.0
All others -----	720	21.7	625	86.8	95	13.2
Totals -----	3,316	100.0	2,999	90.4	317	9.6

TABLE 30. LOS ANGELES—MERCANTILE.

Record of Individual Employees—By home condition and nativity.

Home condition	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
At home -----	2,609	78.7	2,343	89.9	266	10.1
Adrift -----	707	21.3	653	92.4	54	7.6
Totals -----	3,316	100.0	2,999	90.4	317	9.6

LAUNDRIES.

The investigations of the laundries covered all of the steam laundries located in San Francisco, Los Angeles, Oakland, Sacramento and San Diego, making a total of 81 establishments employing 3954 women, of whom 3765 were adults 18 years and over, and 189 minors under 18 years. (Table 36.) In addition to these, there were investigated 15 dyeing and cleaning establishments employing 522 women 18 years and over, and 16 minors under 18 years. (Table 37.)

WAGES.

The wages paid in the different cities is determined largely by the fact whether or not the workers are organized. Laundry organizations exist in San Francisco, Oakland and Sacramento. There are no unions in Los Angeles and San Diego. Some years ago these two cities had small unions but the last remnants of them have disappeared.

The laundry situation in San Francisco is of peculiar interest as it is an universal belief that women are difficult to organize, but the laundries in San Francisco, where so many women are employed, have the distinction of being highly organized. Not a single steam laundry in San Francisco remains outside of the union agreement so far as could be discovered.

The lowest wage under the union agreement is \$7.00 per week. This is for apprentices in the shaking room and is permissible for two weeks only, after which period \$8.00 must be paid. The mangle girls receive \$8.50 and all folders \$9.00 per week. Women on certain small machines, such as the cuff press and collar ironer are also paid this rate. Those who do starching and sewing receive \$9.00 per week, as do the ironers for the first six months. The wages of tiers, feeders, dampeners and dry house hands are \$10.00 per week. Body ironers and hand ironers receive in their second six months \$10.50 per week. Ironers after the first year must be paid \$11.50. This is also the rate for the Jumbo ironer. Polishers and shirt press operators receive \$13.50 per week. Markers and distributors receive from \$18.00 to \$22.50 per week. The union rates determine the minimum in each grade only and an exceptionally good worker can in most cases obtain more than union rates. A few laundries make it a rule never to pay any one in excess of union regulations. Others do so in individual cases, but wish to have the fact kept a secret for fear the union will raise the rates again, while others purposely pay a good number of their people more than they are compelled to in order that they may keep a permanent and satisfied force.

In San Francisco our investigation covered 1073 women 18 years and over, of which number 1.4 per cent received under \$8.00 per week; 32.6

per cent under \$9.00 and 53.2 per cent under \$10.00 per week. Of the 41 women under 18 years of age none received less than \$7.00 per week and 4.9 per cent received less than \$8.00.

In Los Angeles, the investigation covered 1813 women 18 years and over, of which number 45.5 per cent received under \$8.00; 60.4 per cent under \$9.00; 76.1 per cent under \$10.00. Of the 99 minors employed 73.8 per cent received under \$8.00 per week.

In Oakland the investigation covered 505 women 18 years of age and over, of which number 12.5 per cent received under \$8.00; 48.1 per cent under \$9.00 and 63.0 per cent under \$10.00. Of the 26 minors none received less than \$7.00 per week; 50.0 per cent fell in the group from \$7.00 to \$7.99 per week.

In Sacramento, the investigation covered 163 women 18 years of age and over, of which number 1.8 per cent received under \$8.00; 8.5 per cent under \$9.00 and 42.3 per cent under \$10.00 per week. There were only 8 minors employed, none receiving less than \$7.00.

In San Diego, the investigation covered 211 women of whom 42.2 per cent received under \$8.00; 54.1 per cent under \$9.00 and 73.5 per cent under \$10.00. Only 15 minors were employed, none receiving less than \$6.00 per week.

REGULARITY OF WORK.

In considering the wages paid in laundries, the regularity of the work plays an important part. Under union regulations, an employee must be paid for a full week's work if layoffs occur during the week. Part time workers are not permitted. The women are encouraged to complete their work as early as possible on Saturday and are usually permitted to leave as soon as it is finished without suffering a wage deduction. This is in order that the drivers may get out their routes as early as possible, thus giving better service to their customers. Formerly, before any regulations prevailed, many laundry workers were employed only a few days in each week. After the work is finished on Saturday night there can be little work for the starchers and finishers to do until late on Monday and in some cases not until Tuesday. Many of the shakers and mangle hands could complete their work before the week's end. As already stated, the employee must be paid for a full week's work if layoffs occur during the week.

In places which are not under union agreement, especially Los Angeles and San Diego, conditions are very different. Before the "Eight Hour Law for Women" went into effect in these cities the bulk of the work was done by working long hours on Tuesday, Wednesday and Thursday. Now it has been necessary to spread the work over a longer period. A holdover system of allowing 10 per cent of the work sent in at the end of the week and returned the middle

of the following week has been tried, but it has not developed as much as desired. The hotel, restaurant and apartment house work spreads over the entire week and helps to keep up the balance of work. The laundries having a large amount of hotel work keep going steadily for 48 hours a week, but those having chiefly a family trade have greater fluctuations. There are no standards of time, the question being merely, what are the needs of the particular laundry. The rates of wages can not be considered as the earnings, as the amount of time worked during the week by each woman fluctuates considerably. Most of the laundries in these two cities (Los Angeles and San Diego) deduct for every hour or half hour not worked.

PROCESSES.

When clothes reach a modern laundry they go first to the marker and sorter who marks the articles in each bundle so that they will be identifiable, and sorts them into piles for washing. This occupation is customarily in the hands of men. Some places employ a few women as well as men and a few leave it entirely to women. It is well paid but the task of handling soiled clothing is considered by some employers too unpleasant a one for women. Be this as it may, the preference some have for employing but one sex in this department seems highly commendable.

These piles or sorts go next to the revolving power-driven washing machines which are invariably tended by men. These are situated on a concrete floor which is usually sloped so as to drain the water off and prevent standing pools. Silks and woolens are washed by hand. One woman can attend to this. In some cases she is poorly paid, but in other cases she is a spotter with some facility in handling chemicals and is well paid.

Drying is accomplished by means of extractors which remove the main body of water by centrifugal force. When the clothes leave the extractor they are a hard, compact, damp mass. They then go to the shake-out table where the lowest paid workers separate each piece from the mass, shake it and lay it on a pile or rack. Shaking demands a rather forceful and constant use of the arms, and, except on smaller pieces, of the body from the waist up. It requires continual standing, and is very trying until one becomes accustomed to it. Many women say that for the first few days, until their muscles become used to the strain, they suffer acute pain and are unable to lift their arms to comb their hair when they get home at night. At all times it is hard and fatiguing work. Some laundries in Los Angeles and San Diego employ boys over eighteen on the shaking table. This is sometimes done so that the boys can start working earlier and get the work ready for the women to begin on, and also so that they can finish up any odds and

ends which the girls have to leave when their eight hours are up. They are generally reported not to be steady or to remain any length of time; they are usually paid a little more.

The rack upon which the shaken piles of flat work are hung next go to the mangle feeders, who remove the articles one by one and start them straight upon their journey through the heated rolls. Mangle folders, receiving them as they reappear upon the other side, hot, ironed and steaming, fold and pile them. Mangle folders can sit at their work when small pieces are coming through. In some laundries feeders and folders alternate positions every hour or two in order to give all an equal opportunity to use the seats. This work is not difficult, but at times it is dangerous. A few mangles have an unprotected hot metal roll in very close proximity to the workers' fingers. This not only constitutes a danger, but it also heats the atmosphere near the girls' faces most unnecessarily. Other mangles are equipped with wire guards or with a small protecting roll which can be stopped with a touch of the finger and have none but padded rolls exposed to the outer air. A constant cloud of steam arises from the mangle as the heat is drying the damp articles. Unless a ventilator in the ceiling permits the escape of this steam, it hangs in the air and noticeably heightens the heat and humidity of the room. A certain amount finds its way through the ceiling in old and ill-constructed buildings so that it also affects the temperature and atmosphere of the room above where the ironers are frequently situated. Sometimes so little consideration is given this matter that a platform or false ceiling is suspended above the mangles at a short distance above the girls' heads in order to prevent accidents to the clothing from a careless oiling of the machinery situated above. This platform holds the steam low and prevents it from escaping with normal rapidity.

Starched and fancy work goes from the extractor to the starching and drying rooms. Machines are used very generally for starching. These have corrugated rolls between which the articles pass after having been automatically spread with starch. These rolls rub the starch into the cloth. A few laundries still accomplish this process by hand, which is far more laborious than by machine, as the starcher must rub constantly all day, standing at her work. Starch machine operators can often sit. From the starch room the garments go to the drier. Sometimes they are hung upon racks which are wheeled in and out of the hot room. A more modern device consists of an endless chain upon which the clothes are hung by the girl outside. They then pass through an aperture into the drier, a closet heated to an extraordinarily high temperature. They travel slowly through this and emerge at the other end quite dry. The clothes on coming out are automatically lifted from their hooks and dropped into a rack which then goes to

the sprinkler. Here a girl stands before a tank in which a fine spray is playing. She takes each article and holds it in this spray until it is sufficiently damp to roll and send to the ironer. Collars and cuffs are dampened by small machines constructed for that purpose. Bath towels are dried in a heated revolving cylinder known as a dry tumbler.

Ironing is of two general kinds—machine and hand, and under each of these heads there come minor divisions.

Operators of “body ironers” and “sleevers” stand before two long rolls, one padded and the other of heated metal. They place the shirt or similar garment on the padded roll and by pressing a foot lever revolve the heated roll over the surface. The constant use of this foot lever makes this one of the hardest and most injurious of occupations in a laundry. Furthermore, the hot rolls give off a great heat close to the operators’ faces. This evil feature can be ameliorated by the use of asbestos guards or heat deflectors placed slightly above the roll. These, however, are used in a very few instances. In a few laundries they have installed automatic pressure devices—compressed air or steam. A very slight pressure is sufficient to operate the machine so equipped. Laundrymen who have had them in use consider them satisfactory and say that they are worth the investment. Women in the laundries complain that the heavy pressure required on machines not so equipped causes pelvic and similar disorders.

Press machines iron such things as shirt bosoms, neckbands and cuffs. A felt pad, dried by a constant circulation of air beneath it, has the garment to be ironed stretched firmly across its surface. This is then swung beneath a hot press which is clamped down upon it. In less than a minute the finished article can be removed from the press and its successor swung into place. The operation of the foot lever of these machines sometimes requires not only the pressure of the entire weight of the operator’s body, but a slight jarring jump besides. Collars are ironed in a small collar mangle and are then dampened once again and shaped and finished upon a variety of small machines.

Hand ironing includes the wielding of the huge jumbo iron, ranging from 15 to 30 pounds in weight, the ordinary hand ironing which fancy underwear and ladies’ and children’s waists and dresses require, and finishing. Machine ironed articles have to be gone over by a hand ironer who touches up the places missed by the machine and puts the garment into proper condition for delivery. Most of this work is done by women. A few men are employed for it in many of the larger laundries in order to provide against emergencies when overtime, which women may not work, becomes necessary. A few laundries do not use shirt presses, thinking that hand ironing turns out better work. Men are employed to do the bosom ironing.

Irons are heated either by gas or electricity. The handling of electric irons is far easier on the ironer as there is less lifting to be done and

the irons are usually lighter in weight. Some laundrymen say that the change from gas to electric irons has been accompanied by a marked improvement in the health of the women and has eliminated absences on the part of the women, which had been quite frequent. The additional cost of electric irons was more than made up by this and by the greater cleanliness of the work. Hand ironing is at best a very fatiguing process. The necessity for constant standing, the strain upon the arm, shoulder and back muscles accruing from the constant pushing and pressing of the iron is wearing in the extreme.

Steamstresses and menders repair torn clothing before it goes to the finisher. From the finisher the articles go to the folder; from her to the sorter and tier who does the bundles up ready for the delivery men. She stands at her work. In some laundries several of these processes are omitted, and wet wash plants usually employ no women because they deliver their clothing as it comes from the extractor and the patron does the starching and ironing.

Rough dry laundries deliver the clothing in much the same condition, though they usually put the flat work through the mangle and employ women for that purpose. The working week of women in these laundries is sometimes very short—only four or four and a half days.

Hotel laundries take flat work only, doing no custom work whatever. Shakers, mangers and tiers are the only women they employ. Some flat work plants own their own linen and rent it to hotels and restaurants. Other laundries make a specialty of family trade and consequently do a very small proportion of flat work.

There are very few laundries in which the noise of the power driven machines is not deafeningly loud. In a few places where this necessary roar is at a minimum the nervous tension of the employees is noticeably lessened. It is a noticeable characteristic of quiet, spacious and light, sanitary and well arranged plants that the work goes forward with an ease and assurance that is unknown in less advantageous surroundings. These high class establishments say they are able to obtain and retain the steadiest and most efficient workers.

PLACES OF EMPLOYMENT.

The plants are housed in every conceivable manner. Several are in new buildings erected for such a purpose. These have adequate ventilators in the washroom to carry off the unpleasant odor that characterizes so many places of inferior grade. In these also the walls and ceilings are hard and clean, the light and ventilation are adequate, and the dressing-room accommodations good. In one a system of ventilation has been so perfected as to deserve special note. Fresh air from the roof is forced in large quantities through a spray, which cleans and cools it, into the workrooms at various points. Exhaust fans

remove the steam laden atmosphere and as a result the plant is as fresh and cool as one could wish throughout the entire year. The employees greatly appreciate this remarkable condition, and the management believe that it is a paying investment, for it stands to reason that a comfortable worker who breathes fresh air all day can do more and better work than one who is uncomfortably warm and poisoned with a vitiated, humid atmosphere. The great advantage of new buildings, good lighting, ventilation, etc., is well recognized, and most of the laundries now in leased buildings are trying to figure on new buildings.

Some laundries are housed in old wooden buildings which are dark and ill-ventilated. Some in old stores which have been converted into laundries at a sacrifice of all hope of sanitary surroundings. These places, cramped as they are between other buildings, can never be well arranged, lighted or aired. In many, the hand ironing is done upstairs directly above the washing and mangling room. Into these upper chambers the heat, steam and fumes of the lower rooms ascend, making them unbearably warm and unpleasant.

Laundry work is an occupation in which sanitary surroundings are often of the greatest importance to the worker. The work is always hard and must be doubly trying when performed in super-heated, steam-laden and ill-smelling air, yet there is an equal danger in the sharp and sudden draughts that some laundries abound in. Many places are ill-lighted; this produces an extra and unnecessary strain upon the workers. Some have no cloak rooms, so that the women's outer clothing becomes steam-laden and damp from hanging all day on the walls of the laundry. Only in a few instances did any laundries provide a lunch room or rest room for the employees. At present the women gather in groups about the work rooms, making their tea upon the gas plate and eating at the sorting tables or similar places.

INDIVIDUAL SCHEDULES.

San Francisco Laundries.

Individual schedules were obtained from 665 women employed in laundries in San Francisco. These schedules have been tabulated showing the wages received by these women in relation to their age, marital condition, number of years worked, number of years in present occupation, home condition and schooling; also showing the relation between home condition and age and marital condition, and between nativity and home condition. (Tables 38-47.) The same information has been tabulated for 1167 women employed in the laundries in Los Angeles. (Tables 48-57.)

In San Francisco, the tabulation of the women scheduled showed 6.1 per cent under 18 years; 16.4 per cent, 18 to 21 years; 25.3 per cent, 21 to 25 years, and 52.2 per cent, 25 years and over. (Table 38.)

Single women comprise 43.6 per cent of those scheduled; married, 40.3 per cent; widowed, 9.9 per cent, and divorced, 6.2 per cent. Out of the total of 268 married women, 180 had husbands at home contributing to their support. The marital condition did not have any particular bearing on wages received. It should be noted the large percentage of married women working in laundries as compared with those working in mercantile establishments. (Table 39.)

There is some relation between the experience and wages received, but this is not very marked. (Tables 40-41.)

The figures gathered on home conditions show that 73.2 per cent of the women scheduled were living at home and 26.8 per cent were adrift. The wages of the women adrift were a little higher than those of the women living at home. (Table 42.)

The tabulations do not show a very strong relation between schooling and wages received (Table 43), almost 60 per cent of the women having received less than a grammar school education.

Native born women made up 52.6 per cent of the total number of schedules; foreign born, 47.4 per cent. (Table 46.)

The percentage of women adrift was greater in the native born than in the foreign born, being 65.4 per cent in the former and 35.6 per cent in the latter. (Table 47.)

Los Angeles Laundries.

In Los Angeles, individual schedules were obtained from 1,167 women employed in laundries. Of this number 8.1 per cent were under 21 years; 18.1 per cent, from 18 to 21 years; 18.2 per cent, 21 to 25 years, and 55.6 per cent, 25 years and over. (Table 48.)

Single women comprise 45.8 per cent of those scheduled; married women, 33 per cent; widowed, 12.1 per cent, and divorced, 9.1 per cent. Of the 385 married women, 290 had husbands at home contributing to their support. (Table 49.)

There were no definite relations between experience and wages received, except that after three years there is rather a marked increase. (Tables 50-51.)

Tabulations of the home conditions show that 78.4 per cent of the women scheduled lived at home, while 21.6 per cent were adrift. The wages of the women adrift were a little higher than those living at home. (Table 52.)

As in San Francisco, education had little bearing on wages received. Almost 50 per cent of women employed in laundries had less than a grammar school education. (Table 53.)

Native born women represent 73.2 per cent of the total number and foreign born 26.8 per cent. (Table 56.)

The percentage of women adrift was greater in the native born than in the foreign born.

TABLE 31. SAN FRANCISCO—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 22.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					1	2	1	8		20	32
Factory and workroom hands:											
Time					4	333	220	173	112	190	1,032
Piece work											
*All others				7	2						9
Totals				7	7	335	221	181	112	210	1,073
Under 18 years—											
Sales											
Office and clerical							1				1
Factory and workroom hands:											
Time					2	22	13	2		1	40
Piece work											
*All others											
Totals					2	22	14	2		1	41

TABLE 31a. SAN FRANCISCO—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					3.1	6.3	3.1	25.0		62.5	100.0
Factory and workroom hands:											
Time					.4	32.3	21.3	16.8	10.8	18.4	100.0
Piece work											
*All others				77.8	22.2						100.0
Totals				.7	.7	31.2	20.6	16.9	10.4	19.5	100.0
Under 18 years—											
Sales											
Office and clerical							100.0				100.0
Factory and workroom hands:											
Time					5.0	55.0	32.5	5.0		2.5	100.0
Piece work											
*All others											
Totals					4.9	53.7	34.1	4.9		2.4	100.0

TABLE 31b. SAN FRANCISCO—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					3.1	9.4	12.5	37.5	37.5	62.5	100.0
Factory and workroom hands:											
Time					.4	32.7	54.0	70.8	81.6	18.4	100.0
Piece work											
*All others				77.8	100.0						100.0
Totals				.7	1.4	32.6	53.2	70.1	80.5	19.5	100.0
Under 18 years—											
Sales											
Office and clerical							100.0				100.0
Factory and workroom hands:											
Time					5.0	60.0	92.5	97.5	97.5	2.5	100.0
Piece work											
*All others											
Totals					4.9	58.6	92.7	97.6	97.6	2.4	100.0

*Markers and distributors.

INDUSTRIAL WELFARE COMMISSION.

TABLE 32. LOS ANGELES—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 33.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical			1	1	6	6	14	11	6	34	79
Factory and workroom hands:											
Time			1	136	444	221	228	91	22	166	1,309
Piece work	1	3	4	15	53	35	41	22	26	53	253
*All others			86	74	3	8	1				172
Totals	1	3	92	226	506	270	284	124	54	253	1,813
Under 18 years—											
Sales											
Office and clerical				2	1	1	1		1		6
Factory and workroom hands:											
Time				21	43	11	6		3		84
Piece work					6		1	1		1	9
*All others											
Totals				23	50	12	8	1	4	1	99

TABLE 32a. LOS ANGELES—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical			1.3	1.3	7.6	7.6	17.7	13.9	7.6	43.0	100.0
Factory and workroom hands:											
Time			.1	10.4	33.9	16.9	17.4	6.9	1.7	12.7	100.0
Piece work	.4	1.2	1.6	5.9	21.0	13.8	16.2	8.7	10.3	20.9	100.0
*All others			50.0	43.0	1.7	4.7	.6				100.0
Totals	.1	.2	5.1	12.5	27.9	14.9	15.7	6.8	2.9	13.9	100.0
Under 18 years—											
Sales											
Office and clerical				33.6	16.6	16.6	16.6		16.6		100.0
Factory and workroom hands:											
Time				25.0	51.2	13.1	7.1		3.6		100.0
Piece work					63.7		11.1	11.1		11.1	100.0
*All others											
Totals				23.2	50.5	12.1	8.1	1.0	4.1	1.0	100.0

TABLE 32b. LOS ANGELES—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical			1.3	2.6	10.2	17.8	35.5	49.4	57.0	43.0	100.0
Factory and workroom hands:											
Time			.1	10.5	44.4	61.3	78.7	85.6	87.3	12.7	100.0
Piece work	.4	1.6	3.2	9.1	30.1	43.9	60.1	68.8	79.1	20.9	100.0
*All others			50.0	93.0	94.7	99.4	100.0				100.0
Totals	.1	.3	5.7	17.6	45.5	60.4	76.1	83.0	86.0	14.0	100.0
Under 18 years—											
Sales											
Office and clerical				33.6	50.2	66.8	83.4	83.4	100.0		100.0
Factory and workroom hands:											
Time				25.0	76.2	89.3	93.4	93.4	100.0		100.0
Piece work					66.7	66.7	77.8	88.9	88.9	11.1	100.0
*All others											
Totals				23.2	73.7	86.8	93.9	94.9	99.0	1.0	100.0

Markers and distributors.

TABLE 33. OAKLAND—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 14.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales						2	6	6	4	18	36
Office and clerical											
Factory and workroom hands:											
Time					63	178	69	56	11	90	467
Piece work										2	2
*All others											
Totals					63	180	75	62	15	110	505
Under 18 years—											
Sales											
Office and clerical					2	1					3
Factory and workroom hands:											
Time					11	6	5		1		23
Piece work											
*All others											
Totals					13	7	5		1		23

TABLE 33a. OAKLAND—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales						5.5	16.7	16.7	11.1	50.0	100.0
Office and clerical											
Factory and workroom hands:											
Time					13.5	38.1	14.8	11.9	2.4	19.3	100.0
Piece work										100.0	100.0
*All others											
Totals					12.5	35.6	14.9	12.3	2.9	21.8	100.0
Under 18 years—											
Sales											
Office and clerical					66.7	33.3					100.0
Factory and workroom hands:											
Time					47.8	26.1	21.7		4.4		100.0
Piece work											
*All others											
Totals					50.0	26.9	19.2		3.9		100.0

TABLE 33b. OAKLAND—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical						5.5	22.2	38.9	50.0	50.0	100.0
Factory and workroom hands:											
Time					13.5	51.6	66.4	78.3	80.7	19.3	100.0
Piece work										100.0	100.0
*All others											
Totals					12.5	48.1	63.0	75.3	78.2	21.8	100.0
Under 18 years—											
Sales											
Office and clerical					66.7	100.0					100.0
Factory and workroom hands:											
Time					47.8	73.9	95.6	95.6	100.0		100.0
Piece work											
*All others											
Totals					50.0	76.9	93.1	96.1	100.0		100.0

*Markers and distributors.

TABLE 34. SACRAMENTO—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 4.)

Occupation and age group	Under \$1.00	\$1.00 to \$1.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical						1	1	1	1	6	10
Factory and workroom hands:											
Time					3	10	54	27	10	49	153
Piece work											
*All others											
Totals					3	11	55	28	11	55	163
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time					1	3	4				8
Piece work											
*All others											
Totals					1	3	4				8

TABLE 34a. SACRAMENTO—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical						10.0	10.0	10.0	10.0	60.0	100.0
Factory and workroom hands:											
Time					2.0	6.5	35.3	17.7	6.5	32.0	100.0
Piece work											
*All others											
Totals					1.8	6.7	33.8	17.2	6.7	33.8	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time					12.5	37.5	50.0				100.0
Piece work											
*All others											
Totals					12.5	37.5	50.0				100.0

TABLE 34b. SACRAMENTO—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical						10.0	20.0	30.0	40.0	60.0	100.0
Factory and workroom hands:											
Time					2.0	8.5	43.8	61.5	68.0	32.0	100.0
Piece work											
*All others											
Totals					1.8	8.5	42.3	59.5	66.2	33.8	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time					12.5	50.0	100.0				100.0
Piece work											
*All others											
Totals					12.5	50.0	100.0				100.0

*Markers and distributors.

TABLE 35. SAN DIEGO—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 8.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					1			5	1	1	8
Factory and workroom hands:											
Time				14	65	17	34	21	1	10	162
Piece work				3	6	8	5	4	1	2	29
*All others							2	1	1	8	12
Totals				17	72	25	41	31	4	21	211
Under 18 years—											
Sales											
Office and clerical						1					1
Factory and workroom hands:											
Time				6	7						13
Piece work											
*All others							1				1
Totals				6	7	1	1				15

TABLE 35a. SAN DIEGO—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					12.5			62.5	12.5	12.5	100.0
Factory and workroom hands:											
Time				8.6	40.1	10.5	21.0	13.0	.6	6.2	100.0
Piece work				10.4	20.7	27.6	17.2	13.8	3.4	6.9	100.0
*All others							16.7	8.3	8.3	66.7	100.0
Totals				8.1	34.1	11.9	19.4	14.7	1.9	9.9	100.0
Under 18 years—											
Sales											
Office and clerical						100.0					100.0
Factory and workroom hands:											
Time				46.2	53.8						100.0
Piece work											
*All others							100.0				100.0
Totals				40.0	46.6	6.7	6.7				100.0

TABLE 35b. SAN DIEGO—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical					12.5	12.5	12.5	75.0	87.5	12.5	100.0
Factory and workroom hands:											
Time				8.6	48.7	59.2	80.2	93.8	93.8	6.2	100.0
Piece work				10.4	31.1	58.7	75.9	87.7	93.1	6.9	100.0
*All others							16.7	25.0	33.3	66.7	100.0
Totals				8.1	42.2	54.1	73.5	88.2	90.1	9.9	100.0
Under 18 years—											
Sales											
Office and clerical						100.0					100.0
Factory and workroom hands:											
Time				46.2	100.0						100.0
Piece work											
*All others							100.0				100.0
Totals				40.0	86.6	93.3	100.0				100.0

*Markers and distributors.

TABLE 36. SUMMARY—LAUNDRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 81.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				7	7	335	221	181	112	210	1,073
Los Angeles -----	1	3	92	226	506	270	284	124	54	253	1,813
Oakland -----					63	180	75	62	15	110	505
Sacramento -----					3	11	55	28	11	55	163
San Diego -----				17	72	25	41	31	4	21	211
Totals -----	1	3	92	250	651	821	676	426	196	649	3,765
Under 18 years—											
San Francisco -----					2	22	14	2		1	41
Los Angeles -----				23	50	12	8	1	4	1	99
Oakland -----					13	7	5		1		26
Sacramento -----					1	3	4				8
San Diego -----				6	7	1	1				15
Totals -----				29	73	45	32	3	5	2	189

TABLE 36a. SUMMARY—LAUNDRIES.

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				.7	.7	31.2	20.6	16.9	10.4	19.5	100.0
Los Angeles -----	.1	.2	5.1	12.5	27.9	14.9	15.7	6.8	2.9	13.9	100.0
Oakland -----					12.5	35.6	14.9	12.3	2.9	21.8	100.0
Sacramento -----					1.8	6.7	33.8	17.2	6.7	33.8	100.0
San Diego -----				8.1	34.1	11.9	19.4	14.7	1.9	9.9	100.0
Totals -----	.1	.1	2.4	6.7	17.3	21.8	17.9	11.3	5.2	17.2	100.0
Under 18 years—											
San Francisco -----					4.9	53.7	34.1	4.9		2.4	100.0
Los Angeles -----				23.2	50.5	12.1	8.1	1.0	4.1	1.0	100.0
Oakland -----					50.0	26.9	19.2		3.9		100.0
Sacramento -----					12.5	37.5	50.0				100.0
San Diego -----				40.0	46.6	6.7	6.7				100.0
Totals -----				15.3	38.6	23.8	16.9	1.6	2.7	1.1	100.0

TABLE 36b. SUMMARY—LAUNDRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				.7	1.4	32.6	53.2	70.1	80.5	19.5	100.0
Los Angeles -----	.4	1.6	3.2	9.1	30.1	43.9	60.1	68.8	79.1	20.9	100.0
Oakland -----					12.5	48.1	63.0	75.3	78.2	21.8	100.0
Sacramento -----					1.8	8.5	42.3	59.5	66.2	33.8	100.0
San Diego -----				8.1	42.2	54.1	73.5	88.2	90.1	9.9	100.0
Totals -----	.1	.2	2.6	9.3	26.6	48.4	66.3	77.6	82.8	17.2	100.0
Under 18 years											
San Francisco -----					4.9	58.6	92.7	97.6	97.6	2.4	100.0
Los Angeles -----				23.2	73.7	85.8	93.9	94.9	99.0	1.0	100.0
Oakland -----					50.0	76.9	96.1	96.1	100.0		100.0
Sacramento -----					12.5	50.0	100.0				100.0
San Diego -----				40.0	86.6	93.3	100.0				100.0
Totals -----				15.3	53.9	77.7	94.6	96.2	98.9	1.1	100.0

TABLE 37. SUMMARY—LAUNDRIES—(Including dyeing and cleaning).

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 96.)

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				7	39	374	276	247	160	299	1,402
Los Angeles -----	1	3	92	230	519	287	306	142	61	342	1,983
Oakland -----				2	67	183	79	65	15	117	528
Sacramento -----					3	11	55	28	11	55	163
San Diego -----				17	72	25	41	31	4	21	211
Totals -----	1	3	92	256	700	880	757	513	251	834	4,287
Under 18 years—											
San Francisco -----			1	1	4	23	16	2		1	48
Los Angeles -----			2	26	52	13	9	1	4	1	108
Oakland -----					13	7	5		1		26
Sacramento -----					1	3	4				8
San Diego -----				6	7	1	1				15
Totals -----			3	33	77	47	35	3	5	2	205

TABLE 37a. SUMMARY—LAUNDRIES—(Including dyeing and cleaning).

Rate of Wages per Week—Per cent of women receiving.

Locality and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				.5	2.8	26.7	19.7	17.6	11.4	21.3	100.0
Los Angeles -----	.1	.2	4.6	11.6	26.2	14.5	15.4	7.1	3.1	17.2	100.0
Oakland -----				.4	12.7	34.7	14.9	12.3	2.8	22.2	100.0
Sacramento -----					1.8	6.7	33.8	17.2	6.7	33.8	100.0
San Diego -----				8.1	34.1	11.9	19.4	14.7	1.9	9.9	100.0
Totals -----	.1	.1	2.1	6.0	16.3	20.5	17.7	12.0	5.8	19.4	100.0
Under 18 years—											
San Francisco -----			2.1	2.1	8.3	47.9	33.3	4.2		2.1	100.0
Los Angeles -----			1.8	24.1	48.1	12.0	8.3	1.0	3.7	1.0	100.0
Oakland -----					50.0	26.9	19.2		3.9		100.0
Sacramento -----					12.5	37.5	50.0				100.0
San Diego -----				40.0	46.6	6.7	6.7				100.0
Totals -----			1.5	16.1	37.6	22.9	17.1	1.4	2.4	1.0	100.0

TABLE 37b. SUMMARY—LAUNDRIES—(Including dyeing and cleaning).

Rate of Wages per Week—Cumulative per cent of women receiving.

Locality and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
San Francisco -----				.5	3.3	30.0	49.7	67.3	78.7	21.3	100.0
Los Angeles -----	.1	.3	4.9	16.5	42.7	57.2	72.6	79.7	82.8	17.2	100.0
Oakland -----				.4	13.1	47.8	62.7	75.0	77.8	22.2	100.0
Sacramento -----					1.8	8.5	42.3	59.5	66.2	33.8	100.0
San Diego -----				8.1	42.2	54.1	73.5	88.2	90.1	9.9	100.0
Totals -----	.1	.2	2.3	8.3	24.6	45.1	62.8	74.3	80.6	19.4	100.0
Under 18 years—											
San Francisco -----			2.1	4.2	12.5	60.4	93.7	97.9	97.9	2.1	100.0
Los Angeles -----			1.8	25.9	74.0	86.0	94.3	95.3	99.0	1.0	100.0
Oakland -----					50.0	76.9	96.1	96.1	100.0		100.0
Sacramento -----					12.5	50.0	100.0				100.0
San Diego -----				40.0	86.6	93.3	100.0				100.0
Totals -----			1.5	17.6	55.2	78.1	95.2	96.6	99.0	1.0	100.0

TABLE 38. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By age and present wage.

Age group	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under 18 years.....	41	6.1			2.4	58.5	92.7	97.6	97.6	2.4	100.0
18 to 21 years.....	109	16.4				40.4	74.3	91.7	97.2	2.8	100.0
21 to 25 years.....	168	25.3				31.0	76.8	86.3	93.4	6.6	100.0
25 years and over.....	347	52.2		.3	.6	40.1	49.3	71.2	81.0	19.0	100.0
Totals	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 39. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By marital condition and present wage.

Marital condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Single	290	43.6			.3	32.4	61.4	78.3	85.5	14.5	100.0
Married	268	40.3		.4	.8	43.7	65.7	82.5	99.4	8.6	100.0
Husband at home, contributing	180	27.1				50.5	65.5	81.1	91.7	8.3	100.0
Husband at home, not contributing	61	9.2		1.6	3.2	42.6	70.5	88.5	93.4	6.6	100.0
Husband not at home, contributing	1	.1								100.0	100.0
Husband not at home, not contributing	26	3.9				30.8	57.7	80.8	88.5	11.5	100.0
Widowed	65	9.9				42.4	63.6	78.8	86.4	13.6	100.0
Divorced	41	6.2				29.3	56.2	78.1	83.0	17.0	100.0
Totals	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 40. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By years working and present wage.

Years working	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months.....	30	4.5			3.3	63.3	86.7	100.0			100.0
6 months to 1 year.....	34	5.1				52.9	91.1	97.0	100.0		100.0
1 year to 2 years.....	64	9.6				54.7	90.6	93.7	100.0		100.0
2 years to 3 years.....	82	12.3				50.0	74.4	85.4	92.7	7.3	100.0
3 years to 4 years.....	49	7.4				49.0	77.6	87.8	95.9	4.1	100.0
4 years to 5 years.....	59	8.9				23.7	59.3	86.4	96.6	3.4	100.0
5 years to 10 years.....	168	25.3				28.6	51.2	76.8	86.9	13.1	100.0
10 years to 15 years.....	92	13.8				33.7	43.7	67.4	76.1	23.9	100.0
15 years and over.....	87	13.1		1.2	2.4	33.4	47.2	62.1	69.0	31.0	100.0
Totals	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 41. SAN FRANCISCO—LAUNDRIES.

Record of individual Employees—By years in present occupation and present wage.

Years in present occupation	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months-----	65	9.8			3.1	58.5	92.3	100.0			100.0
6 months to 1 year-----	88	13.3				48.9	83.0	93.2	97.7	2.3	100.0
1 year to 2 years-----	113	17.0				52.2	82.3	93.8	97.3	2.7	100.0
2 years to 3 years-----	94	14.1				42.6	68.1	84.1	91.5	8.5	100.0
3 years to 4 years-----	79	11.9				40.5	59.5	84.8	92.4	7.6	100.0
4 years to 5 years-----	42	6.4				14.3	33.3	66.6	83.3	16.7	100.0
5 years to 10 years-----	125	18.8				23.2	40.8	60.0	73.6	26.4	100.0
10 years to 15 years-----	43	6.3				23.3	32.6	60.5	72.1	27.9	100.0
15 years and over-----	16	2.4		6.2	6.2	12.4	18.6	24.8	37.4	62.6	100.0
Totals -----	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 42. SAN FRANCISCO—LAUNDRIES.

Record of Individual Employees—By home condition and present wage.

Home condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
At home -----	487	73.2		.2	.6	43.3	63.8	80.7	89.1	10.9	100.0
Adrift -----	173	26.8				27.0	60.7	78.1	84.3	15.7	100.0
Totals -----	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 43. SAN FRANCISCO—LAUNDRIES.

Record of Individual Employees—By schooling and present wage.

Schooling	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under fifth grade-----	169	25.4			.6	49.7	70.4	83.4	90.5	9.5	100.0
Fifth grade -----	64	9.6				39.1	61.0	76.6	87.5	12.5	100.0
Sixth grade -----	86	12.9				30.2	58.1	80.2	88.4	11.6	100.0
Seventh grade -----	73	11.0				35.6	65.8	83.6	87.7	12.3	100.0
Eighth grade -----	147	22.1				25.8	51.6	74.8	85.7	14.3	100.0
High school -----	20	3.0				40.0	65.0	75.0	80.0	20.0	100.0
University -----	1	.2								100.0	100.0
Business college -----	6	.9					16.7	33.4	33.4	66.6	100.0
Not stated -----	99	14.9		1.1	2.2	52.6	73.8	85.9	91.9	8.1	100.0
Totals -----	665	100.0			.1	38.8	62.9	79.9	87.8	12.2	100.0

TABLE 44. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By age and home condition.

Age group	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Under 18 years-----	41	6.2	29	70.7	12	29.3
18 to 21 years-----	109	16.4	86	78.9	23	21.1
21 to 25 years-----	168	25.2	130	77.4	38	22.6
25 years and over-----	347	52.2	242	69.7	105	30.3
Totals -----	665	100.0	487	73.2	178	26.8

TABLE 45. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By marital condition and home condition.

Marital condition	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Single -----	290	43.6	178	61.4	112	38.6
Married -----	268	40.3	258	96.3	10	3.7
Husband at home, contributing----	180	27.1	180	100.0		
Husband at home, not contributing----	61	9.2	61	100.0		
Husband not at home, contributing----	1	.1			1	100.0
Husband not at home, not contributing----	26	3.9	17	65.4	9	34.6
Widowed -----	66	9.9	26	39.4	40	60.6
Divorced -----	41	6.2	25	61.0	16	39.0
Totals -----	665	100.0	487	73.2	178	26.8

TABLE 46. SAN FRANCISCO—LAUNDRIES.
Record of Individual Employees—By occupation and nativity.

Occupation	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
Sales -----						
Office and clerical -----	6	.9	6	100.0		
Factory and workroom hands-----						
Time -----	647	97.3	338	52.2	309	47.8
Piece work -----	1	.1			1	100.0
All others -----	11	1.7	6	54.5	5	45.5
Totals -----	665	100.0	350	52.6	315	47.4

TABLE 47. SAN FRANCISCO—LAUNDRIES.

Record of Individual Employees—By home condition and nativity.

Home condition	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
At home -----	480	72.1	229	47.7	251	52.3
Adrift -----	185	27.9	121	65.4	64	34.6
Totals -----	665	100.0	350	52.6	315	47.4

TABLE 48. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By age and present wage.

Age group	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under 18 years-----	94	8.1	2.2	25.6	79.8	90.4	97.8	97.8	98.9	1.1	100.0
18 to 21 years-----	211	18.1	6.6	19.4	59.7	78.2	92.9	95.3	96.7	3.3	100.0
21 to 25 years-----	213	18.2	7.5	17.4	54.5	70.0	84.1	91.6	93.9	6.1	100.0
25 years and over-----	649	55.6	7.6	22.8	51.8	65.5	79.7	86.0	87.7	12.3	100.0
Totals -----	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 49. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By marital condition and present wage.

Marital condition	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Single -----	535	45.8	7.5	22.1	58.2	73.9	87.9	91.6	93.7	6.3	100.0
Married -----	385	33.0	6.8	21.9	54.9	68.9	83.7	90.2	90.7	9.3	100.0
Husband at home, contributing -----	290	24.9	7.5	23.4	55.1	67.9	83.8	89.3	90.0	10.0	100.0
Husband at home, not contributing -----	42	3.6	4.8	21.4	61.9	71.4	85.7	95.2	95.2	4.8	100.0
Husband not at home, contributing -----	7	.6	14.3	42.8	57.1	71.4	71.4	71.4	71.4	28.6	100.0
Husband not at home, not contributing -----	46	3.9	2.2	8.7	45.6	71.7	82.6	93.5	93.5	6.5	100.0
Widowed -----	141	12.1	7.1	22.0	53.9	66.0	77.3	84.4	87.9	12.1	100.0
Divorced -----	106	9.1	4.7	16.0	51.9	67.0	78.3	84.9	86.8	13.2	100.0
Totals -----	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 50. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By years working and present wage.

Years working	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months	57	4.9	19.3	56.1	87.7	94.7	100.0	-----	-----	-----	100.0
6 months to 1 year	80	6.9	7.5	27.5	77.5	92.5	98.8	100.0	-----	-----	100.0
1 year to 2 years	131	11.2	4.6	22.2	68.0	80.2	93.9	97.7	98.5	1.5	100.0
2 years to 3 years	108	9.3	.9	12.9	57.4	73.1	91.6	95.3	97.2	2.8	100.0
3 years to 4 years	113	9.7	8.0	27.5	63.8	74.4	92.1	95.6	95.6	4.4	100.0
4 years to 5 years	88	7.5	5.7	13.7	52.3	73.9	84.1	90.9	90.9	9.1	100.0
5 years to 10 years	307	26.3	8.8	20.2	49.8	64.8	79.1	87.2	89.2	10.8	100.0
10 years to 15 years	154	13.2	5.8	18.8	46.1	59.7	74.0	79.2	83.1	16.9	100.0
15 years and over	129	11.1	5.4	14.7	37.2	55.8	70.5	77.5	81.4	18.6	100.0
Totals	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 51. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By years in present occupation and present wage.

Years in present occupation	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Less than 6 months	231	19.8	16.4	42.4	77.5	89.2	97.8	99.1	99.1	.9	100.0
6 months to 1 year	197	16.9	10.1	27.9	66.0	80.2	94.9	98.0	98.5	1.5	100.0
1 year to 2 years	235	20.1	6.4	20.0	58.7	73.6	90.2	95.3	97.0	3.0	100.0
2 years to 3 years	146	12.5	4.1	16.4	52.7	71.9	85.6	91.1	93.8	6.2	100.0
3 years to 4 years	131	11.2	1.5	12.9	38.9	53.4	70.2	76.3	78.6	21.4	100.0
4 years to 5 years	66	5.6	-----	4.6	41.0	54.6	63.7	75.8	77.3	22.7	100.0
5 years to 10 years	135	11.6	-----	3.7	32.6	46.7	61.5	72.6	76.3	23.7	100.0
10 years to 15 years	17	1.5	-----	-----	35.3	52.9	64.7	70.6	82.4	17.6	100.0
15 years and over	9	.8	-----	11.1	11.1	44.4	66.6	77.7	77.7	22.3	100.0
Totals	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 52. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By home condition and present wage.

Home conditions	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
At home	915	78.4	6.3	21.5	56.9	72.1	86.6	91.1	92.2	7.8	100.0
Adrift	252	21.6	9.1	21.0	52.4	65.1	75.8	84.1	88.1	11.9	100.0
Totals	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 53. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By schooling and present wage.

Schooling	Number considered	Per cent	Rate of wages—Cumulative per cent of women receiving								Totals
			Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	
Under fifth grade.....	158	13.6	.6	20.2	60.7	79.1	89.2	94.3	94.9	5.1	100.0
Fifth grade	108	9.3	6.4	14.7	60.1	73.1	82.4	89.8	90.7	9.3	100.0
Sixth grade	134	11.5	3.0	16.4	58.9	73.1	87.3	92.5	93.3	6.7	100.0
Seventh grade	157	13.5	5.7	14.6	53.5	68.2	82.2	87.9	93.0	7.0	100.0
Eighth grade	316	27.1	10.8	26.0	54.8	69.3	84.5	88.3	89.2	10.8	100.0
High school	140	12.0	13.6	32.2	55.7	67.1	85.7	90.0	90.0	10.0	100.0
University	4	.1		25.0	75.0	75.0	100.0				100.0
Business college	27	2.3	7.4	22.2	33.3	44.4	51.8	66.6	81.4	18.6	100.0
Not stated	123	10.6	4.1	18.7	53.7	70.8	83.8	90.3	91.9	8.1	100.0
Totals	1,167	100.0	7.0	21.5	56.0	70.6	84.3	89.6	91.3	8.7	100.0

TABLE 54. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By age and home condition.

Age group	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Under 18 years.....	94	8.0	91	96.8	3	3.2
18 to 21 years.....	211	18.1	194	91.9	17	8.1
21 to 25 years.....	213	18.3	167	78.4	46	21.6
25 years and over.....	649	55.6	463	71.3	186	28.7
Totals	1,167	100.0	915	78.4	252	21.6

TABLE 55. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By marital condition and home condition.

Marital condition	Number considered	Per cent	Home condition			
			At home		Adrift	
			Number	Per cent	Number	Per cent
Single	535	45.9	437	81.7	98	18.3
Married	385	32.9	360	93.5	25	6.5
Husband at home, contributing.....	290	24.8	290	100.0		
Husband at home, not contributing.....	42	3.6	42	100.0		
Husband not at home, contributing.....	7	.6	6	85.7	1	14.3
Husband not at home, not contributing.....	46	3.9	22	47.8	24	52.2
Widowed	141	12.1	62	44.0	79	56.0
Divorced	106	9.1	56	52.8	50	47.2
Totals	1,167	100.0	915	78.4	252	21.6

TABLE 56. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By occupation and nativity.

Occupation	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
Sales -----						
Office and clerical -----	156	13.4	152	97.4	4	2.6
Factory and workroom hands—						
Time -----	812	69.6	539	66.4	273	33.6
Piece work -----	78	6.7	53	67.9	25	32.1
All others -----	121	10.3	110	90.9	11	9.1
Totals -----	1,167	100.0	854	73.2	313	26.8

TABLE 57. LOS ANGELES—LAUNDRIES.

Record of Individual Employees—By home condition and nativity.

Home condition	Number considered	Per cent	Nativity			
			Native		Foreign	
			Number	Per cent	Number	Per cent
At home -----	915	78.4	657	71.8	258	28.2
Adrift -----	252	21.6	197	78.2	55	21.8
Totals -----	1,167	100.0	854	73.2	313	26.8

MANUFACTURING INDUSTRIES.

As stated in the introductory remarks, no attempt has been made in this report to present a complete survey of manufacturing industries. We intend to leave this subject for further investigation and study, particularly the garment manufacturing industry which is practically all piece work. The tabulations presented are only summaries in some of the more important industries employing large numbers of women. (Tables 58-68.)

The tabulations submitted cover 29 establishments manufacturing candy^a and biscuits; 33 establishments preparing food and drug products; 44 printing and bookbinding establishments; 18 establishments manufacturing paper boxes; 11 establishments manufacturing cigars and cigarettes, and 6 establishments manufacturing knit goods^b. These establishments are located in the cities of San Francisco, Los Angeles, Oakland, Sacramento and San Diego. The industries are summarized for each of these cities. (Tables 64-68.)

Of the 926 women 18 years of age and over employed in candy and biscuit manufacturing, 42.4 per cent. received under \$8.00; 50.7 per cent. received under \$9.00, and 71.8 per cent. received under \$10.00 per week. Of the 160 minors employed, 22.5 per cent. received less than \$6.00 per week. (Table 58.)

Of the 1012 adult women employed in the preparation of food and drugs 19.4 per cent. received under \$8.00; 33.9 per cent. under \$9.00, and 45.7 per cent. under \$10.00 per week. Of the 70 minors employed in this industry 18.6 per cent. received under \$6.00 per week. (Table 59.)

Of the 631 women 18 years of age and over employed in printing and bookbinding establishments, 14.7 per cent. received under \$8.00; 28.1 per cent. received under \$9.00, and 41.6 per cent. received under \$10.00 per week. Of the 92 minors employed in this industry 14.1 per cent. received under \$6.00 per week. (Table 60.)

Of the 342 women 18 years of age and over employed in paper box manufacturing establishments 59.4 per cent. received under \$8.00; 69.6 per cent. under \$9.00, and 81.0 per cent. under \$10.00 per week. Of the 87 minors employed in this industry, 35.7 per cent. received under \$6.00 per week. (Table 61.)

Of the 386 women 18 years of age and over employed in the manufacture of cigars and cigarettes 42.1 per cent. received under \$8.00; 53.8 per cent. under \$9.00, and 62.7 per cent. under \$10.00 per week. Of the 59 minors employed in this industry 4.0 per cent. received under \$6.00 per week. (Table 62.)

Of the 259 women 18 years of age and over employed in the manufacture of knit goods, 44.8 per cent. received under \$8.00; 54.9 per cent. under \$9.00, and 69.2 per cent. received under \$10.00 per week. Of the 22 minors employed in this industry 27.2 per cent. received under \$6.00 per week.

^a Wholesale Candy Manufacturing.

^b See appendix—Census of Manufactures.

TABLE 58. SUMMARY—CANDY AND BISCUITS.
Rate of Wages per Week—Number of women receiving.
 (Number of establishments, 29.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical							1		6	27	34
Factory and workroom hands:											
Time		1	21	134	136	38	159	89	5	48	631
Piece work	1	3	16	29	52	39	34	32	23	29	261
All others											
Totals	1	4	37	163	188	77	194	121	37	104	926
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time	2	4	22	56	28	2	18		1		139
Piece work			8	4	7	2	3	1	1	1	27
All others											
Totals	2	4	30	60	35	4	21	1	2	1	160

TABLE 58a. SUMMARY—CANDY AND BISCUITS.
Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical							2.9		17.7	79.4	100.0
Factory and workroom hands:											
Time		.2	3.3	21.2	21.6	6.0	25.2	14.1	.8	7.6	100.0
Piece work	.4	1.1	6.1	11.1	19.9	15.0	13.0	12.3	10.0	11.1	100.0
All others											
Totals	.1	.4	4.0	17.6	20.3	8.3	21.1	13.1	3.9	11.2	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time	1.5	3.0	16.5	42.1	21.1	1.5	13.5		.8		100.0
Piece work			29.7	14.8	25.9	7.4	11.1	3.7	3.7	3.7	100.0
All others											
Totals	1.2	2.5	18.8	37.5	21.9	2.5	13.2	.6	1.2	.6	100.0

TABLE 58b. SUMMARY—CANDY AND BISCUITS.
Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical							2.9	2.9	20.6	79.4	100.0
Factory and workroom hands:											
Time		.2	3.5	24.7	46.3	52.3	77.5	91.6	92.4	7.6	100.0
Piece work	.4	1.5	7.6	18.7	38.6	53.6	66.6	78.9	88.9	11.1	100.0
All others											
Totals	.1	.5	4.5	22.1	42.4	50.7	71.8	84.9	88.8	11.2	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time	1.5	4.5	21.0	63.1	84.2	85.7	99.2	99.2	100.0		100.0
Piece work			29.7	44.5	70.4	77.8	88.9	92.6	96.3	3.7	100.0
All others											
Totals	1.2	3.7	22.5	60.0	81.9	84.4	97.6	98.2	99.4	.6	100.0

TABLE 59. SUMMARY—FOODS AND DRUGS.
Rate of Wages per Week—Number of women receiving.
 (Number of establishments, 33.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales				4	13	30	41	49	17	87	241
Office and clerical			1	10	5	55	40	57	44	184	396
Factory and workroom hands:											
Time		3	14	55	67	39	29	20	7	26	260
Piece work		1	1	3	10	13	8	14	12	9	71
All others			1		8	10	1	9	5	10	44
Totals		4	17	72	103	147	119	149	85	316	1,012
Under 18 years—											
Sales						1					1
Office and clerical				3	1	1	1				6
Factory and workroom hands:											
Time		3	10	21	14	3	2	1			54
Piece work				2	3	3	1				9
All others											
Totals		3	10	26	18	8	4	1			70

TABLE 59a. SUMMARY—FOODS AND DRUGS.
Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales				1.7	5.4	12.4	17.0	20.3	7.1	36.1	100.0
Office and clerical .....			.2	2.5	1.3	13.9	10.1	14.4	11.1	46.5	100.0
Factory and workroom hands:											
Time		1.1	5.4	21.3	25.7	15.0	11.1	7.7	2.7	10.0	100.0
Piece work		1.4	1.4	4.2	14.1	18.3	11.3	19.7	16.9	12.7	100.0
All others			2.3		18.1	22.7	2.3	20.5	11.4	22.7	100.0
Total .....		.4	1.7	7.1	10.2	14.5	11.8	14.7	8.4	31.2	100.0
Under 18 years—											
Sales						100.0					100.0
Office and clerical				50.0	16.7	16.7	16.6				100.0
Factory and workroom hands:											
Time		5.6	18.5	38.9	25.9	5.6	3.7	1.8			100.0
Piece work				22.3	33.3	33.3	11.1				100.0
All others											
Total		4.3	14.3	37.2	25.7	11.4	5.7	1.4			100.0

TABLE 59b. SUMMARY—FOODS AND DRUGS.
Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales				1.7	7.1	19.5	36.5	53.8	63.9	36.1	100.0
Office and clerical .....			.2	2.7	4.0	17.9	28.0	42.4	53.5	46.5	100.0
Factory and workroom hands:											
Time		1.1	6.5	27.8	53.5	68.5	79.6	87.3	90.0	10.0	100.0
Piece work		1.4	2.8	7.0	21.1	39.4	50.7	70.4	87.3	12.7	100.0
All others			2.3	2.3	20.4	43.1	45.4	65.9	77.3	22.7	100.0
Totals .....		.4	2.1	9.2	19.4	33.9	45.7	60.4	68.8	31.2	100.0
Under 18 years—											
Sales						100.0					100.0
Office and clerical				50.0	66.7	83.4	100.0				100.0
Factory and workroom hands:											
Time		5.6	24.1	63.0	88.9	94.5	98.2	100.0			100.0
Piece work				22.3	55.6	88.9	100.0				100.0
All others											
Totals		4.3	18.6	55.8	81.5	92.9	98.6	100.0			100.0

TABLE 60. SUMMARY—PRINTING AND BOOKBINDING.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 44.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical				1	2	5	7	16	12	76	119
Factory and workroom hands:											
Time		4	3	48	33	81	77	117	40	98	501
Piece work								2	1	3	6
All others					1	1	1	1		1	5
Totals		4	3	49	36	87	85	136	53	178	631
Under 18 years—											
Sales											
Office and clerical						3		1		2	6
Factory and workroom hands:											
Time		6	7	30	17	15	6	4		1	86
Piece work											
All others											
Totals		6	7	30	17	18	6	5		3	92

TABLE 60a. SUMMARY—PRINTING AND BOOKBINDING.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical				.8	1.7	4.2	5.9	13.4	10.1	63.9	100.0
Factory and workroom hands:											
Time		.8	.6	9.6	6.6	16.2	15.4	23.3	8.0	19.5	100.0
Piece work								33.4	16.6	50.0	100.0
All others					20.0	20.0	20.0	20.0		20.0	100.0
Totals		.7	.5	7.8	5.7	13.4	13.5	21.6	8.5	28.3	100.0
Under 18 years—											
Sales											
Office and clerical						50.0		16.6		33.4	100.0
Factory and workroom hands:											
Time		7.0	8.1	34.9	19.8	17.4	7.0	4.7		1.1	100.0
Piece work											
All others											
Totals		6.5	7.6	32.6	18.5	19.6	6.5	5.4		3.3	100.0

TABLE 60b. SUMMARY—PRINTING AND BOOKBINDING.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical				.8	2.5	6.7	12.6	26.0	36.1	63.9	100.0
Factory and workroom hands:											
Time		.8	1.4	11.0	17.6	33.8	49.2	72.5	80.5	19.5	100.0
Piece work								33.4	50.0	50.0	100.0
All others					20.0	40.0	60.0	80.0	80.0	20.0	100.0
Totals		.7	1.2	9.0	14.7	28.1	41.6	63.2	71.7	28.3	100.0
Under 18 years—											
Sales											
Office and clerical						50.0	50.0	66.6	66.6	33.4	100.0
Factory and workroom hands:											
Time		7.0	15.1	50.0	69.8	87.2	94.2	98.9	98.9	1.1	100.0
Piece work											
All others											
Totals		6.5	14.1	46.7	65.2	84.8	91.3	96.7	96.7	3.3	100.0

TABLE 61. SUMMARY—PAPER BOXES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 18.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales					1		1	5	1	10	18
Office and clerical											
Factory and workroom hands:											
Time			13	94	43	28	26	16	6	15	241
Piece work		5	13	20	14	7	12	3	5	4	83
All others											
Totals		5	26	114	58	35	39	24	12	29	342
Under 18 years—											
Sales											
Office and clerical		2	17	32	7	6					64
Factory and workroom hands:											
Time	1	4	7	1	3	2	4		1		23
Piece work											
All others											
Total	1	6	24	33	10	8	4		1		87

TABLE 61a. SUMMARY—PAPER BOXES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales					5.5		5.5	27.8	5.6	55.6	100.0
Office and clerical											
Factory and workroom hands:											
Time			5.4	39.0	17.9	11.6	10.8	6.6	2.5	6.2	100.0
Piece work		6.0	15.7	24.1	16.9	8.4	14.5	3.6	6.0	4.8	100.0
All others											
Totals		1.4	7.6	33.4	17.0	10.2	11.4	7.0	3.5	8.5	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time		3.1	26.6	50.0	10.9	9.4					100.0
Piece work	4.3	17.4	30.5	4.3	13.1	8.7	17.4		4.3		100.0
All others											
Totals	1.2	6.9	27.6	37.9	11.4	9.2	4.6		1.2		100.0

TABLE 61b. SUMMARY—PAPER BOXES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales					5.5	5.5	11.0	38.8	44.4	55.6	100.0
Office and clerical											
Factory and workroom hands:											
Time			5.4	44.4	62.3	73.9	84.7	91.3	93.8	6.2	100.0
Piece work		6.0	21.7	45.8	62.7	71.1	85.6	89.2	95.2	4.8	100.0
All others											
Totals		1.4	9.0	42.4	59.4	69.6	81.0	88.0	91.5	8.5	100.0
Under 18 years—											
Sales											
Office and clerical											
Factory and workroom hands:											
Time		3.1	30.7	80.7	91.6	100.0					100.0
Piece work	4.3	21.7	52.2	56.5	69.6	78.3	95.7	95.7	100.0		100.0
All others											
Totals	1.2	8.1	35.7	73.6	85.0	94.2	98.8	98.8	100.0		100.0

TABLE 62. SUMMARY—CIGARS AND CIGARETTES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 11.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales					7	12	4	5		19	47
Office and clerical											
Factory and workroom hands:											
Time			3	11	11	7	6	5		2	45
Piece work	4	14	13	47	54	26	24	34	22	56	294
All others											
Totals	4	14	16	58	72	45	34	44	22	77	386
Under 18 years—											
Sales					2						2
Office and clerical											
Factory and workroom hands:											
Time				9	2	1					12
Piece work	1		1	12	7	5	7		1	2	36
All others											
Totals	1		1	21	11	6	7		1	2	50

TABLE 62a. SUMMARY—CIGARS AND CIGARETTES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales					14.9	25.5	8.5	10.7		40.4	100.0
Office and clerical											
Factory and workroom hands:											
Time			6.7	24.4	24.4	15.6	13.3	11.1		4.5	100.0
Piece work	1.4	4.7	4.4	16.0	18.4	8.8	8.2	11.5	7.5	19.1	100.0
All others											
Totals	1.0	3.7	4.2	14.5	18.7	11.7	8.9	11.5	5.8	20.0	100.0
Under 18 years—											
Sales					100.0						100.0
Office and clerical											
Factory and workroom hands:											
Time				75.0	16.7	8.3					100.0
Piece work	2.8		2.8	33.3	19.4	13.9	19.4		2.8	5.6	100.0
All others											
Totals	2.0		2.0	42.0	22.0	12.0	14.0		2.0	4.0	100.0

TABLE 62b. SUMMARY—CIGARS AND CIGARETTES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales					14.9	40.4	48.9	59.6	59.6	40.4	100.0
Office and clerical											
Factory and workroom hands:											
Time			6.7	31.1	55.5	71.1	84.4	95.5	95.5	4.5	100.0
Piece work	1.4	6.1	10.5	26.5	44.9	53.7	61.9	73.4	80.9	19.1	100.0
All others											
Totals	1.0	4.7	8.9	23.4	42.1	53.8	62.7	74.2	80.0	20.0	100.0
Under 18 years—											
Sales					100.0						100.0
Office and clerical											
Factory and workroom hands:											
Time				75.0	91.7	100.0					100.0
Piece work	2.8	2.8	5.6	38.9	58.3	72.2	91.6	91.6	94.4	5.6	100.0
All others											
Totals	2.0	2.0	4.0	46.0	68.0	80.0	94.0	94.0	96.0	4.0	100.0

TABLE 63. SUMMARY—KNIT GOODS.
Rate of Wages per Week—Number of women receiving.
 (Number of establishments, 6.)

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical										2	2
Factory and workroom hands:											
Time			8	48	38	18	21	12	5	16	166
Piece work		1	5	5	9	7	14	8	7	27	83
All others					2	1	2	1		2	8
Totals		1	13	53	49	26	37	21	12	47	259
Under 18 years—											
Sales											
Office and clerical					1						1
Factory and workroom hands:											
Time		1	5	8	3						17
Piece work				3					1		4
All others											
Totals		1	5	11	4				1		22

TABLE 63a. SUMMARY—KNIT GOODS.
Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical										100.0	100.0
Factory and workroom hands:											
Time			4.8	29.8	22.9	10.9	12.7	7.2	3.0	9.6	100.0
Piece work		1.2	6.0	6.0	10.8	8.5	16.9	9.6	8.5	32.5	100.0
All others					25.0	12.5	25.0	12.5		25.0	100.0
Totals		.4	5.0	20.5	18.9	10.1	14.3	8.1	4.6	18.1	100.0
Under 18 years—											
Sales											
Office and clerical					100.0						100.0
Factory and workroom hands:											
Time		5.9	29.4	47.1	17.6						100.0
Piece work				75.0					25.0		100.0
All others											
Totals		4.5	22.7	50.0	18.2				4.5		100.0

TABLE 63b. SUMMARY—KNIT GOODS.
Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
18 years and over—											
Sales											
Office and clerical										100.0	100.0
Factory and workroom hands:											
Time			4.8	33.7	56.6	67.5	80.2	87.4	90.4	9.6	100.0
Piece work		1.2	7.2	18.2	24.0	32.5	49.4	59.0	67.5	32.5	100.0
All others					25.0	37.5	62.5	75.0	75.0	25.0	100.0
Totals		.4	5.4	25.9	44.8	54.9	69.2	77.3	81.9	18.1	100.0
Under 18 years—											
Sales											
Office and clerical					100.0						100.0
Factory and workroom hands:											
Time		5.9	35.3	82.4	100.0						100.0
Piece work				75.0	75.0	75.0	75.0	75.0	100.0		100.0
All others											
Totals		4.5	27.2	77.2	95.4	95.4	95.4	95.4	100.0		100.0

TABLE 64. SAN FRANCISCO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Number of women receiving.

Number of establishments, 74.

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over.....		3	13	77	72	17	138	82	14	46	462
Under 18 years.....			11	33	20	1	17			1	83
Totals		3	24	110	92	18	155	82	14	47	545
Foods and drugs—											
18 years and over.....			1	41	50	83	44	59	40	151	469
Under 18 years.....			3	18	12	6	4				43
Totals			4	59	62	89	48	59	40	151	512
Printing and bookbinding—											
18 years and over.....		4	1	35	17	26	31	113	46	125	398
Under 18 years.....		6	6	19	7	3	2	3		2	48
Totals		10	7	54	24	29	33	116	46	127	446
Paper boxes—											
18 years and over.....			10	52	37	20	25	15	7	13	179
Under 18 years.....		1	12	18	6	7	4		1		49
Totals		1	22	70	43	27	29	15	8	13	228
Cigars and cigarettes—											
18 years and over.....	4	9	16	56	63	39	25	32	20	57	321
Under 18 years.....			1	18	10	6	7		1	2	45
Totals	4	9	17	74	73	45	32	32	21	59	366
Knit goods—											
18 years and over.....		1	4	11	20	19	26	15	10	31	137
Under 18 years.....			2	10	2				1		15
Totals		1	6	21	22	19	26	15	11	31	152

TABLE 64a. SAN FRANCISCO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Per cent of women receiving.

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over-----		.7	2.8	16.7	15.6	3.7	29.9	17.7	3.0	9.9	100.0
Under 18 years-----			13.2	39.8	24.1	1.2	20.5			1.2	100.0
Totals -----		.6	4.4	20.2	16.9	3.3	28.4	15.1	2.6	8.5	100.0
Foods and drugs—											
18 years and over-----			.2	8.8	10.7	17.7	9.4	12.6	8.5	32.1	100.0
Under 18 years-----			7.0	41.9	27.9	13.9	9.3				100.0
Totals -----			.8	11.5	12.1	17.4	9.4	11.5	7.8	29.5	100.0
Printing and bookbinding—											
18 years and over-----		1.0	.3	8.8	4.3	6.5	7.8	28.4	11.5	31.4	100.0
Under 18 years-----		12.5	12.5	39.6	14.6	6.2	4.2	6.2		4.2	100.0
Totals -----		2.2	1.6	12.1	5.4	6.5	7.4	26.0	10.3	28.5	100.0
Paper boxes—											
18 years and over-----			5.6	29.1	20.7	11.2	13.9	8.4	3.9	7.2	100.0
Under 18 years-----		2.0	24.5	36.7	12.3	14.3	8.2		2.0		100.0
Totals -----		.4	9.6	30.7	18.9	11.9	12.7	6.6	3.5	5.7	100.0
Cigars and cigarettes—											
18 years and over-----	1.2	2.8	5.0	17.4	19.6	12.2	7.8	10.0	6.2	17.8	100.0
Under 18 years-----			2.2	40.0	22.2	13.3	15.6		2.2	4.5	100.0
Totals -----	1.1	2.5	4.6	20.2	19.9	12.3	8.8	8.8	5.7	16.1	100.0
Knit goods—											
18 years and over-----		.7	2.9	8.0	14.6	13.9	19.0	11.0	7.3	22.6	100.0
Under 18 years-----			13.3	66.7	13.3				6.7		100.0
Totals -----		.7	3.9	13.8	14.5	12.5	17.1	9.9	7.2	20.4	100.0

TABLE 64b. SAN FRANCISCO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Industry and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over.....		.7	3.5	20.2	35.8	39.5	69.4	87.1	90.1	9.9	100.0
Under 18 years.....			13.2	53.0	77.1	78.3	98.8	98.8	98.8	1.2	100.0
Totals .....		.6	5.0	25.2	42.1	45.4	73.8	88.9	91.5	8.5	100.0
Foods and drugs—											
18 years and over.....			.2	9.0	19.7	37.4	46.8	59.4	67.9	32.1	100.0
Under 18 years.....			7.0	48.9	76.8	90.7	100.0				100.0
Totals .....			.8	12.3	24.4	41.8	51.2	62.7	70.5	29.5	100.0
Printing and bookbinding—											
18 years and over.....		1.0	1.3	10.1	14.4	20.9	28.7	57.1	68.6	31.4	100.0
Under 18 years.....		12.5	25.0	64.6	79.2	85.4	89.6	95.8	95.8	4.2	100.0
Totals		2.2	3.8	15.9	21.3	27.8	35.2	61.2	71.5	28.5	100.0
Paper boxes—											
18 years and over.....			5.6	34.7	55.4	66.6	80.5	88.9	92.8	7.2	100.0
Under 18 years.....		2.0	26.5	63.2	75.5	89.8	98.0	98.0	100.0		100.0
Totals .....		.4	10.0	40.7	59.6	71.5	84.2	90.8	94.3	5.7	100.0
Cigars and cigarettes—											
18 years and over.....	1.2	4.0	9.0	26.4	46.0	58.2	66.0	76.0	82.2	17.8	100.0
Under 18 years.....			2.2	42.2	64.4	77.7	93.3	93.3	95.5	4.5	100.0
Totals	1.1	3.6	8.2	28.4	48.3	60.6	69.4	78.2	83.9	16.1	100.0
Knit goods—											
18 years and over.....		.7	3.6	11.6	26.2	40.1	59.1	70.1	77.4	22.6	100.0
Under 18 years.....			13.3	80.0	93.3	93.3	93.3	93.3	100.0		100.0
Totals .....		.7	4.6	18.4	32.9	45.4	62.5	72.4	79.6	20.4	100.0

TABLE 65. LOS ANGELES—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 48.)

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over.....	1	1	10	44	99	45	29	31	20	44	324
Under 18 years.....			6	11	10	3	1	1	2		34
Totals	1	1	16	55	109	48	30	32	22	44	358
Foods and drugs—											
18 years and over.....		4	15	29	50	60	62	76	36	134	466
Under 18 years.....		3	12	8	2			1			26
Totals		7	27	37	52	60	62	77	36	134	492
Printing and bookbinding—											
18 years and over.....			1	10	8	32	35	19	4	41	150
Under 18 years.....			1	6	4	9	4	1		1	26
Totals			2	16	12	41	39	20	4	42	176
Paper boxes—											
18 years and over.....		4	9	49	12	10	12	5	4	13	118
Under 18 years.....			5	15	1	1					22
Totals		4	14	64	13	11	12	5	4	13	140
Cigars and cigarettes—											
18 years and over.....				1	5	6	8	7	2	19	48
Under 18 years.....	1			3	1						5
Totals	1			4	6	6	8	7	2	19	53
Knit goods—											
18 years and over.....			4	38	26	4	2	1	1	3	79
Under 18 years.....			1	1	1						3
Totals			5	39	27	4	2	1	1	3	82

TABLE 65a. LOS ANGELES—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Per cent of women receiving.

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over.....	.3	.3	3.1	13.6	30.6	13.9	8.9	9.6	6.2	13.5	100.0
Under 18 years.....			17.7	32.4	29.4	8.8	2.9	2.9	5.9		100.0
Totals .....	.3	.3	4.5	15.4	30.4	13.4	8.4	8.9	6.1	12.3	100.0
Foods and drugs—											
18 years and over.....		.9	3.2	6.2	10.7	12.9	13.3	16.3	7.7	28.8	100.0
Under 18 years.....		11.5	46.2	30.8	7.7			3.8			100.0
Totals		1.4	5.5	7.4	10.6	12.2	12.6	15.7	7.3	27.3	100.0
Printing and bookbinding—											
18 years and over.....			.7	6.7	5.3	21.3	23.3	12.7	2.7	27.3	100.0
Under 18 years.....			3.8	23.1	15.4	34.7	15.4	3.8		3.8	100.0
Totals			1.1	9.1	6.8	23.3	22.2	11.4	2.3	23.8	100.0
Paper boxes—											
18 years and over.....		3.3	7.7	41.5	10.2	8.5	10.2	4.3	3.3	11.0	100.0
Under 18 years.....			22.8	68.2	4.5	4.5					100.0
Totals		2.9	10.0	45.7	9.3	7.8	8.6	3.6	2.8	9.3	100.0
Cigars and cigarettes—											
18 years and over.....				2.0	10.4	12.5	16.7	14.6	4.2	39.6	100.0
Under 18 years.....	20.0			60.0	20.0						100.0
Totals	1.9			7.5	11.3	11.3	15.1	13.2	3.8	35.9	100.0
Knit goods—											
18 years and over.....			5.1	48.1	32.9	5.1	2.6	1.2	1.2	3.8	100.0
Under 18 years.....			33.3	33.3	33.4						100.0
Totals			6.1	47.6	32.9	4.9	2.4	1.2	1.2	3.7	100.0

TABLE 65b. LOS ANGELES—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Industry and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over-----	.3	.6	3.7	17.3	47.9	61.8	70.7	80.3	86.5	13.5	100.0
Under 18 years-----			17.7	50.1	79.5	88.3	91.2	94.1	100.0		100.0
Totals-----	.3	.6	5.1	20.5	50.9	64.3	72.7	81.6	87.7	12.3	100.0
Foods and drugs—											
18 years and over-----		.9	4.1	10.3	21.0	33.9	47.2	63.5	71.2	28.8	100.0
Under 18 years-----		11.5	57.7	88.5	96.2	96.2	96.2	100.0			100.0
Totals-----		1.4	6.9	14.3	24.9	37.1	49.7	65.4	72.7	27.3	100.0
Printing and bookbinding—											
18 years and over-----			.7	7.4	12.7	34.0	57.3	70.0	72.7	27.3	100.0
Under 18 years-----			3.8	26.9	42.3	77.0	92.4	96.2	96.2	3.8	100.0
Totals-----			1.1	10.2	17.0	40.3	62.5	73.9	76.2	23.8	100.0
Paper boxes—											
18 years and over-----		3.3	11.0	52.5	62.7	71.2	81.4	85.7	89.0	11.0	100.0
Under 18 years-----			22.8	91.0	95.5	100.0					100.0
Totals-----		2.9	12.9	58.6	67.9	75.7	84.3	87.9	90.7	9.3	100.0
Cigars and cigarettes—											
18 years and over-----				2.0	12.4	24.9	41.6	56.2	60.4	39.6	100.0
Under 18 years-----	20.0	20.0	20.0	80.0	100.0						100.0
Totals-----	1.9	1.9	1.9	9.4	20.7	32.0	47.1	60.3	64.1	35.9	100.0
Knit goods—											
18 years and over-----			5.1	53.2	86.1	91.2	93.8	95.0	96.2	3.8	100.0
Under 18 years-----			33.3	66.6	100.0						100.0
Totals-----			6.1	53.7	86.6	91.5	93.9	95.1	96.3	3.7	100.0

TABLE 66. OAKLAND—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Number of women receiving.

(Number of establishments, 6.)

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over			4	14	8	8	16	4	2	5	61
Under 18 years	2	3	4	7	5		3				24
Totals	2	3	8	21	13	8	19	4	2	5	85
Foods and drugs—											
18 years and over						1	2	8	3	7	21
Under 18 years											
Totals						1	2	8	3	7	21
Printing and bookbinding—											
18 years and over				4	9	29	14	3	3	12	74
Under 18 years				5	6	6		1			18
Totals				9	15	35	14	4	3	12	92
Paper boxes—											
18 years and over		1	7	10	8	4	2	3	1	3	39
Under 18 years	1	5	7		3						16
Totals	1	6	14	10	11	4	2	3	1	3	55
Knit goods—											
18 years and over			5	4	3	3	9	5	1	13	43
Under 18 years		1	2		1						4
Totals		1	7	4	4	3	9	5	1	13	47

TABLE 66a. OAKLAND—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Per cent of women receiving.

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 not over	Totals
Candy and biscuits—											
18 years and over.....			6.6	22.9	13.1	13.1	26.2	6.6	3.3	8.2	100.0
Under 18 years.....	8.3	12.5	16.7	29.2	20.8		12.5				100.0
Totals	2.4	3.5	9.4	24.7	15.3	9.4	22.3	4.7	2.4	5.9	100.0
Foods and drugs—											
18 years and over.....						4.7	9.5	38.2	14.3	33.3	100.0
Under 18 years.....											
Totals						4.7	9.5	38.2	14.3	33.3	100.0
Printing and bookbinding—											
18 years and over.....				5.4	12.1	39.2	18.9	4.1	4.1	16.2	100.0
Under 18 years.....				27.8	33.3	33.3		5.6			100.0
Totals				9.8	16.3	38.1	15.2	4.3	3.3	13.0	100.0
Paper boxes—											
18 years and over.....		2.6	17.9	25.6	20.5	10.3	5.1	7.7	2.6	7.7	100.0
Under 18 years.....	6.3	31.3	43.7		18.7						100.0
Totals	1.8	10.9	25.5	18.1	20.0	7.3	3.6	5.5	1.8	5.5	100.0
Knit goods—											
18 years and over.....			11.6	9.3	7.0	7.0	20.9	11.6	2.3	30.3	100.0
Under 18 years.....		25.0	50.0		25.0						100.0
Totals		2.1	14.9	8.5	8.5	6.4	19.2	10.6	2.1	27.7	100.0

TABLE 66b. OAKLAND—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Industry and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over-----			6.6	29.5	42.6	55.7	81.9	88.5	91.8	8.2	100.0
Under 18 years-----	8.3	20.8	37.5	66.7	87.5	100.0					100.0
Totals -----	2.4	5.9	15.3	40.0	55.3	64.7	87.0	91.7	94.1	5.9	100.0
Foods and drugs—											
18 years and over-----						4.7	14.2	52.4	66.7	33.3	100.0
Under 18 years-----											
Totals -----						4.7	14.2	52.4	66.7	33.3	100.0
Printing and bookbinding—											
18 years and over-----				5.4	17.5	56.7	75.6	79.7	83.8	16.2	100.0
Under 18 years-----				27.8	61.1	94.4	94.4	100.0			100.0
Totals -----				9.8	26.1	64.2	79.4	83.7	87.0	13.0	100.0
Paper boxes—											
18 years and over-----		2.6	20.5	46.1	66.6	76.9	82.0	89.7	92.3	7.7	100.0
Under 18 years-----	6.3	37.6	81.3	81.3	100.0						100.0
Totals -----	1.8	12.7	38.2	56.3	76.3	83.6	87.2	92.7	94.5	5.5	100.0
Knit goods—											
18 years and over-----			11.6	20.9	27.9	34.9	55.8	67.4	69.7	30.3	100.0
Under 18 years-----		25.0	75.0	75.0	100.0						100.0
Totals -----		2.1	17.0	25.5	34.0	40.4	59.6	70.2	72.3	27.7	100.0

TABLE 67. SACRAMENTO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 5.)

Industry and age group	Under \$4.00	\$1.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits— 18 years and over			9	11	4	5	7	3		6	45
Under 18 years			8	6							14
Totals			17	17	4	5	7	3		6	59
Foods and drugs— 18 years and over			1	1		1	7			5	15
Under 18 years				1							1
Totals			1	2		1	7			5	16
Printing and bookbinding— 18 years and over			1		2		5	1			9
Under 18 years											
Totals			1		2		5	1			9

TABLE 67a. SACRAMENTO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Per cent of women receiving.

Industry and age group	Under \$4.00	\$1.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits— 18 years and over			20.0	24.5	8.9	11.1	15.5	6.7		13.3	100.0
Under 18 years			57.1	42.9							
Totals			28.8	28.8	6.8	8.4	11.9	5.1		10.2	100.0
Foods and drugs— 18 years and over			6.6	6.6		6.6	46.7			33.5	100.0
Under 18 years				100.0							100.0
Totals			6.3	12.5		6.3	43.7			31.2	100.0
Printing and bookbinding— 18 years and over			11.1		22.2		55.6	11.1			100.0
Under 18 years											
Totals			11.1		22.2		55.6	11.1			100.0

TABLE 67b. SACRAMENTO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Industry and age group	Under \$1.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Candy and biscuits— 18 years and over			20.0	44.5	53.4	64.5	80.0	86.7	86.7	13.3	100.0
Under 18 years			57.1	100.0							100.0
Totals			28.8	57.6	64.4	72.8	84.7	89.8	89.8	10.2	100.0
Foods and drugs— 18 years and over			6.6	13.2	13.2	19.8	66.5	66.5	66.5	33.5	100.0
Under 18 years				100.0							100.0
Totals			6.3	18.8	18.8	25.1	68.8	68.8	68.8	31.2	100.0
Printing and bookbinding— 18 years and over			11.1	11.1	33.3	33.3	88.9	100.0			100.0
Under 18 years											
Totals			11.1	11.1	33.3	33.3	88.9	100.0			100.0

TABLE 68. SAN DIEGO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Number of women receiving.
(Number of establishments, 8.)

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits— 18 years and over.....			1	17	5	2	4	1	1	3	34
Under 18 years.....		1	1	3							5
Totals		1	2	20	5	2	4	1	1	3	39
Foods and drugs— 18 years and over.....				1	3	2	4	6	6	19	41
Under 18 years.....											
Totals				1	3	2	4	6	6	19	41
Paper boxes— 18 years and over.....				3	1	1		1			6
Under 18 years.....											
Totals				3	1	1		1			6
Cigars and cigarettes— 18 years and over.....		5			4		1	1		1	12
Under 18 years.....											
Totals		5			4		1	1		1	12

TABLE 68a. SAN DIEGO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Per cent of women receiving.

Industry and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Candy and biscuits— 18 years and over.....			2.9	50.0	14.7	5.9	11.3	2.9	2.9	8.9	100.0
Under 18 years.....		20.0	20.0	60.0							100.0
Totals		2.6	5.1	51.3	12.8	5.1	10.2	2.6	2.6	7.7	100.0
Foods and drugs— 18 years and over.....				2.4	7.3	4.9	9.8	14.6	14.6	46.4	100.0
Under 18 years.....											
Totals				2.4	7.3	4.9	9.8	14.6	14.6	46.4	100.0
Paper boxes— 18 years and over.....				50.0	16.6	16.7		16.7			100.0
Under 18 years.....											
Totals				50.0	16.6	16.7		16.7			100.0
Cigars and cigarettes— 18 years and over.....		41.7			33.4		8.3	8.3		8.3	100.0
Under 18 years.....											
Totals		41.7			33.4		8.3	8.3		8.3	100.0

TABLE 68b. SAN DIEGO—SELECTED MANUFACTURING INDUSTRIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Industry and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Candy and biscuits—											
18 years and over-----			2.9	52.9	67.6	73.5	85.3	88.2	91.1	8.9	100.0
Under 18 years-----		20.0	40.0	100.0							100.0
Totals -----		2.6	7.7	59.0	71.8	76.9	87.1	89.7	92.3	7.7	100.0
Foods and drugs—											
18 years and over-----				2.4	9.7	14.6	24.4	39.0	53.6	46.4	100.0
Under 18 years-----											
Totals -----				2.4	9.7	14.6	24.4	39.0	53.6	46.4	100.0
Paper boxes—											
18 years and over-----				50.0	66.6	83.3	83.3	100.0			100.0
Under 18 years-----											
Totals -----				50.0	66.6	83.3	83.3	100.0			100.0
Cigars and cigarettes—											
18 years and over-----		41.7	41.7	41.7	75.1	75.1	83.4	91.7	91.7	8.3	100.0
Under 18 years-----											
Totals -----		41.7	41.7	41.7	75.1	75.1	83.4	91.7	91.7	8.3	100.0

TELEPHONE AND TELEGRAPH COMPANIES.

Telephone Companies.

Only summary tables are submitted for women employed in telephone companies. An intensive study of this industry will be made and submitted in a future report. The tabulations extend only to the larger companies, but represent over 90 per cent of the total number of women employed in this industry. The tabulations include women employed throughout the entire state by the companies investigated.

The statistics are submitted for 3,962 women 18 years of age and over and 218 under 18 years of age. They are classified into four occupation groups, namely: office, operators, students, and all others. The operators number 3,421 out of a total of 4,180 women employed. Of the 3,215 women operators 18 years of age and over, 11.2 per cent received less than \$8.00; 18.3 per cent, under \$9.00, and 33.6 per cent, under \$10.00 per week. Of the 196 operators under 18 years of age only 0.5 per cent received less than \$6.00 per week.

Telegraph Companies.

The summary tabulations of employees of telegraph companies cover all of the women employed in the telegraph companies throughout the state, or a total of 372 women 18 years of age and over and 14 under 18 years. These are classified into three occupation groups, namely: office, operators, and all others. Out of the 386 women employed 214 were operators. Of the 208 operators 18 years of age and over, 10.6 per cent received less than \$8.00; 16.8 per cent received less than \$9.00, and 24.5 per cent received less than \$10.00 per week.

From the wage tabulations it can be seen that there is a less per cent of women in the low wage groups in the telephone and telegraph companies than in any other industry investigated.

TABLE 69. SUMMARY—TELEPHONE COMPANIES.

Rate of Wages per Week—Number of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Total
18 years and over—											
Office			1	-----	1	16	82	81	74	266	521
Operators			11	124	228	229	488	864	543	728	3215
Students			11	122	-----	-----	-----	-----	-----	-----	133
All others			1	2	6	10	31	7	6	30	93
Totals			24	248	235	255	601	952	623	1024	3962
Under 18 years—											
Office						2	6	4	1	-----	13
Operators			1	12	24	41	72	34	10	2	193
Students			1	5	-----	-----	-----	-----	-----	-----	6
All others			3	-----	-----	-----	-----	-----	-----	-----	3
Totals			5	17	24	43	78	38	11	2	218

TABLE 69a. SUMMARY—TELEPHONE COMPANIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Total
18 years and over—											
Office			.2	-----	.2	3.1	15.7	15.6	14.2	51.0	100.0
Operators			.3	3.8	7.1	7.1	15.3	26.9	16.9	22.6	100.0
Students			8.3	91.7	-----	-----	-----	-----	-----	-----	100.0
All others			1.1	2.1	6.5	10.7	33.3	7.5	6.5	32.3	100.0
Totals			.6	6.3	5.9	6.4	15.2	24.0	15.7	25.9	100.0
Under 18 years—											
Office						15.4	46.1	30.8	7.7	-----	100.0
Operators			.5	6.1	12.3	20.9	36.7	17.4	5.1	1.0	100.0
Students			16.6	83.4	-----	-----	-----	-----	-----	-----	100.0
All others			100.0	-----	-----	-----	-----	-----	-----	-----	100.0
Totals			2.3	7.8	11.0	19.7	35.8	17.4	5.1	.9	100.0

TABLE 69b. SUMMARY—TELEPHONE COMPANIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Total
18 years and over—											
Office			.2	.2	.4	3.5	19.2	34.8	49.0	51.0	100.0
Operators			.3	4.1	11.2	18.3	33.6	60.5	77.4	22.6	100.0
Students			8.3	100.0	-----	-----	-----	-----	-----	-----	100.0
All others			1.1	3.2	9.7	20.4	53.7	61.2	67.7	32.3	100.0
Totals			.6	6.9	12.8	19.2	34.4	58.4	74.1	25.9	100.0
Under 18 years—											
Office						15.4	61.5	92.3	100.0	-----	100.0
Operators			.5	6.6	18.9	39.8	76.5	93.9	99.0	1.0	100.0
Students			16.6	100.0	-----	-----	-----	-----	-----	-----	100.0
All others			100.0	-----	-----	-----	-----	-----	-----	-----	100.0
Totals			2.3	10.1	21.1	40.8	76.6	94.0	99.1	.9	100.0

TABLE 70. SUMMARY—TELEGRAPH COMPANIES.

Rate of Wages per Week—Number of women receiving.

Occupation and age group	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Total
18 years and over—											
Office			3	4	2	11	15	14	32	72	153
Operators			2	10	10	13	16	33	50	74	208
All others							1		5	5	11
Totals			5	14	12	24	32	47	87	151	372
Under 18 years—											
Office			1	5			1	7			8
Operators			1	1	2		2				6
All others											
Totals			2	6	2		3	1			14

TABLE 70a. SUMMARY—TELEGRAPH COMPANIES.

Rate of Wages per Week—Per cent of women receiving.

Occupation and age group	Under \$1.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Total
18 years and over—											
Office			2.0	2.6	1.3	7.2	9.8	9.2	20.9	47.0	100.0
Operators			1.0	4.8	4.8	6.2	7.7	15.9	24.0	35.6	100.0
All others							9.0		45.5	45.5	100.0
Totals			1.3	3.8	3.2	6.5	8.6	12.6	23.4	40.6	100.0
Under 18 years—											
Office			12.5	62.5			12.5	12.5			100.0
Operators			16.7	16.7	33.3		33.3				100.0
All others											
Totals			14.3	42.8	14.3		21.4	7.2			100.0

TABLE 70b. SUMMARY—TELEGRAPH COMPANIES.

Rate of Wages per Week—Cumulative per cent of women receiving.

Occupation and age group	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Total
18 years and over—											
Office			2.0	4.6	5.9	13.1	22.9	32.1	53.0	47.0	100.0
Operators			1.0	5.8	10.6	16.8	24.5	40.4	64.4	35.6	100.0
All others							9.0	9.0	54.5	45.5	100.0
Totals			1.3	5.1	8.3	14.8	23.4	36.0	59.4	40.6	100.0
Under 18 years—											
Office			12.5	75.0	75.0	75.0	87.5	100.0			100.0
Operators			16.7	33.4	66.7	66.7	100.0				100.0
All others											
Totals			14.3	57.1	71.4	71.4	92.8	100.0			100.0

COST OF LIVING.

The investigations into the cost of living proved very difficult. As previously stated, our attempts to obtain estimates from both employers and employees were unsuccessful. The investigation was finally confined to determining as near as possible the actual expenditures of self-supporting women employed in the various industries. Over 1,000 women adrift were visited in the evenings by investigators. Budgets were prepared covering actual expenditures by the employees during one whole year. These schedules were carefully examined and only those of women who were actually self-supporting, and not receiving outside assistance, were included in the tabulations.

In these tabulations schedules have been classified into two general occupation groups, namely: (1) factory and work room hands, which includes women in laundries; (2) sales, clerical and office employees. The expenditures are shown by wage groups in order to compare expenditures with wages received. The average weekly expenditures are given under three general headings: (1) clothing—total taken from each enumeration of the various articles of clothing used; (2) board, lunches and lodgings; (3) all other expenses—including laundry, repair of clothing, street car fare, medicine and dentistry, insurance, association dues, church and other contributions, newspapers and magazines, vacation expenses and incidentals. (Table 73.) These tabulations must not be taken as conclusive or as showing the cost of proper living. The principal object was to ascertain under what conditions self-supporting women live and their expenditures. The figures are valuable in that they show in a fair way the amount that a woman, who is confronted with the problem of depending entirely on her own resources, is obliged to spend exclusive of emergencies. Some schedules were not included as they showed large expenditures for operations or dental work which had been paid out of previous savings. Separate tables representing San Francisco and Los Angeles. (Tables 71–72.)

Lodgings occupied by the women scheduled and cost of same are submitted. (Tables 74–75.) In addition we have presented tables showing places investigated by the agents of the commission in response to advertisements for board and lodgings. These investigations were made in the cities of San Francisco, Los Angeles, Oakland, Sacramento, and San Diego. (Tables 76–79.)

TABLE 71. SAN FRANCISCO.

Average Weekly Expenditures of Self-supporting Women taken from annual budgets obtained by personal investigations.

Occupation and wage group	Number of schedules considered	Average weekly expenditures			
		Total	Clothing	Board, lunches and lodgings	All other expenses
Factory and workroom hands—					
Under \$6.00 -----	2	\$6 16	\$1 18	\$4 24	\$0 64
\$6.00 to \$7.99 -----	9	6 27	1 23	4 45	59
\$8.00 to \$9.99 -----	20	7 67	1 58	4 73	1 36
\$10.00 to \$11.99 -----	33	9 31	1 85	5 62	1 84
Totals—all under \$12.00 -----	64	\$8 27	\$1 66	\$5 14	\$1 47
\$12.00 and over -----	48	9 87	1 85	5 97	2 05
Sales, clerical and office—					
Under \$6.00 -----	5	\$6 35	\$1 37	\$3 91	\$1 07
\$6.00 to \$7.99 -----	11	7 29	1 55	4 63	1 11
\$8.00 to \$9.99 -----	40	8 66	1 68	5 41	1 57
\$10.00 to \$11.99 -----	31	11 05	2 36	6 30	2 39
Totals—all under \$12.00 -----	87	\$9 21	\$1 89	\$5 54	\$1 78
\$12.00 and over -----	11	11 53	2 08	6 66	2 79

TABLE 72. LOS ANGELES.

Average Weekly Expenditures of Self-supporting Women taken from annual budgets obtained by personal investigations.

Occupation and wage group	Number of schedules considered	Average weekly expenditures			
		Total	Clothing	Board, lunches and lodgings	All other expenses
Factory and workroom hands—					
Under \$6.00 -----	10	\$5 95	\$1 02	\$4 21	\$0 72
\$6.00 to \$7.99 -----	40	6 16	96	4 33	87
\$8.00 to \$9.99 -----	69	7 66	1 39	4 92	1 35
\$10.00 to \$11.99 -----	27	8 34	1 49	5 22	1 63
Totals—all under \$12.00 -----	146	\$7 26	\$1 27	\$4 76	\$1 23
\$12.00 and over -----	52	9 94	1 89	5 88	2 17
Sales, clerical and office—					
\$6.00 to \$7.99 -----	8	\$6 61	\$1 23	\$4 42	\$0 96
\$8.00 to \$9.99 -----	33	8 62	1 60	5 49	1 53
\$10.00 to \$11.99 -----	30	9 30	1 74	5 86	1 70
Totals—all under \$12.00 -----	71	\$8 68	\$1 61	\$5 53	\$1 54
\$12.00 and over -----	23	11 22	2 68	6 44	2 10

TABLE 73.

Analysis of "All Other Expenses," showing average weekly expenditures for various items.

	San Francisco				Los Angeles			
	Factory and workroom hands		Sales, clerical and office		Factory and workroom hands		Sales, clerical and office	
	Under \$12.00	\$12.00 and over	Under \$12.00	\$12.00 and over	Under \$12.00	\$12.00 and over	Under \$12.00	\$12.00 and over
Laundry -----	\$0 12	\$0 17	\$0 21	\$0 31	\$0 09	\$0 12	\$0 16	\$0 24
Repair of clothing -----	02	04	03	14	01	04	03	09
Repair of shoes -----	02	02	03	02	02	02	03	03
Street car fare -----	32	33	34	47	18	20	14	04
Medicine and dentistry -----	21	41	23	29	28	67	24	34
Insurance -----	07	10	10	03	09	08	13	09
Association dues -----	02	04	03	08	03	08	04	01
Church and other contributions --	05	08	08	22	08	09	12	13
Newspapers and magazines -----	04	05	03	13	04	08	06	08
Amusements -----	25	27	23	37	12	22	12	18
Vacation expenses -----	06	12	11	19	01	11	07	20
Incidentals -----	29	42	36	54	28	46	40	67
Totals -----	\$1 47	\$2 05	\$1 78	\$2 79	\$1 23	\$2 17	\$1 54	\$2 10

TABLE 74. SAN FRANCISCO.

Housing Conditions of Self-supporting Women Investigated.

Type of house dwelt in	Total number schedules-----	Lodgings occupied by					
		1 person		2 persons		3 persons	
		No. of sched- ules	Average monthly rent	No. of sched- ules	Average monthly rent	No. of sched- ules	Average monthly rent
Hotel -----	9	7	\$15 64	2	\$11 25	-----	-----
Apartment -----	21	3	17 33	15	11 26	3	\$10 55
Rooming house, including housekeeping rooms -----	19	10	11 35	7	7 50	2	6 42
Private home (with board) -----	14	11	24 55	3	23 00	-----	-----
Private home (without board) -----	25	19	9 51	6	7 00	-----	-----
Boarding house (with board) -----	7	5	27 50	1	22 50	1	17 50
*Dwelling -----	6	4	12 25	2	11 00	-----	-----
Totals -----	101	59	-----	36	-----	6	-----

TABLE 75. LOS ANGELES.

Housing Conditions of Self-supporting Women Investigated.

Type of house dwelt in	Total number schedules-----	Lodgings occupied by					
		1 person		2 persons		3 persons	
		No. of sched- ules	Average monthly rent	No. of sched- ules	Average monthly rent	No. of sched- ules	Average monthly rent
Apartment -----	28	7	\$13 28	15	\$10 15	6	\$7 31
Rooming house, including housekeeping rooms -----	89	68	10 12	20	7 49	1	5 83
Private home (with board) -----	2	2	22 00	-----	-----	-----	-----
Private home (without board) -----	14	10	10 45	4	10 25	-----	-----
Boarding house (with board) -----	2	-----	-----	2	19 00	-----	-----
*Dwelling -----	14	1	11 00	11	7 81	2	5 16
Totals -----	149	88	-----	52	-----	9	-----

*Entire flat or cottage occupied.

TABLE 76. SAN FRANCISCO.

List of places investigated in response to advertisements offering board and lodgings.

Type of house	Walking distance	Room and board			Description			
		Room only	Room and 2 meals	Room and 3 meals	Exposure	Bath facilities	Laundry facilities	Cleanliness
1. Private home ----	No		\$20 00 mo.		Outside	Yes	Yes	Fair
2. Private home ----	No			\$32 50 mo.	Outside	Yes	Yes	Good
3. Private home ----	Yes		30 00 mo.		Outside	Yes	Yes	Fair
4. Private home ----	No			30 00 mo.	Outside	Yes	Yes	Good
5. Private home ----	Yes		30 00 mo.		Inside	Yes	Yes	Good
6. Private home ----	No			30 00 mo.	Outside	Yes	Yes	Good
7. Private home ----	No			25 00 mo.	Outside	Yes	Yes	Good
8. Private home ----	No		25 00 mo.	28 00 mo.	Outside	Yes	Yes	Fair
9. Private home ----	Yes		22 50 mo.	25 00 mo.	Outside	Yes	Yes	Good
10. Private home ----	No		20 00 mo.	22 50 mo.	Outside	Yes	Yes	Good
11. Private home ----	No			5 00 wk.	Outside	Yes	Yes	Good
12. Private home ----	No		20 00 mo.		Outside	Yes	Yes	Good
13. Private home ----	No			25 00 mo.	Outside	Yes	Yes	Good
14. Private home ----	No	\$5 mo.		20 00 mo.	Inside	Yes	Yes	Fair
15. Private home ----	No		22 50 mo.	25 00 mo.	Outside	Yes	Yes	Good
16. Private home ----	No			5 00 wk.	Outside	Yes	Yes	Good
17. Private home ----	No			25 00 mo.	Outside	Yes	Yes	Good
18. Private home ----	No		5 50 wk.	6 50 wk.	Outside	Yes	No	Poor
19. Private home ----	No		20 00 mo.		Outside	Yes	Yes	Fair
20. Private home ----	No			20 00 mo.	Outside	Yes	Yes	Good
21. Private home ----	No		5 00 wk.	6 00 wk.	Outside	Yes	Yes	Fair
22. Private home ----	No			20 00 mo.	Outside	Yes	Yes	Poor
23. Private home ----	No			25 00 mo.	Outside	Yes	Yes	Good
24. Private home ----	No		6 50 wk.		Outside	Yes	Yes	Fair
25. Private home ----	Yes		30 00 mo.		Outside	Yes	Yes	Good
26. Boarding house ---	No		22 50 mo.		Outside	Yes	Yes	Good
27. Boarding house ---	No		25 00 mo.	27 50 mo.	Outside	Yes	Yes	Poor
28. Boarding house ---	No		5 00 wk.		Outside	Yes	Yes	Fair
29. Boarding house ---	Yes			28 00 mo.	Outside	Yes	Yes	Good
30. Boarding house ---	No			30 00 mo.	Outside	Yes	No	Fair
31. Boarding house ---	No		5 00 wk.	6 00 wk.	Outside	Yes	Yes	Fair
32. Boarding house ---	No		6 00 wk.		Outside	Yes	Yes	Good
33. Boarding house ---	No			7 00 wk.	Outside	Yes	Yes	Good
34. Boarding house ---	No		6 50 wk.	7 00 wk.	Outside	Yes	Yes	Fair
35. Boarding house ---	Yes		25 00 mo.		Outside	Yes	Yes	Good
36. Boarding house ---	No			25 00 mo.	Outside	Yes	Yes	Fair
37. Boarding house ---	No			22 50 mo.	Inside	Yes	Yes	Good
38. Boarding house ---	No			30 00 mo.	Outside	Yes	Yes	Good
39. Boarding house ---	No			30 00 mo.	Outside	Yes	Yes	Good
40. Boarding house ---	No			7 00 wk.	Outside	Yes	Yes	Poor
41. Rooming house ---	No	\$10 mo.			Outside	Yes	Yes	Fair
42. Rooming house ---	Yes	10 mo.			Inside	Yes	Yes	Good
43. Rooming house ---	No	15 mo.			Outside	Yes	Yes	Fair
44. Rooming house ---	Yes	6 mo.			Outside	Yes	Yes	Fair
45. Hotel ----	Yes		26 00 mo.	28 50 mo.	Outside	Yes	Yes	Fair
46. Hotel ----	Yes			30 00 mo.	Outside	Yes	Yes	Good

TABLE 77. LOS ANGELES.

List of places investigated in response to advertisements offering board and lodgings.

Type of house	Walking distance	Room and board			Description			
		Room only	Room and 2 meals	Room and 3 meals	Exposure	Bath facilities	Laundry facilities	Cleanliness
1. Private home	Yes	\$2 50 wk.			Outside	Yes	No	Good
2. Private home	Yes		\$25 00 mo.	\$27 50 mo.	Outside	Yes	Yes	Good
3. Private home	Yes	3 00 wk.			Outside	Yes	Yes	Good
4. Private home	Yes		6 00 wk.		Outside	Yes	No	Good
5. Private home	Yes		5 00 wk.		Outside	Yes	Yes	Good
6. Private home	Yes		5 00 wk.		Outside	Yes	Yes	Fair
7. Boarding house	Yes		25 00 mo.		Outside	Yes	No	Good
8. Boarding house	Yes			4 50 wk.	Outside	Yes	Yes	Poor
9. Boarding house	Yes			6 00 wk.	Outside	Yes	No	Poor
10. Boarding house	Yes		7 00 wk.		Outside	Yes	Yes	Good
11. Boarding house	Yes		9 00 wk.		Outside	Yes	Yes	Good
12. Boarding house	Yes		6 00 wk.		Outside	Yes	Yes	Poor
13. Boarding house	Yes	3 00 wk.	6 50 wk.	8 50 wk.	Outside	Yes	Yes	Good
14. Boarding house	Yes		27 50 mo.		Outside	Yes	Yes	Good
15. Boarding house	Yes		30 00 mo.		Outside	Yes	Yes	Good
16. Boarding house	Yes		27 50 mo.		Outside	Yes	No	Good
17. Boarding house	Yes	7 50 mo.	22 50 mo.		Outside	Yes	Yes	Good
18. Boarding house	Yes		31 00 mo.		Outside	Yes	No	Good
19. Rooming house	Yes	2 00 wk.			Outside	Yes	Yes	Poor
20. Rooming house	Yes	18 00 mo.			Outside	Yes	Yes	Poor
21. Rooming house	Yes	12 00 mo.			Outside	Yes	Yes	Good
22. Rooming house	Yes	15 00 mo.			Outside	Yes	Yes	Good
23. Hotel	Yes		33 50 mo.		Outside	Yes	No	Good
24. Hotel	Yes		33 50 mo.		Outside	Yes	No	Good
25. Hotel	Yes		30 00 mo.	35 00 mo.	Outside	Yes	No	Fair
26. Hotel	Yes			30 00 mo.	Outside	Yes	No	Poor

TABLE 78. OAKLAND.

List of places investigated in response to advertisements offering board and lodgings.

Type of house	Walking distance	Room and board			Description			
		Room only	Room and 2 meals	Room and 3 meals	Exposure	Bath facilities	Laundry facilities	Cleanliness
1. Private home	No			\$25 00 mo.	Outside	Yes	Yes	Fair
2. Private home	Yes			30 00 mo.	Outside	Yes	No	Good
3. Private home	Yes			5 00 wk.	Outside	Yes	Yes	Fair
4. Private home	Yes		\$28 00 mo.		Outside	Yes	Yes	Good
5. Private home	No			5 50 wk.	Outside	Yes	Yes	Fair
6. Private home	No			28 50 mo.	Outside	Yes	Yes	Fair
7. Private home	Yes			30 00 mo.	Outside	Yes	Yes	Good
8. Private home	No			10 00 wk.	Outside	Yes	Yes	Fair
9. Private home	No			25 00 mo.	Outside	Yes	Yes	Fair
10. Private home	Yes			25 00 mo.	Outside	Yes	Yes	Fair
11. Private home	No		20 00 mo.	22 50 mo.	Outside	Yes	Yes	Fair
12. Private home	No			30 00 mo.	Outside	Yes	Yes	Good
13. Boarding house	Yes		30 00 mo.		Outside	Yes	No	Fair
14. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Fair
15. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Good
16. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Fair
17. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Good
18. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Fair
19. Boarding house	Yes			30 00 mo.	Outside	Yes	Yes	Good
20. Boarding house	Yes		30 00 mo.		Outside	Yes	No	Good
21. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Good
22. Boarding house	Yes			25 00 mo.	Outside	Yes	No	Fair
23. Boarding house	Yes		30 00 mo.		Outside	Yes	No	Good
24. Boarding house	Yes			30 00 mo.	Outside	Yes	No	Good
25. Hotel	Yes			30 00 mo.	Outside	Yes	No	Good
26. Hotel	Yes			32 50 mo.	Outside	Yes	No	Good

TABLE 79. SACRAMENTO.

List of places investigated in response to advertisements offering board and lodgings.

Type of house	Walking distance	Room and board			Description			
		Room only	Room and 2 meals	Room and 3 meals	Exposure	Bath facilities	Laundry facilities	Cleanliness
1. Private home ---	Yes	\$4 00 mo.	-----	\$20 00 mo.	Outside	Yes	Yes	Good
2. Private home ---	Yes	-----	\$15 00 mo.	-----	Outside	Yes	Yes	Good
3. Private home ---	Yes	10 00 mo.	25 00 mo.	-----	Outside	Yes	Yes	Good
4. Private home ---	Yes	4 50 mo.	5 60 wk.	5 60 wk.	Outside	Yes	Yes	Poor
5. Private home ---	Yes	4 00 mo.	23 00 mo.	23 00 mo.	Outside	Yes	Yes	Fair
6. Private home ---	Yes	1 25 wk.	-----	-----	Outside	Yes	Yes	Fair
7. Private home ---	Yes	4 00 mo.	20 00 mo.	20 00 mo.	Outside	Yes	Yes	Fair
8. Private home ---	Yes	10 50 mo.	-----	-----	Outside	Yes	Yes	Fair
9. Private home ---	Yes	4 00 mo.	16 00 mo.	16 00 mo.	Outside	Yes	Yes	Fair
10. Private home ---	Yes	-----	-----	20 00 mo.	Outside	Yes	Yes	Fair
11. Private home ---	Yes	4 50 mo.	-----	22 50 mo.	Outside	Yes	Yes	Good
12. Private home ---	Yes	5 00 mo.	22 00 mo.	25 00 mo.	Outside	Yes	Yes	Good
13. Boarding house_	Yes	10 50 mo.	22 50 mo.	22 50 mo.	Outside	Yes	Yes	Good
14. Boarding house_	Yes	5 00 mo.	25 00 mo.	25 00 mo.	Outside	Yes	Yes	Poor
15. Boarding house_	Yes	6 00 mo.	28 00 mo.	28 00 mo.	Outside	Yes	No	Good
16. Boarding house_	Yes	2 50 wk.	6 00 wk.	7 50 wk.	Outside	Yes	No	Fair
17. Boarding house_	Yes	3 00 wk.	-----	10 35 wk.	Outside	Yes	No	Good
18. Boarding house_	Yes	10 00 mo.	7 50 wk.	7 50 wk.	Outside	Yes	No	Good
19. Boarding house_	Yes	10 00 mo.	5 00 wk.	7 00 wk.	Outside	Yes	No	Good
20. Boarding house_	Yes	-----	25 00 mo.	28 00 mo.	Outside	Yes	Yes	Fair

TABLE 80. SAN DIEGO

List of places investigated in response to advertisements offering board and lodgings.

Type of house	Walking distance	Room and board			Description			
		Room only	Room and 2 meals	Room and 3 meals	Exposure	Bath facilities	Laundry facilities	Cleanliness
1. Private home ---	Yes	\$2 00 wk.	-----	-----	Outside	Yes	No	Good
2. Private home ---	Yes	6 00 mo.	-----	-----	Outside	Yes	Yes	Good
3. Private home ---	No	-----	\$27 00 mo.	-----	Outside	Yes	No	Good
4. Private home ---	Yes	-----	-----	\$23 00 mo.	Outside	Yes	No	Fair
5. Private home ---	Yes	10 00 mo.	-----	-----	Outside	Yes	No	Good
6. Private home ---	Yes	16 00 mo.	-----	-----	Outside	Yes	Yes	Poor
7. Private home ---	Yes	2 50 wk.	-----	-----	Outside	Yes	No	Good
8. Boarding house_	No	-----	25 00 mo.	27 50 mo.	Outside	Yes	No	Good
9. Boarding house_	Yes	1 50 wk.	-----	6 75 wk.	Outside	Yes	No	Poor
10. Boarding house_	No	-----	-----	35 00 mo.	Outside	Yes	No	Good
11. Rooming house_	Yes	18 00 mo.	-----	-----	Outside	Yes	No	Good
12. Rooming house_	Yes	3 00 wk.	-----	-----	Outside	Yes	No	Good
13. Rooming house_	Yes	3 00 wk.	-----	-----	Outside	Yes	Yes	Good
14. Rooming house_	Yes	2 00 wk.	-----	-----	Outside	No	No	Poor
15. Hotel -----	Yes	2 50 wk.	-----	-----	Outside	Yes	No	Good
16. Hotel -----	Yes	2 50 wk.	-----	-----	Outside	No	No	Fair
17. Hotel -----	Yes	2 00 wk.	-----	-----	Outside	No	No	Poor

APPENDIX

MINIMUM WAGE LAW.

Statutes of California, 1913, Chapter 324.

An act regulating the employment of women and minors and establishing an industrial welfare commission to investigate and deal with such employment, including a minimum wage; providing for an appropriation therefor and fixing a penalty for violations of this act.

[Approved May 26, 1913.]

The people of the State of California do enact as follows:

SECTION 1. There is hereby established a commission to be known as the industrial welfare commission, hereinafter called the commission. Said commission shall be composed of five persons, at least one of whom shall be a woman, and all of whom shall be appointed by the governor as follows: two for the term of one year, one for the term of two years, one for the term of three years, and one for the term of four years; *provided, however*, that at the expiration of their respective terms, their successors shall be appointed to serve a full term of four years. Any vacancies shall be similarly filled for the unexpired portion of the term in which the vacancy shall occur. Three members of the commission shall constitute a quorum. A vacancy on the commission shall not impair the right of the remaining members to perform all the duties and exercise all the powers and authority of the commission.

SEC. 2. The members of said commission shall draw no salaries but all of said members shall be allowed ten dollars per diem while engaged in the performance of their official duties. The commission may employ a secretary, and such expert, clerical and other assistants as may be necessary to carry out the purposes of this act, and shall fix the compensation of such employees, and may, also, to carry out such purposes, incur reasonable and necessary office and other expenses, including the necessary traveling expenses of the members of the commission, of its secretary, of its experts, and of its clerks and other assistants and employees. All employees of the commission shall hold office at the pleasure of the commission.

SEC. 3. (a) It shall be the duty of the commission to ascertain the wages paid, the hours and conditions of labor and employment in the various occupations, trades, and industries in which women and minors are employed in the State of California, and to make investigations into the comfort, health, safety and welfare of such women and minors.

(b) It shall be the duty of every person, firm or corporation employing labor in this state:

1. To furnish to the commission, at its request, any and all reports or information which the commission may require to carry out the purposes of this act, such reports and information to be verified by the oath of the person, or a member of the firm, or the president, secretary, or manager of the corporation furnishing the same, if and when so requested by the commission or any member thereof.

2. To allow any member of the commission, or its secretary, or any of its duly authorized experts or employees, free access to the place

of business or employment of such person, firm, or corporation, for the purpose of making any investigation authorized by this act, or to make inspection of, or excerpts from, all books, reports, contracts, pay rolls, documents, or papers, of such person, firm or corporation relating to the employment of labor and payment therefor by such person, firm or corporation.

3. To keep a register of the names, ages, and residence addresses of all women and minors employed.

(c) For the purposes of this act, a minor is defined to be a person of either sex under the age of eighteen years.

SEC. 4. The commission may specify times to hold public hearings, at which times, employers, employees, or other interested persons, may appear and give testimony as to the matter under consideration. The commission or any member thereof shall have power to subpoena witnesses and to administer oaths. All witnesses subpoenaed by the commission shall be paid the fees and mileage fixed by law in civil cases. In case of failure on the part of any person to comply with any order of the commission or any member thereof, or any subpoena, or upon the refusal of any witness to testify to any matter regarding which he may lawfully be interrogated before any wage board or the commission, it shall be the duty of the superior court or the judge thereof, on the application of a member of the commission, to compel obedience in the same manner, by contempt proceedings or otherwise, that such obedience would be compelled in a proceeding pending before said court. The commission shall have power to make and enforce reasonable and proper rules of practice and procedure and shall not be bound by the technical rules of evidence.

SEC. 5. If, after investigation, the commission is of the opinion that, in any occupation, trade, or industry, the wages paid to women and minors are inadequate to supply the cost of proper living, or the hours or conditions of labor are prejudicial to the health, morals or welfare of the workers, the commission may call a conference, hereinafter called "wage board," composed of an equal number of representatives of employers and employees in the occupation, trade, or industry in question, and a representative of the commission to be designated by it, who shall act as the chairman of the wage board. The members of such wage board shall be allowed five dollars per diem and necessary traveling expenses while engaged in such conferences. The commission shall make rules and regulations governing the number and selection of the members and the mode of procedure of such wage board, and shall exercise exclusive jurisdiction over all questions arising as to the validity of the procedure and of the recommendations of such wage board. The proceedings and deliberations of such wage board shall be made a matter of record for the use of the commission, and shall be admissible as evidence in any proceedings before the commission. On request of the commission, it shall be the duty of such wage board to report to the commission its findings, including therein:

1. An estimate of the minimum wage adequate to supply to women and minors engaged in the occupation, trade or industry in question, the necessary cost of proper living and to maintain the health and welfare of such women and minors.

2. The number of hours of work per day in the occupation, trade or industry in question, consistent with the health and welfare of such women and minors.

3. The standard conditions of labor in the occupation, trade or industry in question, demanded by the health and welfare of such women and minors.

SEC. 6. (a) The commission shall have further power after a public hearing had upon its own motion or upon petition, to fix:

1. A minimum wage to be paid to women and minors engaged in any occupation, trade or industry in this state, which shall not be less than a wage adequate to supply to such women and minors the necessary cost of proper living and to maintain the health and welfare of such women and minors.

2. The maximum hours of work consistent with the health and welfare of women and minors engaged in any occupation, trade or industry in this state; *provided*, that the hours so fixed shall not be more than the maximum now or hereafter fixed by law.

3. The standard conditions of labor demanded by the health and welfare of the women and minors engaged in any occupation, trade or industry in this state.

(b) Upon the fixing of a time and place for the holding of a hearing for the purpose of considering and acting upon any matters referred to in subsection (a) hereof, the commission shall give public notice by advertisement in at least one newspaper published in each of the cities of Los Angeles and Sacramento and in the city and county of San Francisco, and by mailing a copy of said notice to the county recorder of each county in the state, of such hearing and purpose thereof, which notice shall state the time and place fixed for such hearing, which shall not be earlier than fourteen days from the date of publication and mailing of such notices.

(c) After such public hearing, the commission may, in its discretion, make a mandatory order to be effective in sixty days from the making of such order, specifying the minimum wage for women or minors in the occupation in question, the maximum hours; *provided*, that the hours specified shall not be more than the maximum for women or minors in California, and the standard conditions of labor for said women or minors; *provided, however*, that no such order shall become effective until after April 1, 1914. Such order shall be published in at least one newspaper in each of the cities of Los Angeles and Sacramento and in the city and county of San Francisco, and a copy thereof be mailed to the county recorder of each county in the state, and such copy shall be recorded without charge, and to the labor commissioner who shall send by mail, so far as practicable, to each employer in the occupation in question, a copy of the order, and each employer shall be required to post a copy of such order in the building in which women or minors affected by the order are employed. Failure to mail notice to the employer shall not relieve the employer from the duty to comply with such order. Finding by the commission that there has been such publication and mailing to county recorders shall be conclusive as to service.

SEC. 7. Whenever wages, or hours, or conditions of labor have been so made mandatory in any occupation, trade, or industry, the commission may at any time in its discretion, upon its own motion or upon

petition of either employers or employees, after a public hearing held upon the notice prescribed for an original hearing, rescind, alter or amend any prior order. Any order rescinding a prior order shall have the same effect as herein provided for in an original order.

SEC. 8. For any occupation in which a minimum wage has been established, the commission may issue to a woman physically defective by age or otherwise, a special license authorizing the employment of such licensee, for a period of six months, for a wage less than such legal minimum wage; and the commission shall fix a special minimum wage for such person. Any such license may be renewed for like periods of six months.

SEC. 9. Upon the request of the commission, the labor commissioner shall cause such statistics and other data and information to be gathered, and investigations made, as the commission may require. The cost thereof shall be paid out of the appropriations made for the expenses of the commission.

SEC. 10. Any employer who discharges, or threatens to discharge, or in any other manner discriminates against any employee because such employee has testified or is about to testify, or because such employer believes that said employee may testify in any investigation or proceedings relative to the enforcement of this act, shall be deemed guilty of a misdemeanor.

SEC. 11. The minimum wage for women and minors fixed by said commission as in this act provided, shall be the minimum wage to be paid to such employees, and the payment to such employees of a less wage than the minimum so fixed shall be unlawful, and every employer or other person who, either individually or as an officer, agent, or employee of a corporation or other person, pays or causes to be paid to any such employee a wage less than such minimum, shall be guilty of a misdemeanor, and upon conviction thereof shall be punished by a fine of not less than fifty dollars, or by imprisonment for not less than thirty days, or by both such fine and imprisonment.

SEC. 12. In every prosecution for the violation of any provision of this act, the minimum wage established by the commission as herein provided shall be *prima facie* presumed to be reasonable and lawful, and to be the living wage required herein to be paid to women and minors. The findings of fact made by the commission acting within its powers shall, in the absence of fraud, be conclusive; and the determination made by the commission shall be subject to review only in a manner and upon the grounds following: within twenty days from the date of the determination, any party aggrieved thereby may commence in the superior court in and for the city and county of San Francisco, or in and for the counties of Los Angeles or Sacramento, an action against the commission for review of such determination. In such action a complaint, which shall state the grounds upon which a review is sought, shall be served with the summons. Service upon the secretary of the commission, or any member of the commission, shall be deemed a complete service. The commission shall serve its answer within twenty days after the service of the complaint. With its answer, the commission shall make a return to the court of all documents and papers on file in the matter, and of all testimony and evidence which may have been taken before it, and of its findings and the determination. The

action may thereupon be brought on for hearing before the court upon such record by either party on ten days' notice of the other. Upon such hearing, the court may confirm or set aside such determination; but the same shall be set aside only upon the following grounds:

- (1) That the commission acted without or in excess of its powers.
- (2) That the determination was procured by fraud.

Upon the setting aside of any determination the court may recommit the controversy and remand the record in the case to the commission for further proceedings. The commission, or any party aggrieved, by a decree entered upon the review of a determination, may appeal therefrom within the time and in the manner provided for an appeal from the orders of the said superior court.

SEC. 13. Any employee receiving less than the legal minimum wage applicable to such employee shall be entitled to recover in a civil action the unpaid balance of the full amount of such minimum wage, together with costs of suit, notwithstanding any agreement to work for such lesser wage.

SEC. 14. Any person may register with the commission a complaint that the wages paid to an employee for whom a living rate has been established, are less than that rate, and the commission shall investigate the matter and take all proceedings necessary to enforce the payment of a wage not less than the living wage.

SEC. 15. The commission shall biennially make a report to the governor and the state legislature of its investigations and proceedings.

SEC. 16. There is hereby appropriated annually out of the moneys of the state treasury, not otherwise appropriated, the sum of fifteen thousand dollars, to be used by the commission in carrying out the provisions of this act, and the controller is hereby directed from time to time to draw his warrants on the general fund in favor of the commission for the amounts expended under its direction, and the treasurer is hereby authorized and directed to pay the same.

SEC. 17. The commission shall not act as a board of arbitration during a strike or lockout.

SEC. 18. (a) Whenever this act, or any part or section thereof, is interpreted by a court, it shall be liberally construed by such court.

(b) If any section, subsection, or subdivision of this act is for any reason held to be unconstitutional, such decision shall not affect the validity of the remaining portions of this act. The legislature hereby declares that it would have passed this act, and each section, subsection, subdivision, sentence, clause and phrase thereof, irrespective of the fact that any one or more sections, subsections, subdivisions, sentences, clauses or phrases is declared unconstitutional.

SEC. 19. The provisions of this act shall apply to and include women and minors employed in any occupation, trade or industry, and whose compensation for labor is measured by time, piece or otherwise.

CONSTITUTIONAL AMENDMENT.

Adopted at General Election, November 3, 1914.

ARTICLE XX.

SECTION 17 $\frac{1}{2}$. The legislature may, by appropriate legislation, provide for the establishment of a minimum wage for women and minors and may provide for the comfort, health, safety and general welfare of any and all employees. No provision of this constitution shall be construed as a limitation upon the authority of the legislature to confer upon any commission now or hereafter created such power and authority as the legislature may deem requisite to carry out the provisions of this section.

TABLE I. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments throughout the state. (Showing economic condition by age and locality.)

Locality and economic condition	Minors under 18 years		Women 18 years to 25 years		Women over 25 years		Totals	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
San Francisco—								
*Class A -----	79	33.5	168	23.3	68	8.1	315	17.6
Class B -----	126	53.4	350	48.5	195	23.3	671	37.4
Class C -----	22	9.3	151	20.9	368	44.0	541	30.1
Class D -----	9	3.8	53	7.3	206	24.6	268	14.9
Totals -----	236	100.0	722	100.0	837	100.0	1,795	100.0
Los Angeles—								
*Class A -----	78	36.2	76	17.4	58	7.7	212	15.0
Class B -----	135	62.8	265	60.8	242	32.0	642	45.6
Class C -----	1	.5	84	19.3	337	44.5	422	30.0
Class D -----	1	.5	11	2.5	120	15.8	132	9.4
Totals -----	215	100.0	436	100.0	757	100.0	1,408	100.0
Oakland—								
*Class A -----	107	66.1	81	25.2	48	16.1	236	30.2
Class B -----	46	28.4	130	40.5	82	27.5	258	33.1
Class C -----	6	3.7	91	28.4	100	33.6	197	25.2
Class D -----	3	1.8	19	5.9	68	22.8	90	11.5
Totals -----	162	100.0	321	100.0	298	100.0	781	100.0
San Jose, Stockton, San Diego, Sacramento—								
*Class A -----	19	26.8	67	36.4	29	14.1	115	24.9
Class B -----	47	66.2	74	40.2	68	33.0	189	41.0
Class C -----	1	1.4	32	17.4	73	35.4	106	23.0
Class D -----	4	5.6	11	6.0	36	17.5	51	11.1
Totals -----	71	100.0	184	100.0	206	100.0	461	100.0
All other towns—								
*Class A -----	10	35.7	131	71.6	90	58.5	231	63.3
Class B -----	18	64.3	13	7.1	28	18.2	59	16.2
Class C -----			31	16.9	33	21.4	64	17.5
Class D -----			8	4.4	3	1.9	11	3.0
Totals -----	28	100.0	183	100.0	154	100.0	365	100.0

*Class A—Those living at home and not depending on their earnings for their support.

Class B—Those living in a home where the breadwinner is either dead or unable to earn enough to support a family, the employee consequently being required to contribute towards the expense of same.

Class C—Those entirely dependent on their own earnings for support.

Class D—Those having others, such as children, parents or other relatives dependent upon them for support.

TABLE II. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments throughout the state. (Showing increase in salary by age, locality and length of service.)

Locality, age and length of service	Number of employees	Average salary per week		Per cent of increase
		Initial	Present	
San Francisco—				
Under 18 years:				
Less than 1 year-----	187	\$4 78	\$5 26	10.0
1 year to 3 years-----	49	4 02	3 94	59.0
Totals-----	236	\$4 62	\$5 42	17.3
18 to 25 years:				
Less than 1 year-----	418	\$7 26	\$7 38	5.8
1 and 2 years-----	195	6 66	8 43	26.1
3 to 5 years-----	80	5 98	9 66	62.3
Over 5 years-----	29	6 10	13 38	103.0
Totals-----	722	\$6 90	\$8 29	20.2
Over 25 years:				
Less than 1 year-----	399	\$10 28	\$10 62	3.3
1 and 2 years-----	241	10 22	11 27	10.3
3 to 5 years-----	111	10 77	12 15	18.3
Over 5 years-----	86	9 24	13 15	42.6
Totals-----	837	\$10 15	\$11 27	11.0
Grand totals-----	1,795	\$8 12	\$9 30	14.5
Los Angeles—				
Under 18 years:				
Less than 1 year-----	139	\$4 83	\$5 36	10.3
1 to 3 years-----	76	4 20	6 71	60.0
Totals-----	215	\$4 63	\$5 84	26.1
18 to 25 years:				
Less than 1 year-----	183	\$6 87	\$8 03	15.9
1 and 2 years-----	165	6 50	8 47	39.8
3 to 5 years-----	68	5 81	8 14	53.9
Over 5 years-----	20	5 15	10 85	110.7
Totals-----	436	\$6 48	\$8 48	30.9
Over 25 years:				
Less than 1 year-----	275	\$10 17	\$10 48	2.5
1 and 2 years-----	258	9 47	10 86	14.0
3 to 5 years-----	136	9 40	11 31	25.6
Over 5 years-----	88	7 81	12 72	62.9
Totals-----	757	\$9 52	\$11 07	12.1
Grand totals-----	1,408	\$7 12	\$9 47	33.0
Oakland—				
Under 18 years:				
Less than 1 year-----	116	\$4 70	\$4 78	2.0
1 year to 3 years-----	46	6 00	6 23	4.5
Totals-----	162	\$5 06	\$5 20	3.0
18 to 25 years:				
Less than 1 year-----	184	\$7 01	\$7 32	4.4
1 and 2 years-----	87	7 04	8 24	17.7
3 to 5 years-----	33	7 40	10 30	29.2
Over 5 years-----	17	5 47	10 23	87.0
Totals-----	321	\$6 96	\$8 03	15.4

TABLE II—Continued.

Locality, age and length of service	Number of employees	Average salary per week		Per cent of increase
		Initial	Present	
Over 25 years:				
Less than 1 year	115	\$9 63	\$9 79	1.7
1 and 2 years	102	10 10	11 17	10.6
3 to 5 years	33	9 88	11 54	16.8
Over 5 years	48	7 13	12 46	74.7
Totals	298	\$9 41	\$10 42	15.0
Grand totals	781	\$7 50	\$8 53	13.7
San Jose, Sacramento, Stockton and San Diego—				
Under 18 years:				
Less than 1 year	58	\$4 69	\$5 14	10.7
1 year to 3 years	13	4 15	7 00	68.7
Totals	71	\$4 59	\$5 52	20.3
18 to 25 years:				
Less than 1 year	102	\$6 59	\$7 22	9.3
1 and 2 years	60	7 00	8 30	27.1
3 to 5 years	19	5 58	9 58	71.7
Over 5 years	3	5 33	12 00	125.1
Totals	184	\$6 60	\$8 09	22.6
Over 25 years:				
Less than 1 year	78	\$9 71	\$10 1	6.2
1 and 2 years	62	9 70	11 11	14.5
3 to 5 years	29	8 59	11 33	38.1
Over 5 years	37	9 22	13 78	48.9
Totals	206	\$9 45	\$11 38	20.4
Grand totals	461	\$7 57	\$9 16	21.0
Country towns—				
Under 18 years:				
Less than 1 year	56	\$6 23	\$6 54	5.0
1 year to 3 years	2	3 50	7 50	114.0
Totals	28	\$6 04	\$6 61	9.4
18 to 25 years:				
Less than 1 year	77	\$7 78	\$8 38	7.7
1 and 2 years	64	7 19	9 06	26.0
3 to 5 years	26	7 62	10 62	39.4
Over 5 years	16	6 56	12 44	89.6
Totals	183	\$7 15	\$9 29	30.0
Over 25 years:				
Less than 1 year	50	\$10 08	\$10 54	4.5
1 and 2 years	46	10 24	11 35	10.8
3 to 5 years	30	10 00	12 00	20.0
Over 5 years	28	8 46	12 64	49.4
Totals	154	\$9 81	\$11 45	16.7
Grand totals	365	\$8 19	\$10 00	22.1

TABLE III. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments throughout the state. (Showing salary per week, by locality and age.) Tabulated by number of women and minors receiving.

Locality and age	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
San Francisco—											
Minors under 18 years.....	10	31	105	61	10	12	2	5			236
Women 18 years and over..	2	30	54	111	122	205	280	127	128	500	1,559
Totals	12	61	159	172	132	217	282	132	128	500	1,795
Los Angeles—											
Minors under 18 years.....	2	46	47	48	50	15	3	1	1	2	215
Women 18 years and over..	1	15	14	55	98	201	169	175	59	426	1,198
Totals	3	61	61	83	148	216	172	176	60	428	1,408
Oakland—											
Minors under 18 years.....	1	77	33	11	24	13	2	1			162
Women 18 years and over..		4	19	92	74	86	57	86	36	165	619
Totals	1	81	52	103	98	99	59	87	36	165	781
San Jose, Sacramento, Stock- ton and San Diego—											
Minors under 18 years.....	6	12	18	23	4	5	2			1	71
Women 18 years and over..			9	45	50	42	44	56	20	124	390
Totals	6	12	27	68	54	47	46	56	20	125	461
Country towns—											
Minors under 18 years.....	3	1	3	10	5	3			1	2	28
Women 18 years and over..		2	2	25	27	34	47	55	17	128	337
Totals	3	3	5	35	32	37	47	55	18	130	365

TABLE IIIa. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments throughout the state. (Showing salary per week, by locality and age.) Tabulated by per cent of women and minors receiving.

Locality and age	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$12.00 and over	\$11.00 to \$11.99	Total
San Francisco—											
Minors under 18 years-----	4.2	13.1	44.5	25.9	4.2	5.1	.9	2.1	-----	-----	100.0
Women 18 years and over--	.1	1.9	3.5	7.1	7.8	13.2	18.0	8.1	8.2	32.1	100.0
Totals -----	.7	3.4	8.9	9.6	7.3	12.1	15.7	7.3	7.1	27.9	100.0
Los Angeles—											
Minors under 18 years-----	.9	21.4	21.9	22.3	23.2	7.0	1.4	.5	.5	.9	100.0
Women 18 years and over--	.1	1.3	1.2	2.9	8.2	16.8	14.2	14.7	4.9	35.7	100.0
Totals -----	.2	4.3	4.3	5.9	10.5	15.4	12.2	12.5	4.3	30.4	100.0
Oakland—											
Minors under 18 years-----	.6	47.6	20.4	6.8	14.8	8.0	1.2	.6	-----	-----	100.0
Women 18 years and over--	-----	.6	3.1	14.9	11.9	13.9	9.2	13.9	5.8	26.7	100.0
Totals -----	.1	10.4	6.7	13.2	12.5	12.7	7.6	11.1	4.6	21.1	100.0
San Jose, Sacramento, Stock- ton and San Diego—											
Minors under 18 years-----	8.5	16.9	25.4	32.4	5.6	7.0	2.8	-----	-----	1.4	100.0
Women 18 years and over--	-----	-----	2.3	11.5	12.8	10.8	11.3	14.4	5.1	31.8	100.0
Totals -----	1.3	2.6	5.9	14.8	11.7	10.2	10.0	12.1	4.3	27.1	100.0
Country towns—											
Minors under 18 years-----	10.7	3.6	10.7	35.7	17.9	10.7	-----	-----	3.6	7.1	100.0
Women 18 years and over--	-----	.6	.6	7.4	8.0	10.1	13.9	16.3	5.1	38.0	100.0
Totals -----	.8	.8	1.4	9.6	8.8	10.1	12.9	15.1	4.9	35.6	100.0

TABLE IIIb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments throughout the state. (Showing salary per week, by locality and age.) Tabulated by cumulative per cent of women and minors receiving.

Locality and age	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
San Francisco—											
Minors under 18 years-----	4.2	17.3	61.8	87.7	91.9	97.0	97.9	100.0	-----	-----	100.0
Women 18 years and over--	.1	2.0	5.5	12.6	20.4	33.6	51.6	59.7	67.9	32.1	100.0
Totals -----	.7	4.1	13.0	22.6	29.9	42.0	57.7	65.0	72.1	27.9	100.0
Los Angeles--											
Minors under 18 years-----	.9	22.3	44.2	66.5	89.7	96.7	98.1	98.6	99.1	.9	100.0
Women 18 years and over--	.1	1.4	2.6	5.5	13.7	30.5	44.7	59.4	64.3	35.7	100.0
Totals -----	.2	4.5	8.8	14.7	25.2	40.6	52.8	65.3	69.6	30.4	100.0
Oakland--											
Minors under 18 years-----	.6	48.2	68.6	75.4	90.2	98.2	99.4	100.0	-----	-----	100.0
Women 18 years and over--	-----	.6	3.7	18.6	30.5	44.4	53.6	67.5	73.3	26.7	100.0
Totals -----	.1	10.5	17.2	30.4	42.9	55.6	63.2	74.3	78.9	21.1	100.0
San Jose, Sacramento, Stock- ton and San Diego--											
Minors under 18 years-----	8.5	25.4	50.8	83.2	88.8	95.8	98.6	98.6	98.6	1.4	100.0
Women 18 years and over--	-----	-----	2.3	13.8	26.6	37.4	48.7	63.1	68.2	31.8	100.0
Totals -----	1.3	3.9	9.8	24.6	36.3	46.5	56.5	68.6	72.9	27.1	100.0
Country towns--											
Minors under 18 years-----	10.7	14.3	25.0	60.7	78.6	89.3	89.3	89.3	92.9	7.1	100.0
Women 18 years and over--	-----	.6	1.2	8.6	16.6	26.7	40.6	56.9	62.0	38.0	100.0
Totals -----	.8	1.6	3.0	12.6	21.4	31.5	44.4	59.5	64.4	35.6	100.0

TABLE IV. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Francisco. (Showing salary per week, by age and economic condition.) Tabulated by number of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	2	4	35	24	6	5	2	1	-----	-----	79
	B	8	18	61	30	1	5	-----	3	-----	-----	126
	C	-----	7	7	5	1	1	-----	1	-----	-----	22
	D	-----	2	2	2	2	1	-----	-----	-----	-----	9
Totals		10	31	105	61	10	12	2	5	-----	-----	236
Women 18 to 25 years..	A	1	10	18	18	31	38	15	16	7	14	168
	B	-----	17	23	66	51	70	45	20	30	25	350
	C	-----	2	8	12	15	24	39	9	8	34	151
	D	-----	-----	1	4	2	10	13	5	2	16	53
Totals		1	29	53	100	99	142	112	50	47	89	722
Women over 25 years..	A	-----	-----	-----	-----	3	9	14	7	6	29	68
	B	1	1	-----	7	14	21	50	17	24	60	195
	C	-----	-----	1	3	3	15	58	35	38	215	368
	D	-----	-----	-----	1	3	18	46	18	13	107	206
Totals		1	1	1	11	23	63	168	77	81	411	837

TABLE IVa. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Francisco. (Showing salary per week, by age and economic condition.) Tabulated by per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	2.5	5.1	44.3	30.4	7.6	6.3	2.5	1.3	-----	-----	100.0
	B	6.3	14.3	48.4	23.8	.8	4.0	-----	2.4	-----	-----	100.0
	C	-----	31.9	31.9	22.7	4.5	4.5	-----	4.5	-----	-----	100.0
	D	-----	22.2	22.2	22.2	22.2	11.2	-----	-----	-----	-----	100.0
Totals		4.2	13.1	44.5	25.9	4.2	5.1	.9	2.1	-----	-----	100.0
Women 18 to 25 years..	A	.6	6.0	10.7	10.7	18.5	22.6	8.9	9.5	4.2	8.3	100.0
	B	-----	4.9	7.4	18.9	14.6	20.0	12.9	5.7	8.5	7.1	100.0
	C	-----	1.3	5.3	8.0	9.9	15.9	25.8	6.0	5.3	22.5	100.0
	D	-----	-----	1.9	7.5	3.8	18.9	24.5	9.4	3.8	20.2	100.0
Totals .....		.2	4.0	7.3	13.9	13.7	19.7	15.5	6.9	6.5	12.3	100.0
Women over 25 years..	A	-----	-----	-----	-----	4.4	13.2	20.6	10.3	8.8	42.7	100.0
	B	.5	.5	-----	3.6	7.2	10.8	25.6	8.7	12.3	30.8	100.0
	C	-----	-----	.3	.8	.8	4.1	15.8	9.5	10.3	58.4	100.0
	D	-----	-----	-----	.5	1.5	8.7	22.3	8.7	6.3	52.0	100.0
Totals .....		.1	.1	.1	1.3	2.8	7.5	20.1	9.2	9.7	49.1	100.0

For classification see page 167.

TABLE IVb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Francisco. (Showing salary per week, by age and economic condition.) Tabulated by cumulative per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Minors under 18 years--	A	2.5	7.6	51.9	82.3	89.9	96.2	98.7	100.0	-----	-----	100.0
	B	6.3	20.6	69.0	92.8	93.6	97.6	97.6	100.0	-----	-----	100.0
	C	-----	31.9	63.8	86.5	91.0	95.5	95.5	100.0	-----	-----	100.0
	D	-----	22.2	44.4	66.6	88.8	100.0	-----	-----	-----	-----	100.0
Totals -----		4.2	17.3	61.8	87.7	91.9	97.0	97.9	100.0	-----	-----	100.0
Women 18 to 25 years--	A	.6	6.6	17.3	28.0	46.5	69.1	78.0	87.5	91.7	8.3	100.0
	B	-----	4.9	12.3	31.2	45.8	65.8	78.7	84.4	92.9	7.1	100.0
	C	-----	1.3	6.6	14.6	24.5	40.4	66.2	72.2	77.5	22.5	100.0
	D	-----	-----	1.9	9.4	13.2	32.1	56.6	66.0	69.8	30.2	100.0
Totals -----		.2	4.2	11.5	25.4	39.1	58.8	74.3	81.2	87.7	12.3	100.0
Women over 25 years--	A	-----	-----	-----	-----	4.4	17.6	38.2	48.5	57.3	42.7	100.0
	B	.5	1.0	-----	4.6	11.8	22.6	48.2	56.9	69.2	30.8	100.0
	C	-----	-----	.3	1.1	1.9	6.0	21.8	31.3	41.6	58.4	100.0
	D	-----	-----	-----	.5	2.0	10.7	33.0	41.7	48.0	52.0	100.0
Totals -----		.1	.2	.3	1.6	4.4	11.9	32.0	41.2	50.9	49.1	100.0

For classification see page 107.

TABLE V. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Los Angeles. (Showing salary per week, by age and economic condition.) Tabulated by number of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	1	21	12	21	20	3	-----	-----	-----	-----	78
	B	1	25	34	27	30	12	2	1	1	2	135
	C	-----	-----	-----	-----	-----	-----	1	-----	-----	-----	1
	D	-----	-----	1	-----	-----	-----	-----	-----	-----	-----	1
Totals -----		2	46	47	48	50	15	3	1	2	2	215
Women 18 to 25 years..	A	1	1	6	7	15	21	8	7	3	7	76
	B	-----	1	7	24	47	86	34	31	12	23	265
	C	-----	-----	-----	1	10	28	19	15	6	5	84
	D	-----	-----	-----	-----	1	3	2	1	2	2	11
Totals -----		1	2	13	32	73	138	63	54	23	37	436
Women over 25 years..	A	-----	-----	-----	1	4	9	5	9	1	29	58
	B	-----	-----	-----	1	5	19	40	46	14	117	242
	C	-----	9	1	1	13	27	47	56	13	170	337
	D	-----	4	-----	-----	3	8	14	10	8	73	120
Totals -----		-----	13	1	3	25	63	106	121	36	359	757

TABLE Va. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Los Angeles. (Showing salary per week, by age and economic condition.) Tabulated by per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	1.3	26.9	15.4	26.9	25.6	3.9	-----	-----	-----	-----	100.0
	B	.7	18.5	25.2	20.0	22.3	8.9	1.5	.7	.7	1.5	100.0
	C	-----	-----	-----	-----	-----	-----	100.0	-----	-----	-----	100.0
	D	-----	-----	100.0	-----	-----	-----	-----	-----	-----	-----	100.0
Totals -----		.9	21.4	21.9	22.3	23.2	7.0	1.4	.5	.5	.9	100.0
Women 18 to 25 years..	A	1.3	1.3	7.9	9.2	19.8	27.6	10.5	9.2	4.0	9.2	100.0
	B	-----	.4	2.6	9.1	17.7	32.5	12.8	11.7	4.5	8.7	100.0
	C	-----	-----	-----	1.2	11.9	33.3	22.6	17.9	7.1	6.0	100.0
	D	-----	-----	-----	-----	9.1	27.2	18.2	9.1	18.2	18.2	100.0
Totals -----		.2	.5	3.0	7.3	16.7	31.7	14.4	12.4	5.3	8.5	100.0
Women over 25 years..	A	-----	-----	-----	1.7	6.9	15.5	8.7	15.5	1.7	50.0	100.0
	B	-----	-----	-----	.4	2.1	7.9	16.5	19.0	5.8	48.3	100.0
	C	-----	2.7	.3	.2	3.9	8.0	13.9	16.6	3.9	50.4	100.0
	D	-----	3.3	-----	-----	2.5	6.7	11.7	8.3	6.7	60.8	100.0
Totals -----		-----	1.7	.1	.4	3.3	8.3	14.0	16.0	4.8	51.4	100.0

For classification see page 107.

TABLE Vb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Los Angeles. (Showing salary per week, by age and economic condition.) Tabulated by cumulative per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Minors under 18 years..	A	1.3	28.2	43.6	70.5	96.1	100.0					100.0
	B	.7	19.2	44.4	64.4	86.7	95.6	97.1	97.8	98.5	1.5	100.0
	C							100.0				100.0
	D			100.0								100.0
Totals .....		.9	22.3	44.2	66.5	89.7	96.7	98.1	98.6	99.1	.9	100.0
Women 18 to 25 years..	A	1.3	2.6	10.5	19.7	39.5	67.1	77.6	86.8	90.8	9.2	100.0
	B		.4	3.0	12.1	29.8	62.3	75.1	86.8	91.3	8.7	100.0
	C				1.2	13.1	46.4	69.0	86.9	94.0	6.0	100.0
	D					9.1	36.3	54.5	63.6	81.8	18.2	100.0
Totals .....		.2	.7	3.7	11.0	27.7	59.4	73.8	86.2	91.5	8.5	100.0
Women over 25 years..	A				1.7	8.6	24.1	32.8	48.3	50.0	50.0	100.0
	B				.4	2.5	10.4	26.9	45.9	51.7	48.3	100.0
	C		2.7	3.9	3.3	7.2	15.2	29.1	45.7	49.6	50.4	100.0
	D		3.3			5.8	12.5	24.2	32.5	39.2	60.8	100.0
Totals			1.7	1.8	2.2	5.5	13.8	27.8	43.8	48.6	51.4	100.0

For classification see page 107.

TABLE VI. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Oakland. (Showing salary per week, by age and economic condition.) Tabulated by number of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	1	45	19	5	23	11	2	1	-----	-----	107
	B	-----	28	10	5	1	2	-----	-----	-----	-----	46
	C	-----	4	2	-----	-----	-----	-----	-----	-----	-----	6
	D	-----	-----	2	1	-----	-----	-----	-----	-----	-----	3
Totals -----		1	77	33	11	24	13	2	1	-----	-----	162
Women 18 to 25 years..	A	-----	3	6	19	12	8	13	5	2	13	81
	B	-----	1	6	25	31	36	12	2	6	11	130
	C	-----	-----	6	27	15	11	6	9	7	10	91
	D	-----	-----	1	3	2	3	2	5	2	3	19
Totals -----		-----	4	19	74	60	58	33	19	17	37	321
Women over 25 years..	A	-----	-----	-----	1	-----	3	3	20	-----	17	48
	B	-----	-----	-----	5	5	11	8	21	-----	29	82
	C	-----	-----	-----	13	1	3	10	15	6	52	100
	D	-----	-----	-----	2	3	8	3	11	3	30	68
Totals -----		-----	-----	-----	18	14	28	24	67	19	128	298

TABLE VIa. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Oakland. (Showing salary per week, by age and economic condition.) Tabulated by per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years..	A	.9	42.0	17.8	4.7	21.5	10.3	1.9	.9	-----	-----	100.0
	B	-----	60.9	21.7	10.9	2.2	4.3	-----	-----	-----	-----	100.0
	C	-----	66.7	33.3	-----	-----	-----	-----	-----	-----	-----	100.0
	D	-----	-----	66.7	33.3	-----	-----	-----	-----	-----	-----	100.0
Totals -----		.6	47.6	20.4	6.8	14.8	8.0	1.2	.6	-----	-----	100.0
Women 18 to 25 years..	A	-----	3.7	7.4	23.5	14.8	9.9	16.0	6.2	2.5	16.0	100.0
	B	-----	.8	4.6	19.2	23.9	27.7	9.2	1.5	4.6	8.5	100.0
	C	-----	-----	6.6	29.6	16.5	12.1	6.6	9.9	7.7	11.0	100.0
	D	-----	-----	5.3	15.8	10.5	15.8	10.5	15.8	10.5	15.3	100.0
Totals -----		-----	1.2	5.9	23.1	18.7	18.1	10.3	5.9	5.3	11.5	100.0
Women over 25 years..	A	-----	-----	-----	2.0	-----	6.3	6.3	41.7	8.3	35.4	100.0
	B	-----	-----	-----	6.1	6.1	13.4	9.8	25.6	3.6	35.4	100.0
	C	-----	-----	-----	10.0	1.0	6.0	10.0	15.0	6.0	52.0	100.0
	D	-----	-----	-----	2.9	11.8	11.8	4.4	16.2	8.8	44.1	100.0
Totals -----		-----	-----	-----	6.0	4.7	9.4	8.0	22.5	6.4	43.0	100.0

For classification see page 107.

TABLE VIb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in Oakland. (Showing salary per week, by age and economic condition.) Tabulated by cumulative per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Minors under 18 years--	A	.9	42.9	60.7	65.4	86.9	97.2	99.1	100.0	-----	-----	100.0
	B	-----	60.9	82.6	93.5	95.7	100.0	-----	-----	-----	-----	100.0
	C	-----	66.7	100.0	-----	-----	-----	-----	-----	-----	-----	100.0
	D	-----	-----	66.7	100.0	-----	-----	-----	-----	-----	-----	100.0
Totals -----		.6	48.2	68.6	75.4	90.2	98.2	99.4	100.0	-----	-----	100.0
Women 18 to 25 years.	A	-----	3.7	11.1	34.6	49.4	59.3	75.3	81.5	84.0	16.0	100.0
	B	-----	.8	5.4	24.6	48.5	76.2	85.4	86.9	91.5	8.5	100.0
	C	-----	-----	6.6	36.2	52.7	64.8	71.4	81.3	89.0	11.0	100.0
	D	-----	-----	5.3	21.1	31.6	47.4	57.9	73.7	84.2	15.8	100.0
Totals -----		-----	1.2	7.1	30.2	48.9	67.0	77.3	83.2	88.5	11.5	100.0
Women over 25 years.	A	-----	-----	-----	2.0	2.0	8.3	14.6	53.3	64.6	35.4	100.0
	B	-----	-----	-----	6.1	12.2	25.6	35.4	61.0	64.6	35.4	100.0
	C	-----	-----	-----	10.0	11.0	17.0	27.0	42.0	48.0	52.0	100.0
	D	-----	-----	-----	2.9	14.7	26.5	30.9	47.1	55.9	44.1	100.0
Totals -----		-----	-----	-----	6.0	10.7	20.1	28.1	50.6	57.0	43.0	100.0

For classification see page 107.

TABLE VII. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Jose, Stockton, San Diego and Sacramento. (Showing salary per week, by age and economic condition.) Tabulated by number of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years--	A	-----	1	6	9	-----	2	1	-----	-----	-----	19
	B	4	11	12	13	3	3	-----	-----	-----	1	47
	C	-----	-----	-----	1	-----	-----	-----	-----	-----	-----	1
	D	2	-----	-----	-----	1	-----	1	-----	-----	-----	4
Totals -----		6	12	18	23	4	5	2	-----	-----	1	71
Women 18 to 25 years--	A	-----	-----	6	13	14	13	8	4	4	5	67
	B	-----	-----	2	20	23	12	4	9	2	2	74
	C	-----	-----	-----	3	6	4	3	5	2	9	32
	D	-----	-----	1	2	3	-----	1	1	1	2	11
Totals -----		-----	-----	9	38	46	29	16	19	9	18	184
Women over 25 years--	A	-----	-----	-----	2	-----	2	4	3	2	16	29
	B	-----	-----	-----	5	-----	6	6	14	6	31	68
	C	-----	-----	-----	-----	4	5	14	13	1	36	73
	D	-----	-----	-----	-----	-----	-----	4	7	2	23	36
Totals -----		-----	-----	-----	7	4	13	28	37	11	106	206

TABLE VIIa. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Jose, Stockton, San Diego and Sacramento. (Showing salary per week, by age and economic condition.) Tabulated by per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years--	A	-----	5.3	31.6	47.3	-----	10.5	5.3	-----	-----	-----	100.0
	B	8.5	23.4	25.5	27.7	6.4	6.4	-----	-----	-----	2.1	100.0
	B	8.5	23.4	25.5	27.7	6.4	6.4	-----	-----	-----	2.1	100.0
	C	-----	-----	-----	100.0	-----	-----	-----	-----	-----	-----	100.0
	D	50.0	-----	-----	-----	25.0	-----	25.0	-----	-----	-----	100.0
Totals -----		8.5	16.9	25.4	32.4	5.6	7.0	2.8	-----	-----	1.4	100.0
Women 18 to 25 years--	A	-----	-----	9.0	19.4	20.9	19.4	11.9	6.0	6.0	7.4	100.0
	B	-----	-----	2.7	27.0	31.1	16.2	5.4	12.2	2.7	2.7	100.0
	C	-----	-----	-----	9.4	18.7	12.5	9.4	15.6	6.3	28.1	100.0
	D	-----	-----	9.1	18.2	27.2	-----	9.1	9.1	9.1	18.2	100.0
Totals -----		-----	-----	4.9	20.6	25.0	15.8	8.7	10.3	4.9	9.8	100.0
Women over 25 years--	A	-----	-----	-----	6.9	-----	6.9	13.8	10.3	6.9	55.2	100.0
	B	-----	-----	-----	7.4	-----	8.8	8.8	20.6	8.8	45.6	100.0
	C	-----	-----	-----	-----	5.5	6.8	19.2	17.8	1.4	49.3	100.0
	D	-----	-----	-----	-----	-----	-----	11.1	19.4	5.6	63.9	100.0
Totals -----		-----	-----	-----	3.4	1.9	6.3	13.6	18.0	5.3	51.5	100.0

For classification see page 107.

TABLE VIIb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in San Jose, Stockton, San Diego and Sacramento. (Showing salary per week, by age and economic condition.) Tabulated by cumulative per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Minors under 18 years--	A		5.3	36.9	84.2	84.2	94.7	100.0				100.0
	B	8.5	31.9	57.4	85.1	91.5	97.9	97.9	97.9	97.9	2.1	100.0
	C				100.0							100.0
	D	50.0	50.0	50.0	50.0	75.0	75.0	100.0				100.0
Totals -----		8.5	25.4	50.8	83.2	88.8	95.8	98.6	98.6	98.6	1.4	100.0
Women 18 to 25 years--	A			9.0	28.4	49.3	68.7	80.6	86.6	92.6	7.4	100.0
	B			2.7	29.7	60.8	77.0	82.4	94.6	97.3	2.7	100.0
	C				9.4	28.1	40.6	50.0	65.6	71.9	28.1	100.0
	D			9.1	27.3	54.5	54.5	63.6	72.7	81.8	18.2	100.0
Totals -----				4.9	25.5	50.5	66.3	75.0	85.3	90.2	9.8	100.0
Women over 25 years--	A				6.9	6.9	13.8	27.6	37.9	44.8	55.2	100.0
	B				7.4	7.4	16.2	25.0	45.6	54.4	45.6	100.0
	C					5.5	12.3	31.5	49.3	50.7	49.3	100.0
	D							11.1	30.5	33.1	62.9	100.0
Totals -----					3.4	5.3	11.6	25.2	43.2	48.5	51.5	100.0

For classification see page 107.

TABLE VIII. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in country towns. (Showing salary per week, by age and economic condition.) Tabulated by number of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years--	A				3	3	2				2	10
	B	3	1	3	7	2	1			1		18
	C											
	D											
Totals -----		3	1	3	10	5	3			1	2	28
Women 18 to 25 years--	A		1	1	16	21	26	22	18	3	23	151
	B				1	2		1	1	2	5	13
	C				5		2	4	10	2	8	31
	D						1	1	2		4	8
Totals -----			1	1	22	23	29	28	31	5	40	183
Women over 25 years--	A		1		3	4	3	12	12	8	47	90
	B			1			2	5	7		13	28
	C							2	5	1	25	33
	D										3	3
Totals -----			1	1	3	4	5	19	24	9	88	154

TABLE VIIIa. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in country towns. (Showing salary per week by age and economic condition.) Tabulated by per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	\$4.00 to \$4.99	\$5.00 to \$5.99	\$6.00 to \$6.99	\$7.00 to \$7.99	\$8.00 to \$8.99	\$9.00 to \$9.99	\$10.00 to \$10.99	\$11.00 to \$11.99	\$12.00 and over	Totals
Minors under 18 years--	A				30.0	30.0	20.0				20.0	100.0
	B	16.6	5.6	16.6	38.9	11.1	5.6			5.6		100.0
	C											
	D											
Totals -----		10.7	3.6	10.7	35.7	17.9	10.7			3.6	7.1	100.0
Women 18 to 25 years--	A		.8	.8	12.2	16.0	19.8	16.8	13.7	2.3	17.6	100.0
	B				7.7	15.4		7.7	7.7	23.1	38.4	100.0
	C				16.1		6.5	12.9	32.2	6.5	25.8	100.0
	D						12.5	12.5	25.0		50.0	100.0
Totals -----			.5	.5	12.0	12.6	15.9	15.3	16.9	4.4	21.9	100.0
Women over 25 years--	A		1.1		3.3	4.5	3.3	13.3	13.3	8.9	52.3	100.0
	B			3.6			7.1	17.9	25.0		46.4	100.0
	C							6.1	15.1	3.0	75.8	100.0
	D										100.0	100.0
Totals -----			.7	.7	1.9	2.6	3.2	12.3	15.6	5.9	57.1	100.0

For classification see page 107.

TABLE VIIIb. APPENDIX.

Compilation of data concerning women and minors furnished to Retail Dry Goods Association by mercantile establishments in country towns. (Showing salary per week, by age and economic condition.) Tabulated by cumulative per cent of women and minors receiving.

Age and economic condition	Class	Under \$4.00	Under \$5.00	Under \$6.00	Under \$7.00	Under \$8.00	Under \$9.00	Under \$10.00	Under \$11.00	Under \$12.00	\$12.00 and over	Totals
Minors under 18 years--	A				30.0	60.0	80.0	80.0	80.0	80.0	20.0	100.0
	B	16.6	22.2	38.8	77.7	88.8	94.4	94.4	94.4	100.0		100.0
	C											
	D											
Totals -----		10.7	14.3	25.0	60.7	78.6	89.3	89.3	89.3	92.9	7.1	100.0
Women 18 to 25 years--	A		.8	1.6	13.8	29.8	49.6	66.4	80.1	82.4	17.6	100.0
	B				7.7	23.1	23.1	30.8	38.5	61.6	38.4	100.0
	C				16.1	16.1	22.6	35.5	67.7	74.2	25.8	100.0
	D						12.5	25.0	50.0	50.0	50.0	100.0
Totals -----			.5	1.0	13.0	25.6	41.5	56.8	73.7	78.1	21.9	100.0
Women over 25 years--	A		1.1	1.1	4.4	8.9	12.2	25.5	38.8	47.7	52.3	100.0
	B			3.6	3.6	3.6	10.7	28.6	53.6	53.6	46.4	100.0
	C							6.1	21.2	24.2	75.8	100.0
	D										100.0	100.0
Totals -----			.7	1.4	3.3	5.9	9.1	21.4	37.0	42.9	57.1	100.0

For classification see page 107.

TABLE IX. APPENDIX.

Report of *Bureau of Labor Statistics on 1,576 Manufacturing Establishments, showing rates of wages paid to wage-earners.

Weekly wage rate	18 years of age and over		Under 18 years of age	
	Males	Females	Males	Females
Under \$4	17	108	13	8
\$4 to \$4.99	35	93	62	46
\$5 to \$5.99	99	349	133	106
\$6 to \$6.99	294	1,094	276	202
\$7 to \$7.99	440	1,197	242	90
\$8 to \$8.99	540	1,007	126	50
\$9 to \$9.99	1,089	1,098	174	20
\$10 to \$10.99	2,251	949	100	21
\$11 to \$11.99	1,332	458	34	11
\$12 to \$12.99	5,746	512	65	6
\$13 to \$13.99	5,198	241	27	
\$14 to \$14.99	3,008	181	9	
\$15 to \$17.99	12,671	340	12	1
\$18 to \$20.99	7,897	118	2	
\$21 to \$24.99	9,078	36	1	
\$25 and over	6,644	36		
Totals	56,369	7,817	1,279	511

*Sixteenth biennial report.

TABLE IXa. APPENDIX.

Report of *Bureau of Labor Statistics on 1,576 Manufacturing Establishments, showing rates of wages paid to wage-earners (by per cent).

Weekly wage rate	18 years of age and over		Under 18 years of age	
	Males	Females	Males	Females
Under \$4.00	.1	1.4	1.0	1.4
Under \$5.00		1.2	4.8	8.2
Under \$6.00	.2	4.5	10.6	18.9
Under \$7.00	.5	14.0	21.6	36.0
Under \$8.00	.8	15.3	18.9	16.0
Under \$9.00	1.0	12.9	9.9	8.9
Under \$10.00	1.9	14.0	13.6	3.6
Under \$11.00	4.0	12.1	7.8	3.7
Under \$12.00	2.4	5.9	2.7	2.0
Under \$13.00	10.2	6.5	5.1	1.1
Under \$14.00	9.2	3.1	2.1	
Under \$15.00	5.3	2.3	.7	
Under \$18.00	22.5	4.3	.9	.2
Under \$21.00	14.0	1.5	.2	
Under \$25.00	16.1	.5	.1	
\$25.00 and over	11.8	.5		
Totals	100.0	100.0	100.0	100.0

*Sixteenth biennial report.

TABLE IXb. APPENDIX.

Report of *Bureau of Labor Statistics on 1,576 Manufacturing Establishments, showing rates of wages paid to wage-earners (by cumulative per cent).

Weekly wage rate	18 years of age and over		Under 18 years of age	
	Males	Females	Males	Females
Under \$4		1.4	1.0	1.4
\$4 to \$4.99	.1	2.6	5.8	9.6
\$5 to \$5.99	.3	7.1	16.4	28.5
\$6 to \$6.99	.8	21.1	38.0	61.5
\$7 to \$7.99	1.6	36.4	56.9	80.5
\$8 to \$8.99	2.6	49.3	66.8	89.4
\$9 to \$9.99	4.5	63.3	80.4	93.0
\$10 to \$10.99	8.5	75.4	88.2	96.7
\$11 to \$11.99	10.9	81.3	90.9	98.7
\$12 to \$12.99	21.1	87.8	96.0	99.8
\$13 to \$13.99	30.3	90.9	98.1	
\$14 to \$14.99	35.6	93.2	98.8	
\$15 to \$17.99	58.1	97.5	99.7	100.0
\$18 to \$20.99	72.1	99.0	99.9	
\$21 to \$24.99	88.2	99.5	100.0	
\$25 and over	11.8	.5		
Totals	100.0	100.0	100.0	100.0

*Sixteenth biennial report.







ANNUAL REPORT

OF THE

California

Stallion Registration Board

FOR THE

Year Ending July 31, 1913



FRIEND WM. RICHARDSON, SUPERINTENDENT OF STATE PRINTING

SACRAMENTO, CALIFORNIA

1913

STALLION REGISTRATION BOARD. · 1913.

DIRECTORS.

A. L. SCOTT-----*President*
DR. CHAS. KEANE-----*State Veterinarian*
J. L. McCARTHY-----*Secretary*

LETTER OF TRANSMITTAL.

CALIFORNIA STALLION REGISTRATION BOARD,
SACRAMENTO, November 25, 1913.

To his Excellency, HIRAM W. JOHNSON, Governor of California:

SIR: In accordance with the provisions of chapter 677, "An act to regulate the public service of stallions and jacks in the State of California," we have the honor to submit herewith our second annual report for the twelve months ending July 31, 1913, together with a financial statement showing the receipts and expenditures of the Board during that period.

Laws for the regulation of horse breeding on scientific lines have long been advocated by the best authorities, but it is only within the last seven years that a serious attempt has been made to secure a larger supply of well-bred horses of recognized breeds, the first step in this direction being taken by the State of Wisconsin in 1896. Since then each year has seen an advance in the number of states joining in this important movement, and at the present time eighteen have enacted stallion registration laws.

The California law provides that the Board shall publish bulletins, with a view to encourage the horse breeding interests in the State, and to disseminate information pertaining to horse breeding. This will give an opportunity to review the working of the law, and to point out certain amendments that experience has shown to be necessary in order that the work may be carried on with the best possible results.

Respectfully submitted.

A. L. SCOTT, President.
California Stallion Registration Board.

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FINANCIAL STATEMENT.

For the Year Ending July 31, 1913.

SUMMARY.

RECEIPTS.

Cash on hand -----	\$4,044 57
Receipts for licenses issued -----	1,249 35
Receipts for transfers and copies -----	163 00
Receipts for license renewal fees -----	1,554 40
<hr/>	
Total -----	\$7,011 32

DISBURSEMENTS.

Postage -----	\$259 65
Expense -----	1,612 90
Field expense -----	946 86
Cash in bank -----	4,191 91
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Total -----	\$7,011 32

SECTION 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

SECOND ANNUAL REPORT

OF THE

CALIFORNIA STALLION REGISTRATION BOARD.

Within the past seven years eighteen different states have passed laws requiring that all owners of stallions or jacks, before standing them for public service, shall obtain a license for each animal from the State Board created for that purpose. This board examines all pedigree certificates and veterinarians' certificates of soundness submitted, and enrolls and issues license certificates for all stallions and jacks entitled to such enrollment in accordance with the law. Such legislation has been enacted in the following states:

States.	Act effective.	States.	Act effective.
Wisconsin -----	January 1, 1903	Illinois -----	January 1, 1910
Iowa -----	March 30, 1907	North Dakota -----	January 1, 1910
Minnesota -----	April 25, 1907	Kansas -----	April 3, 1910
Utah -----	May 13, 1907	Washington -----	June 8, 1910
Pennsylvania -----	January 1, 1908	Oregon -----	May 20, 1911
New Jersey -----	September 1, 1908	Nebraska -----	July 7, 1911
Montana -----	March 8, 1909	California -----	August 1, 1911
South Dakota -----	March 9, 1909	Michigan -----	August 1, 1911
Idaho -----	March 15, 1909	Colorado -----	August 5, 1911

The details of these laws vary somewhat in different states, but all are more or less founded on the Wisconsin act, which was the pioneer state in this matter, but all require the submission of certificates of registration in studbooks certified by the United States Department of Agriculture, as evidence of the purity of breeding of stallions licensed as purebred, except that some provide in addition that stallions shall be accepted as purebred which are registered in studbooks of any American studbook or registry association which recognizes and records stallions having five pure top crosses.

That the State stallion law marks a distinct step in advance in our horse-breeding industry is hardly to be questioned. One of the first results of the operation of these laws was to provide data which show the actual facts with regard to the stallions being used for breeding purposes. Other important beneficial results are the rapid elimination of unfit animals and greater care with regard to breeding and registration. Under authority of paragraph 492 of the act of Congress, approved August 5, 1909, the following regulations were issued by the United States Department of Agriculture regarding the importation of animals for breeding purposes, in order to prevent fraud concerning the ancestry of purebred animals, which became effective on February 1, 1912.

Recognized Foreign Breeds.

The following breeds of horses have been certified to the Secretary of the Treasury as recognized breeds and books of record across the seas:

Name of breed	Book of record	By whom published
Belgian Draft -----	Stud Book des Chevaux de Trait Belges.	Société le Cheval de Trait Belge, Chevalier G. Hynderick, secretary, 20 Rue Royale, Brussels, Belgium.
Clydesdale -----	Clydesdale Studbook ----	Clydesdale Horse Society of the United Kingdom of Great Britain and Ireland, Arhibald McNeilage, secretary, 93 Hope street, Glasgow, Scotland.
French Draft -----	Studbook des Chevaux de Trait Français.	Société des Agriculteurs de France, J. C. Villevas, secretary, 8 Rue d'Athenes, Paris, France.
Hackney -----	Hackney Studbook -----	Hackney Horse Society, Frank F. Euren, secretary, 12 Hanover Square, London, W., England.
Percheron -----	Studbook Percheron de France.	La Société Hippique Percheronne de France, E. Lemarie, secretary, Nogent-le-Rotrou, France.
Shetland Pony -----	Shetland Pony Studbook--	Shetland Pony Studbook Society, R. W. Walker, secretary, 3 Golden Square, Aberdeen, Scotland.
Shire -----	Shire Horse Society Studbook.	Shire Horse Society, J. Sloughgrove, secretary, 12 Hanover Square, London, W., England.
Suffolk -----	Suffolk Studbook -----	Suffolk Horse Society, Fred Smith, secretary, Rendlesham, Woodbridge, Suffolk, England.
Thoroughbred -----	Australian Studbook ----- Provided that no animal or animals registered in the Australian Studbook shall be certified as purebred unless such animal or animals trace, in all crosses, to animals registered in the General Studbook of England.	Australian Jockey Club and Victoria Racing Club, A. P. Wilson, keeper, 6 Bligh street, Sydney, New South Wales.
Welsh Pony and Cob----	Welsh Pony and Cob Studbook.	Weatherby & Sons, 6 Old Burlington street, London, W., England. The Welsh Pony and Cob Society, John R. Bache, secretary, Knighton, Radnorshire, Wales.

Recognized breeds and books of record in Canada.—The Canadian National Records are recognized for the following breeds, provided that no animal or animals registered in the Canadian National Records shall be certified by the Secretary of Agriculture as purebred unless such animal or animals trace, in all crosses, to registered animals in the country where the breed originated, or to animals which are proved to the satisfaction of the department to be of the same breed and which have been imported from the country in which the breed originated:

Belgian Draft.
Clydesdale.
Hackney.
Shire.

Standardbred.
Suffolk.
Thoroughbred.
Welsh Pony and Cob.

The complete act to regulate the public service of stallions and jacks in California is given in full in Appendix D, as it will be found useful for reference by those concerned.

In Appendix B the various breeds are given in detail, and the numbers are of considerable interest. No pony-stallions have been registered.

The following summary shows the changes that have taken place during the year:

	Number			Number	
	1912	1913		1912	1913
Mongrel -----	766	707	Crossbred -----	10	6
Percheron -----	419	463	Norman -----	3	5
Standard -----	165	279	Non-Standard -----	2	4
American Trotter -----	150	2	Hackney -----	2	4
Belgian -----	146	159	Suffolk -----	1	1
Shire -----	94	88	Cleveland Bay -----	1	1
German Coach -----	65	53	Not classified -----		13
French Draft -----	57	57			
Clydesdale -----	29	33	Total -----	1,957	1,920
French Coach -----	26	23	Jacks -----	77	358
Thoroughbred -----	11	15			
American Saddle -----	10	7	Grand total -----	2,034	2,278

The total number of registered stallions in the State is 1,920, a decrease of 37 compared with last year. On the other hand, the number of jacks registered shows the remarkable increase of 281, the number being 358, compared with 77 last year. There are 707 classed as mongrels, a decrease of 59 during the year, which is satisfactory. The principal breeds are Percheron, Standard, and Belgium in the order named. Only two counties have more than one hundred stallions—San Joaquin 121, and Fresno 109, Tulare being third with 99.

A. L. SCOTT, President.

CHARLES KEANE, State Veterinarian.

J. L. McCARTHY, Secretary.

Sacramento, November 25, 1913.

LICENSED STALLIONS IN CALIFORNIA.

PART I. PUREBRED STALLIONS.

ALAMEDA COUNTY.

Purebreds.

Licenses number	Name of owner	Address	Name of stallion	Breed
1240	Altamont Per. Horse Co.	Livermore	Calino 42210 (61909)	Percheron
1807	Andrado, M., Jr.	Sunol	Hongrois 2704	Belgian
996	Avila, Joe G., Mgr.	Alvarado	Japonais 5969 (65032)	Belgian
1356	Basso, Tony	Livermore	Tanforan 68602	German Coach
1027	Berlin, Max	Livermore	Odin (8974)	Belgian
1026	Berlin, Max	Livermore	Barnum de Limelette (26728)	Percheron
1315	Bond, G. W.	Irvington	Harry B. 2642	Standard
1116	Bond, Wm.	Newark	Inquest 69564 (79239)	Percheron
1489	Carter, Frank	Oakland	Lord Alwin 55127	Standard
1000	Colldewich, C. H.	Livermore	Burnard 70301	Percheron
1839	Edstrom, A.	Oakland	West Point 1065	Standard
1022	Gilman & Ough	Newark	Goguenard 4274	French Coach
1355	Griffith, C. L.	Pleasanton	Bonnie Steinway 55830	Standard
1847	Kenah, H.	Oakland	Laton 25130	French Draft
1239	Kitchen, Jr., J.	Oakland	Search Pointer 52730	Standard
1194	Livermore Jack Co.	Livermore	Ald El Aad 50824	Jack
1247	Livermore Belg. H. Co.	Livermore	Jules de Zuthe 4460 (48270)	Belgian
1492	Livermore Belg. H. Co.	Livermore	Felix d'Herlaimont 2785 (34716)	Belgian
1252	Livermore Valley Percheron Horse Co.	Livermore	Jean Bart 51747 (64592)	Percheron
1300	McCan, C. P.	Pleasanton	The Bondsman 37641	Standard
1473	McLaughlin Bros.	Oakland	Kerato 87210 (92751)	Percheron
1472	McLaughlin Bros.	Oakland	Kersaint 87203 (93396)	Percheron
1474	McLaughlin Bros.	Oakland	Intrepide 71567 (82483)	Percheron
1439	McLaughlin Bros.	Oakland	Hoche 91476 (76800)	Percheron
1470	McLaughlin Bros.	Oakland	Idumeen 90245 (82894)	Percheron
1468	McLaughlin Bros.	Oakland	Hocheput 76808 (77065)	Percheron
1475	McLaughlin Bros.	Oakland	Jolibois 87201 (84126)	Percheron
1476	McLaughlin Bros.	Oakland	Ithos 90754 (83537)	Percheron
1477	McLaughlin Bros.	Oakland	Halgouet 93602 (76834)	Percheron
1840	McLaughlin, Wm.	Oakland	Buffon 96368 (66472)	Percheron
1180	Meyer, John	Livermore	Bijou Berri 1290 (23384)	Belgian
1401	Mohr, H. T.	Pleasanton	Gomer 6757	Percheron
1289	McCan, C. P.	Pleasanton	Onvagan 3821 (46798)	Belgian
1248	Olsen, H.	Oakland	Arner 3130	Standard
1400	Rose, J. F.	Newark	Robert (56726)	Percheron
965	Reed, Martin B.	Berkeley	Yorkshire-Elect 1230 (10895)	Hackney
1642	Romander, Oscar	Berkeley	Ebouriffant 4996	French Coach
1596	Santa Rita Per. Horse Co.	Pleasanton	Rasier 53139 (65330)	Percheron
1257	Stenzel, F. & H.	San Lorenzo	Desire de Saint Gerard 1911 (32008)	Belgian
1825	Vargas, Jose C.	San Leandro	Fenelon 43132 (57795)	Percheron
1042	Woods, Jesse H.	Hayward	Alastor 1763	German Coach

AMADOR COUNTY.

Purebreds.

1302	Elledge, U. F.	Ritchey	Dave McKinney 38783	Standard
1138	Froelich, C. E., & Co.	Martell	Compton 55922 (64417)	Percheron

BUTTE COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1178	Block, C. H.	Gridley	Carnot 11639	French Draft
1465	Crum, A. E.	Oroville	Bajazzo 3471	German Coach
1132	Currie, C. H.	Chico	Morning Star 50303	Percheron
1783	Daniels, L. B.	Chico	Dan Logan 45155	Standard
1182	Franklin, J. A.	Durham	Cardinal 3949 (648)	French Draft
1602	Friesleben Est. Co.	Oroville	Carnot 69652	Percheron
1106	Grein, Phillip	Chico	St. Martin 50617 (62325)	Percheron
1681	Gridley Per. H. A.	Biggs	Indecis 54146 (79561)	Percheron
1177	Gridley Bel. H. A.	Gridley	Marius D'Aimeries 2767 (39530)	Belgian
1821	Gridley Bel. Horse Co.	Honeut	Barnum de Bonsdal 2016	Belgian
1187	Honeut Per. H. Co.	Honeut	Haquet 44107 (76849)	Percheron
1360	Hudson, F. C.	Chico	Neron de Peis 1977 (32366)	Belgian
1527	Keller, Frank	Chico	Xaintralle 50319 (54748)	Percheron
1699	Oroville Standard J. Co.	Oroville	Monarch, Jr. 2069	Jack
1541	Powell, C. M.	Chico	Bon Arthur 59342	Standard

COLUSA COUNTY.

Purebreds.

1621	Allen, B. S.	College City	Barsac 3895	German Coach
1376	Cecil, L.	Grimes	Sampson 2667	Jack
1375	Cecil, L.	Grimes	Highway 2263	Jack
1374	Cecil, L.	Grimes	Searchlight 2133	Jack
1682	Clark, E. F.	Leesville	Francinet 42079 (63627)	Percheron
1705	Lore, Pallas	Williams	Bachelier 12400 (6129)	French Draft
1645	Princeton L. S. & C. Cor.	Princeton	Black Boy 41376	Percheron
1453	Princeton L. S. & C. Cor.	Princeton	Prince Albert 2605	Jack
1530	Ruff, Louis	Colusa	Robert 10090	French Draft
1531	Ruff, Louis	Colusa	Keota Romulus 3686	French Coach
1328	Sanders & Caldwell	Grimes	Marlborough de Bierwart 5934 (61806)	Belgian
1663	Young & Harrington	Colusa	Wesington 48145	Standard

CALAVERAS COUNTY.

Purebreds.

1616	German Coach Horse Co.	San Andreas	Udan 5109	German Coach
1617	Tyron, C. W.	Angels Camp	Burt 20293	Jack
1618	Tyron, C. W.	Angels Camp	Dauphin (51466)	Percheron
1052	Valley Springs Dft. H. Co.	Valley Springs	Chanzy 13554 (637)	French Draft

CONTRA COSTA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1722	Brentwood Jack Assn.....	Brentwood	Kentucky Wonder 2603.....	Jack
1447	Borges, A. P.....	Walnut Creek	Boule d'Or-de-Revogne (62374)	Belgian
1329	Byron Dft. H. Co.....	Byron	Hellien 61961 (73612).....	Percheron
1048	Bishop Bros.	San Ramon	Couveur (26942)	Belgian
1523	Boone, N. S.....	Haywood	Major De Wal 5127 (41110).....	Belgian
1153	Concord Per. Horse Co...	Concord	Kirch 35222 (52754).....	Percheron
1154	Contra Costa Co. P. H. A.	Antioch	Mefiant 45970 (58004).....	Percheron
1419	Davis, Atchinson & Mathe- son.	Concord	Black Prince 2604.....	Jack
1060	Figearo, Anstone	Concord	Border Chief 10345.....	Clydesdale
1268	Finks, J. D.....	Maxwell	Jorian 76069 (85332).....	Percheron
1463	Hanlon & Metson	Pittsburg	Simons King George 4272.....	Jack
1296	Hanlon Bros. and Metton Bros.	Pittsburg	Missouri Chief 2616.....	Jack
1579	Horgautt, P. J. and J. Ott.	Concord	Stellwell 51289	Standard
1102	Lonetree Belg. Assn.....	Brentwood	Joseph 5930 (64534).....	Belgian
1637	Meek, W. E.....	Antioch	The Fleet 59384	Standard
1368	Meek Co., W. E. & H. W.	Antioch	Lustre Moir 32235.....	Percheron
1550	Podva, R. L.....	Danville	Argument 1881 (26180).....	Belgian
1327	Renas, John T.....	Oakley	Excellus 58628	Standard
1119	Silva, J. T.....	Pinole	Stevedore 83611	Percheron
1118	Silva, J. T.....	Pinole	Sunnyside Prince 47179.....	Percheron
1816	Sutton, Walter.....	Concord	Baladin 12799 (551N).....	French Draft
1285	Tassjara Horse Co.....	Tassajara	Dick 12531	French Draft
1226	Thomson, S. C.....	Concord	El Jafil 74	Arabian
1393	Williams Bros.....	Concord	Moulton Auctioneer 8517 (23904)	Shire

DEL NORTE COUNTY.

Purebreds.

1254	Smith River Dft. H. Co...	Smith River	Combattant 2017	Belgian
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EL DORADO COUNTY.

Purebreds.

1496	Carter, F. H.....	Placerville	Van Van 26919.....	Percheron
1587	Warner, F. W.....	Placerville	Maltese Cross 2330.....	Jack

FRESNO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1451	Allen, A. L.	Raisin	Cacherme 45185	Percheron
1683	Baker, C. F.	Fresno	Moulten Brewer 8514 (23901)	Shire
984	Balkwill, J. R.	Parlier	E. G. Diablo 51456	Standard
1548	Barstow Breeders' Assn.	Fresno	Jeff 20242	Jack
1420	Barstow Breeders' Assn.	Kerman	Crackerjack 12632 (28240)	Shire
1676	Clark, Robt.	Sanger	Geometer 2637	Percheron
991	Davis, A. W.	Kerman	Gibson 72226	German Coach
1168	Eversoll, Phillips & Rice	Letcher	Nabob 5107 (1931)	German Coach
1715	Eversoll, Wm.	Burrough	Christine's Joe Shelby 4145	Jack
1255	Fowler Per. H. Pro. Assn.	Fowler	Cadeau 70258 (68270)	Percheron
1677	Gardner, N. H.	Sanger	Favori (52599)	Percheron
1096	Harriman & Co., F. R.	Kerman	Maze Maharajah 1383 (11285)	Hackney
1174	Hancock, H. M.	Riverdale	Volumineux 16448 (64126)	French Draft
992	Harnish, C. M.	Laton	Balleau 3501	Amer. Draft
1789	Hubbard, Chas.	Riverdale	Don McKinney 59001	Standard
1234	Jensen, N. T.	Kerman	Boqueston 51771 (62253)	Percheron
1236	Johns, W. A.	Parlier	Wacken 2456 (33834)	Belgian
1221	Kerby, C. E.	Wheatville	Moulton Sam 8515 (23902)	Shire
340	Kellogg, A. S.	Fresno	Nobage 48390	Standard
1791	Kerman Coach H. Co.	Kerman	Daedatus (4711)	German Coach
1070	King, J. E.	Malaga	Ministere 41231 (48754)	Percheron
1169	Kings River Ranch Co.	Kingsburg	Jaquet 79336 (89484)	Percheron
1071	King, J. E.	Malaga	Brilliant 12800 (628P)	French Draft
1367	Kirk, R. J.	Dinuba	Germain 41239 (55815)	Percheron
1373	Lewis, J. B.	Riverdale	Itinus 69565 (80196)	Percheron
1036	Laton French D. H. Co.	Laton	Eneil 17174 (1193N)	French Draft
1324	Laton Perch. H. Co.	Laton	Leopard 43693 (66335)	Percheron
1442	McKay, B. R.	Fresno	Drapeau 3934	French Coach
1271	McGovern, Geo. W.	Kingsburg	Starlight 50631	Jack
1625	Monmouth H. and Jack Co.	Monmouth	Young Custer 2104	Jack
1139	Nelson, J. H.	Selina	Expressive Mac. 41523	Standard
1140	Nelson, J. H.	Selina	Blagdon Yet 13121 (28092)	Shire
1293	Overholser, R. N.	Monmouth	Fenelon 4424	Belgian
1713	Perry, Edward	Friant	Keota Remembrance 27664	Percheron
1719	Poytress, J. A.	Oleander	Banquete 69177 (65443)	Percheron
1614	Raisin City B. A.	Raisin	Gregoire 5967 (65030)	Belgian
1454	Rouch, J. F.	Kingsburg	Titus II 32968	Percheron
1595	Reynolds, D. T.	Selma	Michel 29872	Percheron
1142	Sherman, Mrs. M. E.	Fresno	Ladoga Leon 66619	Percheron
1028	Stine, L. E.	Laton	Jeanron 77313 (85228)	Percheron
1501	Smelley, Chris.	Wheatville	Moortown Conqueror 11588 (26473)	Shire
1334	Suglian, John	Fresno	Nearest 35562	Standard
1325	Schrack, J. J.	Selina	Roderic 40341	Percheron
1772	Warlow, Geo. L.	Fresno	Athadon 20999	Standard
1771	Warlow, Geo. L.	Fresno	Black Hall 48685	Standard
1770	Warlow, Geo. L.	Fresno	Stanford McKinney 45173	Standard
983	Wagner, J. H.	Selina	Aon Gentry 39758	Standard
1511	Woods Co., C. P.	Bowles	Clare de Lure 61935 (67183)	Percheron

GLENN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1612	Bickford, O. F.	Elk Creek	Remetus 3927	German Coach
1580	Elk Creek D. H. Co.	Newville	Attila 12798 (627)	French Draft
1567	Flood, J. F.	Newville	Brigham, Jr. 20278	Jack
1223	Goettseh, Henry H.	Willows	Rinetto 3401	German Coach
1627	Hull & Burroughs	Millsaps	Crackerjack 2222	Jack
1671	Jameson, H.	Glenn	Eclireur 41441 (60743)	Percheron
1813	Kaiser, A. M. F.	Germantown	Furet 41252 (52709)	Percheron
1020	Kirkpatrick, J. L.	Orland	Eber Best 2233	Jack
1019	Kirkpatrick, J. L.	Orland	Arthur Wayland 24854	Standard
1760	Merrill, M. A.	Willows	Chatelet 40559 (54422)	Percheron
1192	Orland Breeders' Assn.	Orland	Nuage 44379 (66747)	Percheron
920	Princeton B. Assn.	Glenn	Baron-du-Hooghof 6124 (65304)	Belgian
1518	Raper, O. L.	Glenn	A. Mutt 3602	Jack
1519	Raper, O. L.	Glenn	Prince Arthur 2387	Standard
1286	Slocum, H. P.	Glenn	Missouri Wonder 50410	Jack
1410	Schellooe, Jas. J.	Germantown	Toro D'Emil 6537 (59156)	Belgian
1408	Schellooe, Jas. J.	Germantown	John L. 2481	Jack
1407	Schellooe, Jas. J.	Germantown	Jack Johnson 2480	Jack
1424	West, H. L.	Hamilton City	Derby 2729 (41830)	Belgian
1415	West, H. L.	Hamilton City	California Chief 6414	Belgian
1414	West, H. L.	Hamilton City	Hamilton C. 6415	Belgian

HUMBOLDT COUNTY.

Purebreds.

1650	Arcota F. C. H. A.	Arcota	Vangiara 3309	French Coach
1564	Anderson, Jasper	Hydesville	Zanvier 41246 (48871)	Percheron
1549	Dukes, Albert	Grizzly Bluff	Almont 25539	Percheron
1592	East, W. J.	Rohnerville	Cassene 41335	Standard
1372	East, W. J.	Rohnerville	Cassiar 20491	Standard
1233	Ferndale H. B. A.	Ferndale	Saul 5457	German Coach
1232	Ferndale H. B. A.	Ferndale	Palterton Calamint 10552 (25519)	Shire
1800	Humboldt H. B. A.	Eureka	Brelan 51516 (63211)	Belgian
941	Johnson, W. R.	Rohnerville	Sadi Moor 39989	Standard
1610	Lane, Dr. J. A.	Ferndale	Humboldt Dillon 38499	Standard
1672	McCannaha Bros.	Trinidad	Homongue 53839 (76745)	Percheron
981	Stewart, Wm. A.	Eureka	Irving Pointer 53600	Standard

IMPERIAL COUNTY.

Purebreds.

1598	Cross, Harry	Heber	Santiago 70380	Percheron
1203	Calexico Br. Co.	Calexico	Biff McKinney 43742	Standard
1202	Calexico Br. Co.	Calexico	Manners 28317 (48263)	Percheron
1206	Ferguson, Mrs. A. R.	Seeley	McNeer 40960	Standard
1751	Fleishman, F. A.	El Centro	Lafitte 29944	Thoroughbred
1290	Griswold, R. C.	Brawley	LaSalle King 41896	Percheron
1291	Griswold, Ray C.	Brawley	Romeo 41891	Percheron
1281	Howard & Robinson Co.	Seeley	Diogene 40232	Percheron
1417	Hall Bros.	Holtville	Icarjen 76077 (79381)	Percheron
1409	Heewell, H. Vanden	Mobile	Jeannot 79331 (86647)	Percheron
1733	Holland, J. H.	Imperial	Keota Caspar 7069	Shire
1009	Honaker, S. W.	Imperial	Bauisbouis 54836 (42832)	Percheron
1810	Jacobson, Nels	Imperial	Hercules 41962	Percheron
1747	Morgan, D. N.	Imperial	Rib McKinney 52725	Standard
1673	No. 6 Jack Co.	Calexico	Black Prince 2098	Jack
1371	Russell, Allen	Imperial	Pat Carey 31801	Percheron
1219	Strover, Henry	Holtville	Right Powerful 45410	Percheron
1035	Valley Livery, Feed and Sale Stable.	Brawley	Maryan 44365 (66068)	Percheron

INYO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1220	Bell, J. S.	Bishop	Havresac 44769	Percheron
1167	Dunn, Ed.	Independence	Ithos 53464 (81061)	Percheron
1166	Dunn, Ed.	Independence	Cody 34160	Percheron
1165	Dunn, Ed.	Independence	Golden State's Chief 12771	Clyde
1726	Johnson, Chas. E.	Bishop	Osito 19726	Standard
1802	Lane, James	Bishop	Lubbens Kanitz 3397	German Coach
1779	Rowan, W.	Bishop	Prince 34157	Percheron
1780	Rowan, W.	Bishop	Cabotin 40706 (52169)	Percheron
1637	Strong, S. H.	Bishop	Aumonier 41215 (54752)	Percheron
1263	Williams, Thos.	Bishop	Harpiste 43269	Percheron
1718	Yandell, W. W.	Bishop	Bondwilk 55002	Standard

KERN COUNTY.

Purebreds.

1707	Alexander, C. B.	Bakersfield	Queen's Prince II 73372	Percheron
1827	Beckes, A. E.	Masco	Ka Ka 57160	Percheron
1432	Bone, J. A.	Bakersfield	McIlroy's Pride 2103	Percheron
987	Ekenberry, Leroya A.	McFarland	Irais 61351 (79763)	Percheron
1566	Hale, W. L.	Bakersfield	Jim Hale 55601	Standard
1574	Hector, John H.	Los Alamos	Brilliantine (44635)	Percheron
1573	Hollister, E. A.	Goleta	Belmont 60042	Percheron
1186	Kern Belg. H. Co.	Bakersfield	Osman II 5470 (62192)	Percheron
1406	Lockhart, Otis	Bakersfield	DeMoivre 64754	Percheron
1505	McFarland H. B. Co.	McFarland	Halot 70372 (78334)	Percheron
1506	Sherwood, E. E.	McFarland	Crescendo B. 57304	Standard
1536	Shafter Horse Co.	Bakersfield	Hadebout 54215 (74245)	Percheron
1030	Union Av. Belg. H. C.	Bakersfield	Corcoran B. 5063	Belgian
1339	Vineland Stock Co.	Bakersfield	Burk 2100	Jack
1340	Williams Bros. & Co.	Bakersfield	The Boy 4019	Jack

KINGS COUNTY.

Purebreds.

Licensing number	Name of owner	Address	Name of stallion	Breed
982	Aquivre, P. L.	Hanford	Guy Borden 54828	Standard
1737	Burrell, John	Hanford	Bili Stone 20035	Jack
1738	Burrell, John	Hanford	Major Collis 20037	Jack
1739	Burrell, John	Hanford	Black Warrior 3552	Jack
1740	Burrell, John	Hanford	Dick Taylor 12545	French Draft
1741	Burrell, John	Hanford	Bill Monarch 3809	Jack
1675	Barne, Z.	Hanford	Ivoly 54224 (79993)	Percheron
988	Barney, F. M.	Hanford	Riley 50225	Jack
1144	Basse, M.	Hanford	Fumiste 40009 (51683)	Percheron
1343	Borba, O. J.	Hanford	March Gladiator 12356	Shire
1344	Borges, E. R.	Lemoore	Seigbert 18694	French Draft
1413	Brooks Bros.	Hanford	Erzherzog 4347 (1636)	German Coach
904	Carpenter, E. G.	Corcoran	Young Riley 50724	Jack
982	Cardoso Bros.	Corcoran	Diogenes 16935 (15195)	Clyde
1180	Dawson, W. O.	Hanford	Roland 12981 (338)	French Draft
1478	Dillon, E. O.	Hanford	Jadis 87213	Percheron
1277	Flory, I. D.	Lemoore	Flory's Jack 2184	Jack
1276	Flory, I. D.	Lemoore	Beauty's King 41897	Percheron
1207	Foster & Kilmer	Hanford	Bataillon 3396	French Coach
1341	Fry, O. F.	Lemoore	King 50890	Jack
1795	Frazer, Frank M.	Hanford	Seal 2335	Jack
1736	Gallup, W. W.	Hardwick	Stone Direct 01373	Standard
986	Gravett & Co.	Hanford	Ingoma 52781	Standard
1024	Gallup, W. W.	Hardwick	Marigold 40869 (57803)	Percheron
1514	Hunter, R. D.	Corcoran	Roscoe 9162 (24810)	Shire
1331	Hanford Horse Co.	Hanford	Inin 79322 (81229)	Percheron
1238	Island Horse Assn.	Lemoore	Garanti 70252 (72935)	Percheron
1756	Kimble & Railsbock	Hanford	Rolleston Wonder 7931 (22730)	Shire
1115	King, C. D.	Hanford	Major's By Guy 53215	Standard
1023	Lewelling & Welton	Hanford	Haureau 84813	Percheron
1114	Luis, A. S.	Hanford	Inflammable 54218 (82384)	Percheron
1818	Iane, C. G.	Lemoore	Enashia 3564	Amer. Draft
1735	McCord, J. W.	Hanford	Dandy 50218	Jack
1744	McCord, J. W.	Hanford	Markeaton Royal Albert 8520 (22570)	Shire
1494	Montgomery & Barnetts	Hanford	Argus 6369 (65384)	Belgian
1405	Macedo, M.	Hanford	King Policy 53700	Standard
1817	Morgan, B. C.	Hanford	Monarque de Heunn 6375	Belgian
1480	Ragnon, K. L.	Corcoran	Rube Roy Riley 50907	Jack
1577	Slocum, E. E.	Hanford	Confidence 18635	French Draft
1533	Scott & Co., B. R.	Lemoore	Initial 70275 (82952)	Percheron
1524	Sylvester, H. W.	Hanford	Derbywood 56973	Standard
1540	Wilson, J. E.	Hanford	Dynamite 50501	Jack
1516	Wettmer Bros.	Kingsburg	Silver 2248	Jack
1332	Wiles, W. R.	Hanford	Pewlow 50639	Jack

LAKE COUNTY.

Purebreds.

1363	Chambers, A. J.	Lakeport	Red Nuttle 22357	Standard
1080	Garner, Lloyd	Upper Lake	Phorbas 2786	French Coach
1400	Jones Bros.	Lower Lake	Glen Raven 4958	Jack
1284	Robinson, D. A.	Lakeport	Nogent 41331 (48417)	Percheron
1640	Thompson, O. C.	Lakeport	Tiflis 41517	Percheron

LASSEN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1464	Barham, Jas.	Spoonville	Gregor 2477	German Coach
1606	Barham, R. L.	Standish	Keota Jamie 31833	Percheron
1460	DeWitt, W. B. and B. F. Gibson.	DeWitt	Robin Hood 55077	Percheron
1849	Dooley, G. W.	Doyle	Hotman 77321 (78321)	Percheron
1828	Meadow Brook Ranch.	Janesville	Lockinge Hornbeau 26392 (26392)	Shire
1275	Raker, David	Milford	Sample 50127	Jack
1633	Randruf, Geo. W.	Janesville	Witry 2279 (34201)	Belgian
1829	Standish Shire H. A.	Standish	Moulton Roosevelt 12629	Shire

LOS ANGELES COUNTY.

Purebreds.

1437	Anthony, A. H.	Los Angeles	Kentucky Prince 1013	Jack
1436	Anthony, A. H.	Los Angeles	Adjutant 17273 (65658)	Percheron
1819	Bryant, Bixby, Mrs.	Long Beach	Hero 66636	Percheron
1831	Bixley, Jotham	Long Beach	Sunridge (12763)	Clyde
1485	Calabasas B. H. Co.	Calabasas	Major 4597	Belgian
1297	Durfee, W. G.	Los Angeles	Carlokin 52785	Standard
1298	Durfee, W. G.	Los Angeles	Capa de Oro 36458	Standard
1759	Gillis, Adelaide S.	Los Angeles	Don Castano 5631	Amer. Saddle
1172	Grant, A.	Hynes	Prince Dunlap 3952	Percheron
1782	Hayes, Ted, and W. S. Clark, Jr.	Los Angeles	Bon McKinney 51480	Standard
1491	Harris, G. A.	Long Beach	General Guthery 2666	Jack
1578	Hall, H. L.	Inglewood	Aleulin (40180)	Percheron
1439	Kleinmeyer, E. F.	Los Angeles	California Duke 44043	Percheron
1718	McKibbin, W. A.	Los Angeles	Hal Wilkes 1080	Stan'd Pacer
1709	Mansfield, S. P.	Los Angeles	Metayer 40513 (53793)	Percheron
1402	Murphy, W. R.	Los Angeles	Red McK. 43766	Standard
1217	Mussachia, B. G.	Downey	Surprise 45346	Percheron
1805	Maier, Ed. R.	Los Angeles	Missouri King 2960	Amer. Saddle
1806	Maier, Ed. R.	Los Angeles	Gambier 70499	Percheron
1491	Nesmith & Sons	Los Angeles	King Lilly Pointer	Standard
1593	Norwalk and Artesia Per. H. A.	Artesia	Grimpeur 40153 (52589)	Percheron
1679	Norwalk and Artesia Per. H. A.	Artesia	Celadon 4084	French Coach
1295	Piercy, Mark C.	San Gabriel	Alexis II 33372	Percheron
1381	Per. Horse Assn.	Gardena	Arrivera 41723 (63980)	Percheron
1830	Palos Verdes Co.	Long Beach	Big Baur 12367	Clydesdale
1640	Ross, N. A.	Los Angeles	Domino 68607	Percheron
1727	Winter, Chas. W.	Alhambra	Alhambra Prince 57367	Standard
1392	Walnut Center H. B. A.	Puente	Hugo 67325	Percheron
1846	Wood, W. S.	Pomona	Ketab 87277 (92272)	Percheron

MADERA COUNTY.

Purebreds.

967	Cox, R. L.	Madera	Lestor 86638 (68545)	Percheron
1654	Madera Coach H. A.	Madera	Balboy 44597	Percheron
1655	Madera Coach H. A.	Madera	Betel (4089)	German Coach
1608	Osborn, J. S.	Madera	Duke of Ozark 1430	Jack
1287	Olcese & Buchanan	Berenda	Big Boy 4070	Jack
1558	Skaggs, S. L.	Madera	Omnium 42191 (62801)	Percheron

REPORT OF THE STALLION REGISTRATION BOARD.

MARIN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1808	Bassett, William	Fallon	Outje 2899	German Coach
1799	Cadom, Quinto	Point Reges	Conquin 21706	Belgian

MARIPOSA COUNTY.

Purebreds.

1823	Cathay Assn.	Cathay	Dewet 4717 (1774)	German Coach
1731	Hart, Frank	Coulterville	Silver Dick 2612	Jack

MENDOCINO COUNTY.

Purebreds.

1044	Briggs, M. C.	Potter Valley	Jonas 92827 (84187)	Percheron
971	Cox, T. W.	Ukiah	Pluto 2387	Jack
949	Crawford & McCracken	Ukiah	Tuculo 82550 (85537)	Percheron
1660	Gwin Co., A. W.	Fort Bragg	Royal Astonishment 13123 (28729)	Shire
1509	Hughes, H. L.	Ukiah	Black Republican 2613	Jack
1510	Hughes, H. L.	Ukiah	Col. Breckinridge 2094	Jack
1262	Howell & Co., E. D.	Ukiah	Anatol 2903	German Coach
1303	Mendocino Dft. H. C.	Mendocino	Orleans 16142 (1092)	French Draft
1811	McCracken, J. L.	Talmage	Juin 95029	Percheron
1692	Point Arena H. C.	Point Arena	Marcel de Nevele 6551	Belgian
1696	Philo Imp. B. A.	Philo	Pandoxe 4682 (52490)	Belgian
1258	Potter Valley Per. H. Co.	Ukiah	Alibi 40674 (54883)	Percheron
1043	Richey & Co., I. C.	Ukiah	Jack 92825 (83654)	Percheron
1351	Sawyers & Rodgust	Willits	Corre 6371 (65418)	Belgian
948	Smith, H. B., and C. H. Wilgus.	Ukiah	Sir Poleon 52065	Standard
930	Spurloch, Frank	Covelo	Maltby Manners 8512 (23538)	Shire
942	Spurloch, W. B.	Covelo	Ideslogue 14819 (63369)	French Draft
1520	Upp & Co., Geo. W.	Willits	Rameur 40785 (58206)	Percheron
749	Westport, C. H., Co.	Westport	Sunnyside Charley 56160	Percheron
1399	Zimmerman, Ed.	Point Arena	Avenir de Som 1576	Belgian

MERCED COUNTY.

Purebreds.

1429	Avery, W. H.	Merced	Vallient de Caviere (19122)	Belgian
1063	Baker, B. O.	Merced	Inseste 77311 (79341)	Percheron
1197	Carter Per. H. Co.	Legrande	Beautiful Prince 32929	Percheron
1379	Collier, Wm.	Livingston	Islam 41732	Percheron
1230	Dos Palos Shire Horse Co.	Dos Palos	Major Oak 12631 (26428)	Shire
1013	Dunlap, J. W.	Irwin	Dexter Prince, Jr. 20440	Standard
1620	Gustine Belgian H. Co.	Gustine	Max 4988	Belgian
1532	Legrande Per. A.	Legrande	Jasmin 42099 (63914)	Percheron
1183	Ledson, Stanley R.	Cathay	John Arpad 54953	Standard
1622	Merced Dft. H. A.	Merced	Annibal de Parnel (28844)	Belgian
1544	Merced R. Dft. H. Co.	Snelling	Hemistiehe 44785 (74142)	Percheron
1404	Manchebe, M. A.	Merced	Socrates 5959	Belgian
1031	Meajoulet, J. P.	Volta	Don Quichotte 42195 (65594)	Percheron
1430	Oleese, John B.	Merced	The Secretary 3819	Amer. Saddle
1362	Rider, J. W.	Dos Palos	Tempest 4403	German Coach
1630	Ragsdale, Jas. T.	Merced	Victor 50889	Percheron
1412	Ragsdale, J. T.	Merced	Orfold Prince II 11667 (27978)	Shire
1017	Ragsdale, J. T.	Merced	Golden West 91816	Percheron
1039	Ragsdale, C. H.	Merced	Missouri Choice R. 4313	Jack
1040	Ragsdale, C. H.	Merced	Comet McDonald 4688	American
1038	Ragsdale, C. H.	Merced	Rajah Excelsior 4238	Jack
1058	Ragsdale, J. T.	Merced	Jack Rodgers 4576	American
1057	Ragsdale, J. T.	Merced	Col. Rodgers 3287	American
1056	Ragsdale, J. T.	Merced	Maxey 56691	Percheron
1130	Schockly, Solomon	Merced	Black Star 43233	Percheron

MONTEREY COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
935	Bianchi, Paul.....	Soledad	Pierre 43682	Percheron
1837	Cholame Dft. H. Co.....	Parkfield	Vaniteux 41343 (56098).....	Percheron
1337	Chualar B. H. Co. No. 2	Chualar	Amoreaux 5061 (53546).....	Belgian
1336	Chualar B. H. Co.....	Chualar	Stephan 1655 (19124).....	Belgian
1585	Diggs, Robert	King City	Pedro 50502	Jack
1708	Garside, Robert.....	Salinas	El Tesoro 49809	Standard
978	Garside, John.....	Salinas	Chanate 50870	Standard
1423	Handley Bros.....	Soledad	Chandon 44235 (51795).....	Percheron
1069	Helman, H. H.	Salinas	Alconda Jay 46831.....	Standard
1068	Helman, H. H.	Salinas	Allen Jay 59163.....	Standard
956	Hanson, A.	Salinas	Chesnut King 10492.....	French Draft
962	Hook, Frank.....	Gonzales	Keota Lawson 8767.....	Shire
1107	Iverson, J. B.	Salinas	Zenophon 33832 (44187).....	Percheron
1557	Ioppini, Albino.....	Soledad	London Prince 15382 [11203].....	Clyde
1656	Johnson, H. N.	Moss	Bayard 6733 (72594).....	Belgian
1836	Parkfield Ger. C. H. Co....	Parkfield	Manu 5111	German Coach
1586	Pinkerton & Rutherford.....	Pleyto	Bon Nobleman 11592 (27097).....	Shire
1686	Romie, Karl T.	Soledad	Alphonso 3937	Jack
1685	Romie, Karl T.	Soledad	Soldat 41305 (48888).....	Percheron
1537	Rodrigues, Jr., M.....	Castroville	Nateby Masterpiece 11589 (29614).....	Shire
959	Ross, Thos.....	San Lucas	Phenida 11334	French Draft
960	Ross, Thos.....	San Lucas	Keota Smilax 8764.....	Shire
1747	Storm & Stuart.....	Salinas	Obus 26906 (45847).....	Percheron
1748	Stewart, Jas.....	Salinas	Edinbourg 4098	French Coach
1380	Soledad Bel. H. Co.....	Soledad	Matby 3323 (33400).....	Belgian
1141	Salinas Bel. D. H. A.....	Salinas	Brillant de Noirechain 4075 (43374)	Belgian
955	San Lucas Per. H. Co.....	San Lucas	Bristol 76731 (58277).....	Percheron
957	San Lucas Bel. H. Co.....	San Lucas	Santiago 2796 (41450).....	Belgian
961	Trescony, J. A.	San Lucas	Grant Constantine 47666.....	Standard
1559	Wells Parsons.....	Salinas	Boro Cadet 11591 (27092).....	Shire
1361	Wicker, Santos.....	Greenfield	Lecarro 49640	Standard
958	Wittmann Bros.....	San Ardo	Keota Dan 31842.....	Percheron
1002	Worthington Parsons.....	Salinas	G. Albert Mac 51363.....	Standard

MODOC COUNTY.

Purebreds.

1623	Clark, R. B.....	Adin	General Lawton 50139.....	Percheron
1498	Cedarville Belgian H. Co.	Cedarville	Pompon de Bossierre (29332).....	Belgian
1267	Heard, F. S.....	Lake City	Gradin 44100 (72876).....	Percheron
1784	Harvey, T. M.....	Adin	Del Monte 45132.....	Percheron
1584	Lake City Per. H. Co.....	Lake City	Benjamin 42908 (65914).....	Percheron
1835	Lauer & Sons, E.....	Alturas	Lord Roberts 9949 (14150).....	French Draft
1809	Mayfield, W. H.....	Cedarville	Munich 1583 (28914).....	Belgian
1316	Peterson Land and Live Stock Co.	Fort Bidwell	Herbert 4577	German Coach
1397	Turner, F. A.....	Cedarville	Barytone 35997	Standard
1188	Vaugh, H. H.....	Eagleville	Gredin 44098 (71872).....	Percheron

NEVADA COUNTY.

Purebreds.

964	Dobbins, Mrs. Deborah.....	Grass Valley	Max 20857	French Draft
1117	Nevada City P. H. A.....	Nevada City	Yvan 1345 (22518).....	Belgian
1253	Stuart & Barker.....	Nevada City	Antanes (1565)	Standard

REPORT OF THE STALLION REGISTRATION BOARD.

NAPA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1695	Monticello Per. H. A.	Monticello	Trianon 50618 (57412)	Percheron
1529	Piner, C. S.	Calistoga	Sambo Buch 4069	Jack
1521	Rutherford P. S. A.	Rutherford	Hamburg 41235 (52434)	Percheron
1061	Seally, Michael	Napa Junction	Freedom VII 11108 (26948)	Shire
1314	Wheatley, Henry	Napa	Keota Thomas 7793	Shire
1309	Wheatley, Henry	Napa	Rangemore Regent 11109 (27945)	Shire
1311	Wheatley, Henry	Napa	Desford Banker 12999 (29002)	Shire
1312	Wheatley, Henry	Napa	Portland Pride II 13492 (29730)	Shire
1005	Wheatley, Henry	Napa	Ecuador (7785)	Hackney
1006	Wheatley, Henry	Napa	Williston Baronet 8591 (21031)	Shire
1007	Wheatley, Henry	Napa	Bramhope Peel (28133)	Shire
1008	Wheatley, Henry	Napa	Boro Stonewall (28124)	Shire
1009	Wheatley, Henry	Napa	Croman Premier (30070)	Shire
1010	Wheatley, Henry	Napa	Harboro Combination (28357)	Shire
1011	Wheatley, Henry	Napa	Nevada Hillside (28601)	Shire
1313	Yotanya, J.	Napa	Salvador 51167	Percheron
1152	Young, J. A.	Napa	Noble 1709	German Coach

ORANGE COUNTY.

Purebreds.

1195	Borchard Bros.	Huntington Beach	Paul 12669	Percheron
1001	Boynton, O. A.	Santa Ana	Dedo 5153	German Coach
1745	Cole, M. C.	Huntington Beach	Baron Valleyfield 12644 (18258)	Clyde
1691	Carrillo, J. G.	Capistrano	Violon 25025 (43448)	Percheron
1693	Douglass, T. J.	Santa Ana	Charmant 40112 (53412)	Percheron
1694	Douglass, T. J.	Santa Ana	Big Jeff 20354	Jack
1609	Davis, John R.	Fullerton	California Todd 53424	Standard
1216	Forster, F. A.	Santa Ana	Sewdish King 65587	Thorough
1804	Fuller, Ralph	Orange	Reddy Ray 57877	Standard
1173	Golden West C. and P. Co.	Huntington Beach	Torpilleur 45760 (54876)	Percheron
1225	Johnson, Abe W.	Myford	Directum Pen 3-669	Standard
1781	Maheim Per. H. Co.	Anaheim	Galop 43255 (69888)	Percheron
1603	Mills, J. H.	Los Alamitos	Fumeur 40721 (49179)	Percheron
1366	Montana Land Co.	Los Alamitos	Pirate de Pierpont 1654 (22770)	Belgian
1488	Orange Co. Dft. H. Co.	Garden Grove	Fanfaron II 65726	Percheron
1446	Peralto Per. H. Co.	Anaheim	Hurtu 61953 (76527)	Percheron
1666	Quetu, Alfred	Anaheim	Champlin II 4594 (52490)	Belgian
1512	Stewart, Geo. W.	Santa Ana	Sampson 73481	Percheron
1094	Sylvester, H. W.	Santa Ana	Black Prince (13018)	Clydesdale
1711	Thomas, F. M.	Santa Ana	Queens Paul 41275	Percheron
1755	Yost, Wm. R.	Santa Ana	Stylish Prince 49614	Percheron

PLACER COUNTY.

Purebreds.

1589	Bell, T. H.	Auburn	Caesar 542N	French Draft
1034	Groff, John E.	Lincoln	Ouragon 34936 (52608)	Percheron
1680	Loomis Perch. A.	Loomis	Bouvet 80740 (65796)	Percheron
923	Mt. Vernon B. H. Co.	Auburn	Robusta de Thieusies 4107 (47110)	Belgian
1820	Miller, Jacob J.	Lincoln	Beunas 12898	Percheron
1479	Gould & Farnham	Roseville	Malin 17610 (53770)	Percheron
1547	Perkins, Dana	Rocklin	All Style 47622	Standard
974	Roseville B. H. Co.	Roseville	Cabocharde 6819 (70282)	Belgian
1080	Spurgeon, L. B.	Lincoln	Boodle, Jr., 34834	Standard
1250	Tuttle, W. E.	Rocklin	Kena Mc 45921	Standard

PLUMAS COUNTY.

Purebreds.

1720	Beckwith Per. H. Co.	Beckwith	Haquenet 41220 (57847)	Percheron
1508	Stampbli, Gus.	Taylorville	Lardon (55395)	Percheron

RIVERSIDE COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1790	Cadman, Albert B.	Coachella	Charles 939	German Coach
1046	Doble, Budd	Hemet	Kinney de Lopez 49954	Standard
1338	Frazier, W. H.	Corona	Stevens Sampson 2384	Jack
1615	Hemet Stock Farm	Hemet	Geo. W. McKinney 35573	Standard
1539	Hudson, Chas.	Elsinore	Decembre 3926	French Coach
1047	Hemet Stock Farm	Hemet	Wilbur Lou 12595	Standard
1075	Keil, W. F.	San Jacinto	Keota Charley 35256	Percheron
1235	Lesher, S. M.	Arlington	Esbosufe 4075	French Coach
1066	Leon Percheron H. Co.	Perris	Leon D'Artagnan 43909 (59167)	Percheron
1467	Lockett, S. W.	Corona	Bert McKinney 46551	Standard
1198	McLarty, D. C.	Thermal	Pollux 41129 (58539)	Percheron
1200	Macy, C. P.	Elsinore	Sultan 86218	Percheron
1032	McEwen, C. E.	Winchester	Judge De Paix 41311 (57963)	Percheron
1787	Murietta Per. H. Co.	Murietta	Decoration (13589)	French Draft
1555	Perris Valley Per. H. A.	Perris	Odeon 41096 (57843)	Percheron
1317	Raphael & Rose	Hemet	Champion 53055	Percheron
1845	Raulston, R. J.	San Jacinto	Martin Carter 58005	Standard
1455	San Jacinto B. D. H. Co.	San Jacinto	Vinus 1916 (32262)	Belgian
1826	Short, W. C.	Perris	Robert 4319	Clydesdale
1714	Stalder Bros.	Riverside	Restaurant 42527 (68263)	Percheron
1638	Slaughter, R. F.	Corona	Lapin 49742 (62624)	Percheron
1590	Thomas, John W.	San Jacinto	Masto de Voorde 4093 (52012)	Belgian
1697	Valentine, W. E.	Corona	McGregor Parole 46899	Standard

SACRAMENTO COUNTY.

Purebreds.

916	Crouch, J., & Son	Sacramento	Jean Bart 88532 (86379)	Percheron
1421	Castleman, Edwin	Perkins	Meyer 3215 (74100)	German Coach
1358	Clay Station Horse Co.	Galt	Gallant Boy 35583	Percheron
1342	Cosumnes Per. Co.	Cosumnes	Orpheon 43916 (60612)	Percheron
1688	Courtland Bel. H. Co.	Courtland	Jupiter d'Op 5563	Belgian
926	Crouch, J., & Son	Sacramento	Noisbat-Bengali 6815 (68646)	Belgian
1632	Crouch, J., & Son	Sacramento	Favori 51742 (57781)	Percheron
1631	Crouch, J., & Son	Sacramento	Hamon 70227 (74486)	Percheron
952	Crouch, J., & Son	Sacramento	Sultan d'Idder 6817 (68272)	Belgian
1050	Crouch, J., & Son	Sacramento	Windzniper 6830 (72634)	Belgian
1370	Davis, C. K.	Isleton	Fortiny 34286 (53253)	Percheron
953	Edinger & Johnson Co.	Hood	Sultan Princee 85406	Percheron
1556	Franklin Horse Co.	Franklin	Colonel 2402	French Draft
1143	Galt Ger. C. H. Co.	Galt	Ambulant 3969	German Coach
963	Himebauch, M. E.	Vorden	Moulton (52763)	Percheron
1320	Mills Breeding Assn.	Mills	Caraco 1448	Belgian
1270	Natomas Consol. of California.	Sacramento	The Duke 44903	Percheron
1742	Ryde Belgian H. Co.	Ryde	Trinqueur 6379 (65402)	Belgian
1749	Skelley, E. L., & Goetjen	Ryde	Kirk Hammerton Duke 9169 (24358)	Shire
1674	White, Terry & Modison	Sacramento	Honiller 79338 (77206)	Percheron
1077	Wright, F. E.	Sacramento	Lijero 45923	Standard
1264	Yost, J. P.	Fair Oaks	Pay Down 2101	Jack

SAN FRANCISCO COUNTY.

Purebreds.

938	Blanchard Estate, E. K.	San Francisco	Calbrenea 2779 (40664)	Belgian
1265	Bridgeford, E. A.	San Francisco	Alexander 12862 (447)	French Draft
1304	Bridgeford, E. A.	San Francisco	Artist, Jr. 12	Amer. Saddle
1561	Drew, Chas. B.	San Francisco	Doreus D. 42259	Standard
1307	Gommet, Fleury	San Francisco	Prince McKinney 51803	Standard
1214	Head, W. H.	San Francisco	Harris War Eagle 2679	Jack
1641	Heald, E. P.	San Francisco	Prof. W. 52548	Standard
1822	Howard Cattle Co.	San Francisco	Tolville Conqueror 11100 (22373)	Shire
1848	Kirkpatrick, John C.	San Francisco	Charley D. McKinney 01873	Standard
1259	Saylor, Wm. H.	San Francisco	Content 50613 (62163)	Percheron
1793	Schaltenbrandt, Dr. M.	San Francisco	Scott McKinney 33749	Standard

SAN BENITO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1764	Fredson, Jr., A. H.	Tres Pinos	Favori 4470 (52418)	Belgian
1310	Garcia, Enos	Hollister	Locka Manners 13495 (29559)	Shire
1428	LaBarraque, J. P.	Paicines	Stonehurst 45363	Thoroughbred
1646	Lane, J. Lansing	Hollister	Don Carlos 3931	Jack
1084	Rice Bros., C. R. Wilson, A. A. Martree.	Gilroy	Eclatant 1602 (26630)	Belgian
1528	Mederos & Etcheverry	Tres Pinos	Pennington 9159	Shire
1204	Pacheco Cattle Co.	Hollister	Castair Newton 7824	Shire
1396	Paicines Ranch Co.	Paicines	Porte Drapeau 14946	French Draft
1629	Regan, Dan F. and Jack Dooling.	Hollister	Boro Excelsior 11598 (27969)	Shire
1394	Paicines Ranch Co.	Paicines	Fernand 72763	French Draft
1395	Paicines Ranch Co.	Paicines	Dictatus Medium 32499	Standard
1349	Tomlinson, F. M.	Hollister	Baily 46492	Percheron
1350	Tomlinson, F. M.	Hollister	Actual 3015	German Coach
1833	Triplett, W. A.	Hollister	Vizantrou 41230 (54902)	Percheron

SAN MATEO COUNTY.

Purebreds.

1652	Easton, Ansel M.	Burlingame	Anwick Arthur (29025)	Shire
1653	Easton, Ansel M.	Burlingame	Rampton Pres. (27692)	Shire
1018	Raunec, M.	San Gregorio	Keota Lorimer 33428	Percheron

SAN BERNARDINO COUNTY.

Purebreds.

1231	Brightman & Boger	Redlands	Adepto 4569	German Coach
1224	Chino Belgian H. Co.	Chino	Picolo 5943 (60902)	Belgian
1347	Grimes, T. W.	San Bernardino	Lion d'Ornier 2440 (29796)	Belgian
1471	Tilton, A. H.	San Bernardino	Hell 91477 (76838)	Percheron
1108	Tilton, A. H.	San Bernardino	Denmark 23589	Percheron

SAN DIEGO COUNTY.

Purebreds.

1131	Coronado Beach Co.	San Diego	Floral King 3775	Jack
1762	Eummeler, Henry	San Diego	Brutus 4593 (52150)	Belgian
1761	Eummeler, Henry	San Diego	Bataclan 4591 (52148)	Belgian
917	Imported Per. H. A.	Escondido	Hista 67981 (74456)	Percheron
1483	Imported Per. H. A.	Escondido	Gaillet 70249 (72047)	Percheron
1732	Johnson, H. A., and J. Rooker.	Vista	Yoli Coeur 3302	Belgian
908	Lohman, Chas.	San Diego	Lochlane Laird 11805 (12211)	Clydesdale
1435	O'Neill, Jerome	Oceanside	Johock 1826	Thoroughbred
1434	O'Neill, Jerome	Oceanside	Rey Astro 65586	Thoroughbred
1433	O'Neill, Jerome	Oceanside	Bruno 4592 (52394)	Belgian
1729	Russell Bros.	San Luis Rey	Siphon 45759 (57800)	Percheron
1158	Scripps, Mrs. E. W.	Miramar	Bristol 63033	Percheron
1702	Scripps, Mrs. E. W.	Miramar	Rex Grigsby 1681	Amer. Saddle
1703	Scripps, Mrs. E. W.	Miramar	Undulata Bourbon 3988	Amer. Saddle
1318	Stiles, Frank	Escondido	Badger Please 46372	Percheron
1591	Wilnot, R. J.	De Luz	Royal Daggen (41032)	Standard

SAN JOAQUIN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1215	Ambrust, Louis	Stockton	Richard Alto 55495	Standard
1294	Alexander, E. F.	Ripon	Conseil 80169 (65004)	Percheron
1777	Bethany D. H. Co.	Bethany	Castellane 13571 (640)	French Draft
1611	Buck Bros.	Ripon	Waverly 15290	Clydesdale
1160	Bethany Bel. D. H. Co.	Bethany	Vulcain-de-la Caboche 5568	Belgian
1280	Cordway, F. H.	Lodi	Bryan 51113	Percheron
934	Clements Bros.	Clement	Major 47923	Percheron
1279	Cordway, F. H.	Lodi	Ore. W. 40315	Standard
979	Diggs, E.	Stockton	McAdrian 45391	Standard
1418	Dolan, Patrick F.	Stockton	Captaine de Goreux 4202	Belgian
1461	Escalon Horse Co.	Escalon	Imbu 44784 (80610)	Percheron
1785	Ensminger, J. W.	Lodi	Alphonse 50875	Percheron
995	Farmington Eugene D. H. Assn.	Farmington	Camelia 13551 (647)	French Draft
1786	Farmington B. D. H. Co.	Farmington	Robuste de Rouvroy 3633 (39892)	Belgian
1256	Foss, Mrs. L. S.	Ellsworth	Paul 44681	Percheron
1301	Fowler, J. W.	Lodi	Labonner II 1408 (17886)	Belgian
1245	Frankenheimer Bros.	Stockton	Riconda 80171	Percheron
923	Grimes, John V.	Lockeford	Major Dorno 54083	Standard
931	Groom, P. W. and F. A.	Stockton	Dexter Derby 55825	Standard
1369	Isreal, Mrs. F. S.	Linden	Joaquin 77186	Percheron
913	Johnston, J. W.	Stockton	Seesturm 2947	German Coach
912	Johnston, J. W.	Stockton	Sultan 24564 (41475)	Percheron
1273	Kenefick, John	Galt	Sensation 5509 (23909)	Shire
989	Learned, H. G.	Stockton	Pink Paris 69415	Percheron
1097	Lewis & Dawson	Linden	Mogul 2093	Jack
1083	Linden Horse Co.	Linden	Gantran 55938 (71352)	Percheron
943	Mokelumne G. C. H. A.	Lockeford	Heinz 3777	German Coach
1051	Megerle Bros.	Lockeford	Keota Reasoner 27660	Percheron
924	Meir, August	Lockeford	Hazard, P. M. 4047 (42092)	Belgian
1242	Moore, F. B.	Stockton	Brilland 27820 (48398)	Percheron
1037	Miller, Edmund	Stockton	Caladin 4291	French Coach
1092	Olson, Jas.	Stockton	Ed. Bailey 85547	Percheron
1690	Parker, Megerle Bros. and W. S. Montgomery.	Lockeford	Labourdette 41262 (53955)	Percheron
1161	Pennington & Buell	Stockton	Fritz 91068	Percheron
1064	Prater, William L.	Ellisworth	Search Light 75227	Percheron
1078	Powers, E.	Montera	Vulcain 53143 (58798)	Percheron
1181	Sanquinetti, Geo.	Peters	August 60960	Percheron
1171	Sanquinetti, J.	Peters	Shinole 87456	Percheron
1176	Sayles Bros.	Stockton	Black Percy 3885	Jack
909	Stockton P. H. Co.	Stockton	Inimitable 71719 (79055)	Percheron
918	Secrest, John	Stockton	Governor G. 69409	Percheron
919	Secrest, John	Stockton	Miltan 44684	Percheron
1184	Siegalhoff, Wm.	Lodi	Silver Fox 58014	Standard
1411	Thornberry, H. B.	Stockton	Abram, Jr., 2099	Jack
1689	Van Meter Bros.	Thornton	Isidore 42834 (48694)	Percheron
1209	Wakefield, J. W.	Acampo	Caramel 76465 (68960)	Percheron
1210	Wakefield, J. W.	Acampo	Hola 54360 (78317)	Percheron
1211	Wakefield, J. W.	Acampo	Mohikaner 4735	German Coach

SAN LUIS OBISPO COUNTY.

Purebreds.

Licence number	Name of owner	Address	Name of stallion	Breed
1292	Arroyo Grande Bel. H. Co.	Arroyo Grande	Corbere de Nil 5079 (56290)	Belgian
1457	Andrews, Geo. L.	Cholame	Sankey, Jr., 4566	Jack
1054	Anderson, Victor	Paso Robles	Lampion 17364 (64627)	Percheron
1104	Andre, J. J.	San Luis Obispo	Domino de Leernes 4454	Belgian
1101	Brown, R. S.	San Luis Obispo	Nolae B. 48044	Standard
1228	Cambria Horse Co.	Cambria	March Coronation 12959 (30063)	Shire
946	Cambell, Rhyme & Cunklaw.	Paso Robles	Pratt 80947	Percheron
1278	Cal. Polytechnic School	San Luis Obispo	Ibidem 44767 (80683)	Percheron
1765	Creston & Shandon Per. Horse Co.	Creston	Nelaton 49716 (64291)	Percheron
1703	Devaul, James	Santa Margarita	Cuervo 38959	Standard
1601	Flournoy, H. L.	Santa Margarita	Keota Robert 44792	Percheron
1753	Ketchum, R. R.	Arroyo Grande	Ramuald 41233 (52476)	Percheron
1763	Ketchum, R. R.	Arroyo Grande	Highland C. 43835	Standard
933	Kneppel, Wm. Peter	Adelaide	Faborio 1619 (23132)	Belgian
976	Liliencrantz, H. T.	Creston	Huer Huero 54609	Percheron
1357	Machado, J. B.	Moro	Monsieur 5129 (58234)	Belgian
1481	Pool, B.	San Miguel	St. Michael 50905	Jack
1156	Reis, J. M.	Moro	Moka 40732 (53353)	Percheron
1282	San Luis Obispo Breeders' Assn.	San Luis Obispo	Hanister 70239 (76105)	Percheron
1834	Spooner, A. B.	San Luis Obispo	Morris A. 45046	Standard
1634	San Miguel P. H. Co.	San Miguel	Gosdubois 61967 (70126)	Percheron

SANTA BARBARA COUNTY.

Purebreds.

1757	Barker, H. A.	Lompoc	Peacock 2314	Jack
1758	Barker Bros.	Lompoc	Royal Standard 29232	Percheron
1535	Bishop Co., T. B.	Goleta	Royal Irwin 16156 (13027)	Clydesdale
1175	Bishop Co., T. B.	Goleta	Rockwood 17078	Clydesdale
1543	Bixby, Fred H.	Conception	Eastern Governor 9168 (24215)	Shire
1201	Bissinger, J. G.	Lompoc	Debut 51739 (54295)	Percheron
1562	Calef & McGillivray	Los Olivos	Baron Findlater 15149 (15476)	Clydesdale
1525	Dibblee Estate, T. B.	Lompoc	Bonnie Edward 15445 (15592)	Clydesdale
1268	Earl, Robt.	Santa Monica	Joachim 2723	German Coach
1305	Fox, L.	Los Olivos	Booker 69293	Percheron
1797	Hayes Bros.	Lompoc	Coudert 40715 (53001)	Percheron
1227	Huyek, C. L.	Lompoc	Superflu 35566 (46072)	Percheron
1815	Hogue, F. L.	Lompoc	Duke of Gordon 13816	Clydesdale
1245	Kellogg, T. L.	Oreutt	Keota Brownie 35247	Percheron
1124	McCormack, Con.	Santa Maria	Wild Nutling 28267	Standard
1123	McCormack, Con.	Santa Maria	Buffa 2375	German Coach
1571	McManus, T. B.	Bakersfield	Master Brydel 2008 (31822)	Belgian
1125	Nideam, D. T.	Carpinteria	John Humphrey 15146 (14171)	Clydesdale
1365	Oso Flaco B. H. Co.	Guadalupe	Vilain de Boye 5567	Belgian
1435	Pearson, C. H.	Los Alamos	Valseur 45176 (55436)	Percheron
1272	Pezzoni, E. J., Co.	Guadalupe	Escadron 16143 (1088)	French Coach
1121	Percheron Horse Co.	Santa Maria	Grandchamp 70254 (71111)	Percheron
1120	Percheron Horse Co.	Santa Maria	Genereux 4279	French Coach
1229	Rudolph, E. E.	Lompoc	Duc's Marshall 43725	Percheron
1122	Shire Horse Co.	Santa Maria	Actor 10555 (26873)	Shire
1776	Torrence, J. T.	Santa Ynez	Ardent Frank 15936	Percheron
1185	Treanor, E.	Santa Maria	Giboyeur 42905 (72012)	Percheron
1283	Treanor, Frank	Santa Maria	Email 49715 (63197)	Percheron
972	Union Sugar Co.	Betteravia	Depute 2374 (34040)	Belgian

SANTA CLARA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
990	Burke, Mrs. F. H.	San Jose	Thomas Smith 47700	Standard
1082	Barstow, T. W.	San Jose	Nearest McKinney 40698	Standard
1604	Carson Bros.	Milpitas	Vainqueur 18440 (64105)	Percheron
1146	Coyote H. B. A.	Edenvale	Nevon 70693 (65966)	Percheron
1658	Doerr, Henry C.	San Jose	Kaiser 2893 (42162)	German Coach
1384	Dunne, Jas. F.	Gilroy	Keota Caywood 7948	Shire
1385	Dunne, Jas. F.	San Felipe	Boro Ruler 11103 (25968)	Shire
1572	Evergreen Imp. Per. Horse Association.	Evergreen	Gland 54093 (71642)	Percheron
1728	Gilroy Belg. Horse Co.	Gilroy	Mouton d'Erque 4049 (45804)	Belgian
1199	Jackson, A. J.	Morgan Hill	Admiral Evans 82762	Percheron
1137	Jackson, J. Frank	San Martin	Hassan Kalep 50822	Jack
1148	Jenkins, Oliver P.	Stanford University	Cocardassee 2370	Belgian
1147	Jenkins, Oliver P.	Stanford University	Ingomar 3395	Belgian
1151	Jenkins, Oliver P.	Stanford University	Lombard 45905 (59817)	Percheron
1150	Jenkins, Oliver P.	Stanford University	Albinus 63599	Percheron
1326	Jenkins, Oliver P.	Stanford University	Tiburion 4145	Belgian
1089	Jenkins, Oliver P.	Stanford University	Eminent 68605	Percheron
1149	Jenkins, Oliver P.	Stanford University	Lusardi 63594	Percheron
1667	Kell, Thomas P.	Morgan Hill	Guy Greco 58223	Standard
1575	King, J. B.	Wrights	Pattern (66554)	Belgian
938	Martin, Geo. W.	San Jose	Gallifet 47277 (52152)	Percheron
937	Martin, Geo. W.	San Jose	Sultan de Zee 1454 (25406)	Belgian
936	Martin, Geo. W.	San Jose	Doble Lou 43365	Standard
1624	Middleton, H. L.	San Jose	Bright Roan 57223	Standard
973	Phippen, John S.	Mayfield	Los Alto 57267	Standard
1725	Russell, Thos.	Milpitas	Martin 35874 (51034)	Percheron
1493	Seerest, John	Stockton	Pilote 49736 (66412)	Percheron
944	Scott, H.	San Jose	Owynez 38688	Standard
1136	Turner Bros.	Gilroy	Boro Rival 11590 (27103)	Shire
1352	Uhemann, Geo. A.	San Jose	Keota Covmeran 21664	Percheron
1353	Uhemann, Geo. A.	San Jose	Implexe 60563 (78953)	Percheron
1752	Van Horn, B. F., and J. A. Conner.	Santa Clara	King of Caereinion 11186 (27971)	Shire
1145	Whalen, Lane & Morgan.	Milpitas	Major de Liefte 2000 (23812)	Belgian

SANTA CRUZ COUNTY.

Purebreds.

954	King, J. B.	Wright	Sorrento 70377	Percheron
1665	Mann, R. W.	Watsonville	Patrick D. 56301	Standard
1664	Mann, R. W.	Watsonville	Star of Paicines 57421	Percheron
1687	Pickle, F. C.	Santa Cruz	Alexander Malone 35744	Standard
1087	Piedman, Jas.	Watsonville	Rocher 5624 (57474)	Belgian
1425	Robinson, Howard	Santa Cruz	Bon Bon 22724 (44352)	Percheron
1438	Watsonville Dft. Horse Co.	Watsonville	Marguerit 12801 (54711)	French Draft

SHASTA COUNTY.

Purebreds.

1190	Arnold, O. P.	Millville	Sphinx Baron 38675	Standard
1503	Anderson's Horse Breeders' Assn.	Anderson	Gluton 42279 (69380)	Percheron
1832	Cottonwood Per. H. Co.	Cottonwood	Liverpool 44363 (68931)	Percheron
1798	Cottonwood Per. H. Co.	Cottonwood	Diamond King 9890 (10335)	Clyde
1746	Heins, Heckman Co.	Cottonwood	Garnement 4281	French Coach
1012	Lutz, Mrs. L. C.	Redding	Omer 72335	Percheron
1129	Mills, Andrew	Anderson	Tryconnel 37909	Thoroughbred
1588	Melville Per. H. Co.	Melville	Cousin 43677 (65982)	Percheron
1639	Murphy, Chas. M.	Ono	Stylish Princee 63643	Percheron
1661	Green & Ames	Ono	Pilot 22415	French Draft
1193	Souza, Wm.	Gas Point	Joe Sarto 46468	Standard

SIERRA COUNTY.

Purebreds.

Number	Name of owner	Address	Name of stallion	Breed
1170	Hathaway, A. T.	Loyalton	Nately Ensign II 19886 (6292)	Shire
1441	Sierraville Percheron Assn.	Sierraville	Isambert 44359 (83163)	Percheron

SISKIYOU COUNTY.

Purebreds.

1482	Bet Mt. H. Assn.	Ager	Monitor 53350 (65816)	Percheron
1109	Black Per. Horse Co.	Dorris	Volney (59464)	Percheron
1605	Chandler, E. R.	Dorris	Vulcain 1908	Thoroughbred
1487	Carlson, Peter	Dorris	Kattilae 88602 (94920)	Percheron
997	Edgewood and Big Springs Horse Co.	Edgewood	Hachet 88595 (91689)	Percheron
1261	Etna Horse Breeding Co.	Etna Mills	Thorntaun 15175	French Draft
1515	Edgewood Horse Assn.	Edgewood	Hier 53340 (73766)	Percheron
1383	Fort Jones Draft Horse Co.	Fort Jones	Baron de Lessines 5062 (52176)	Belgian
921	Gazelle H. B. Assn.	Gazelle	Kantal 88609 (90734)	Percheron
922	Jesner, F. A., et al.	Etna Mills	Forban 5085 (58686)	Belgian
1552	Little Shasta D. H. Co.	Montague	Keota Burgess 5786	Shire
1553	Little Shasta D. H. Co.	Montague	Dunsmore Victor King 11664	
1754	Mills, F. H.	Edgewood	Judge Layson 2664	Jack
1484	Mitchell Bros.	Mount Dome	Konsensus 88590 (91565)	Percheron
940	Montague B. Horse Co.	Montague	Paul 5942 (62856)	Belgian
1710	Oklahoma Horse Assn.	Brownelle	Fred 12447	French Draft
996	Oakbar Horse Co.	Oakbar	President 40144 (52227)	Percheron
1581	Ruby Horse Co.	Ruby	Gerfaut de Zweve 3293 (56498)	Belgian
1458	Rowe, A. E.	Edgewood	Marceau (46706)	Percheron
927	Scott Valley H. B. Assn.	Etna Mills	Catterall-Harold 10657 (25053) (27980)	Shire
1426	Willow Creek P. H. Co.	Ager	Havril 53338 (76560)	Percheron
1260	Walker & Barnum	Etna Mills	Bruno de Promelles 4184 (45552)	Belgian

SOLANO COUNTY.

Purebreds.

1824	Anderson, Perry	Rio Vista	Napoleon 50209	Jack
1743	Chandler, F. B., Jr.	Vacaville	El Verona 17611	Percheron
1662	Chandler, F. B., Jr.	Vacaville	Brutus 12207	Percheron
947	Church, Smith Colvin	Rio Vista	Mestoe 31875	Standard
1993	Coronado, M. P.	Vallejo	Boy Prince 12494	Clydesdale
1249	Dixon & Davis H. Co.	Dixon	Havanais 44383 (78346)	Percheron
977	Drouin, Felix & Co.	Rio Vista	Sultan de Velle 5566 (56624)	Belgian
1110	Elmira Per. Stk. Co.	Elmira	Charlome 41227 (54301)	Percheron
985	Joseph, W. G.	Rio Vista	Zola de Commis 5569	Belgian
1016	Lent, Geo. H., et al.	Rio Vista	Stonewall Jackson, Jr. 2615	Jack
1794	McCormack Bros.	Rio Vista	Seyern Pilot 11587 (26668)	Shire
1576	Pierce, Wm.	Suisun	Bonjour 1297 (22582)	Belgian
1336	Pierce & Gusnette	Suisun	Romeo 11815	French Draft
1629	Percheron Horse Co.	Rio Vista	Lucien 53130 (64421)	Percheron
1251	Rush, B. F.	Suisun	Montleaine 48667	Standard
1396	Stanfield, J. R.	Vacaville	Franco 42187	Percheron
1684	Vallejo Dft. H. A.	Vallejo	Inquiet 77306 (78891)	Percheron
1508	Westgate, E. W.	Rio Vista	Fenton Gray Tad 13384 (27849)	Shire
1088	Young, Ernest N.	Birds Landing	Philosophe 2611	Belgian

SONOMA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1213	Brittain, Harvey	Santa Rosa	Baron Fontleroy 12642 (12825)	Clydesdale
1164	Budinger, W. M.	Santa Rosa	Glen Wilkes, Jr. 32843	Standard
1081	Boyd, George	Santa Rosa	Fisher's Peter Pan 4157	Jack
1633	Brandt, O. H.	Shellville	Handicap 67988 (74949)	Percheron
1513	Chisholm, W. C.	Santa Rosa	Malbeck 49751	Standard
1059	Frey, Peter	Kenwood	Clayton 58683	Percheron
1085	Leveroni Bros.	Sonoma	Dray Prince II 12957 (27266)	Shire
1775	McNear, G. P.	Petaluma	Brilliant de Momalle 1577 (29316)	Belgian
1099	Martnelli Bros.	Petaluma	Pasteur (21042)	Belgian
1237	Offut, J. W.	Petaluma	Menlo Kinney 50050	Standard
939	Perkins, R. E.	Petaluma	Birdsall Xerxes 11101 (25925)	Shire
1701	Summerfield, Jas. J.	Santa Rosa	Matasham 59539	Standard
1212	Summerfield, Jas. J.	Santa Rosa	Don Sonoma 36459	Standard
1814	Wilson, Fred	Healdsburg	Molock (6923)	German Coach

SUTTER COUNTY.

Purebreds.

1569	Darrach, P. A.	Pleasant Grove	Orphan Boy 2102	Jack
1135	Meridian F. D. H. Co.	Meridian	Audacieux (446)	French Draft
1398	Proper, E. E.	Yuba City	Pat Crow 2607	Jack
1422	Schibig, Joseph	Meridian	Oconee 31650	Standard

STANISLAUS COUNTY.

Purebreds.

1015	Adams, W. E.	Turlock	Adjutant 55916 (68232)	Percheron
1712	Bibens, A. M.	Ceres	Leake Prince 2d 6649	Shire
1364	Bonhorn, H. L.	Modesto	Decide 40762	Percheron
1055	Black, Neil	Newman	Solomon 1409	Belgian
1644	Broadway Livery	Turlock	Knighthorpe Speculator 13638 (29528)	Shire
1462	Broadway Livery	Turlock	Brilliant 3956	Percheron
1490	Costner, W. S.	Cooperstown	Klanerk 15608	French Draft
1067	Cheney, T. W.	Turlock	Sonoma King 47879	Standard
1570	Crows Landing Horse Co.	Crows Landing	Duke of Fullerton 11799	Clydesdale
1072	Dirst, John H.	Modesto	Modesto Mac 50547	Standard
1045	Farmers' Per. H. Co.	Modesto	Sansonnet 42110 (69048)	Percheron
1507	Fairview D. H. Co.	Turlock	Impromptu 77308 (82303)	Percheron
1542	Gallno, James	Turlock	Smokey Moates 35980	Standard
1792	Hanner, J. W.	Patterson	Delta 12953	French Draft
1700	Ingalls, Geo. H., & Co.	La Grange	Migrano 3943	German Coach
1111	Kirkle, W. M.	Modesto	Monarch 8755	Percheron
1635	Lewis, M. A.	Oakdale	Guy McKinney 37625	Standard
1560	Middleton, H. E.	Riverbank	Ilharreguy 50223	Jack
975	Middleton, H. E.	Oakdale	Amos 73144	Percheron
1269	Merci Ranch	Modesto	Merci 2441 (27938)	Belgian
1073	Modesto D. H. Co.	Modesto	Bravo 15077 (960)	French Draft
1382	Mason, S. D.	Hewson	Benjamin 40151 (46460)	Percheron
1427	Myers, A. W.	Ceres	Ortolan 1639	German Coach
1074	McGinnis, C. W.	Crows Landing	Alfort 51328 (64807)	Percheron
1127	Middleton, H. E.	Oakdale	Jumbo 80891	Jack
1126	Middleton, H. E.	Oakdale	Royal Prince 50888	Jack
945	Middleton, H. E.	Oakdale	Besigue H. 75146	Percheron
1443	Nicher, N. V.	Newman	Merriman (28558)	Shire
1801	Nelson, G. W.	Waterford	Black Warrior 4552	Jack
1613	Sutliff, Byron P.	Oakdale	Mindo 45210	Percheron
914	Sorter, Frank	Turlock	Bang Up 7570 (19298)	Shire
1321	Stearns, J. B.	Oakdale	Doctor Bryson 38782	Standard
1041	Stanislaus, B. A.	Modesto	Indiei 79341 (82930)	Percheron
1319	Turlock Per. H. A.	Turlock	Keota Soltaire 49097	Percheron
1244	Westside H. A.	Modesto	Harpail 77317 (78237)	Percheron
1098	Waterford Per. H. Co.	La Grange	Galoubet 43683 (69774)	Percheron

REPORT OF THE STALLION REGISTRATION BOARD.

TEHAMA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1551	Andrews, J. V.	Red Bluff	North California 50141	Standard
925	Benjamin, Jas. H.	Red Bluff	Master Middleton 16936 (16710)	Clydesdale
1517	Ballard, Merrill	Red Bluff	Pekin 80970	Percheron
950	Corning Per. H. Assn.	Corning	Groom 43264 (72548)	Percheron
1378	Gilmore, F. E.	Red Bluff	Prince de Bierset 4194	Belgian
1062	Goodrum, J. M.	Red Bluff	Paul 2780	French Coach
1222	Lefoe, J. H.	Corning	Negro 51334 (62639)	Percheron
1090	Meyers, F. M.	Paskenta	Maxwell 10434	Clydesdale
1246	Manton P. H. Co.	Manton	Chilperis 40711 (46619)	Percheron
1091	Paskenta Jack Co.	Paskenta	Ahmed Bey	Jack
1545	Potter, Earl S.	Los Molinos	Soland 12868	Shire
1546	Potter, Earl S.	Los Molinos	Jurst 69842 (84666)	Percheron
1157	Ruff Bros.	Paskenta	Cesarewicht 45969 (60252)	Percheron
1134	Stone, W. H.	Manton	Due 3101	German Coach
1205	Travy, Josie S.	Red Bluff	Herbert Dillon 44624	Standard
1377	Red Bluff Per. H. Co.	Red Bluff	Trompeux 41351 (52231)	Percheron

TRINITY COUNTY.

Purebreds.

1444	Gibson, W. S.	Douglas City	Jan II 2895 (2)	German Coach
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TUOLUMNE COUNTY.

Purebreds.

1332	Tuolumne Per H. B. A.	Jamestown	Bouton 42600 (65358)	Percheron
1179	Diamond, James	Tuolumne	Dubne 49795	Thoroughbred
1730	Sonora Ger. C. H. Co.	Sonora	Bosphorus 4017	German Coach

TULARE COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
993	Adams, John J.	Dinuba	Louis de Belle Croix 6610 (65490).	Belgian
994	Adams, John J.	Dinuba	Diamond Dick 2847	Jack
1354	Alpaugh Breeders' A.	Alpaugh	Grelot 70247 (70774)	Percheron
951	Bartley, I. M.	Lindsay	Noble 55690	Percheron
1308	Betts, G. W.	Porterville	Lofty 50195	Jack
1773	Councilman, C. C.	Porterville	Brigham Young 50726	Jack
1594	Collins, W. W.	Visalia	Life Policy 48822	Standard
929	Campbell, John	Tulare	Royal Envoy 33477	Standard
915	Ducor Horse B. A.	Ducor	Issigeac 88559 (80264)	Percheron
1449	Davis, A. D.	Ducor	Shield Montrose 51	Amer. Saddle
1704	Estes, Frank H.	Tulare	Jim Dolman 2431	Jack
1133	Farmersville Dft. H. A.	Farmersville	Brownville (985)	French Draft
1502	German Coach A.	Visalia	Frank 3399	German Coach
1095	Green, J. W.	Waukena	Bay King 41895	Percheron
1812	Ganes, E. L.	Porterville	Montgomery Tom 42059	Percheron
1582	Hawkins, A. H.	Exeter	Silesto 1631	German Coach
1021	Henderson, T. E.	Porterville	Squirrel Montrose 2139	Amer. Saddle
1159	Howe, F. C.	Tulare	Gervais 71715 (41770)	Percheron
1774	Jennings, B. W.	Visalia	Young Jumbo 2910	Jack
1838	L. C. Keeley	Lindsay	Klamath King 42760	Percheron
1651	Kleinsasser, J. J.	Dinuba	McRescue 11722	Clydesdale
1626	Lipson, I. M.	Tulare	Chestnut Tom 43488	Standard
1450	Martin, W. L.	Visalia	Alexander Humboldt 18871	French Draft
1103	Mitchell, W. H.	Tulare	Jerry Simpsons 3452	Jack
1647	Norovin, H.	Tulare	Star Envoy 50591	Standard
1266	Newman, R. O.	Visalia	Best Policy 42378	Standard
1065	Oliver, Arthur	Tipton	Felix Lester 2432	Jack
1112	Percheron Horse Co.	Visalia	Istres 54443 (82118)	Percheron
1538	Perrin, Hervey B.	Goshen	Olbert 71708	Percheron
1504	Persian, W. A.	Sultana	Uhland 4753	German Coach
1599	Scott, Wm.	Visalia	Argus 23067	Percheron
1497	Towns, W. N.	Allensworth	Pirus 4833 (34105)	German Coach
970	Tulare Per. H. Assn.	Tulare	Gavant 42929 (69873)	Percheron
969	Tulare Per. H. Assn.	Tulare	Mutin 41293 (56152)	Percheron
1448	Visalia Horse Co.	Visalia	Jay 87224 (84573)	Percheron
1456	Visalia Dft. H. Co.	Visalia	Phemil 43260	Percheron
1597	Fox & Thompson	Angiola	Hain Villiers 70242 (74281)	Percheron
1299	Woodville Bel. H. Co.	Porterville	Soprano 1316 (19890)	Belgian
1274	The Whitcomb Co.	Exeter	Rora McGregor 45374	Standard
1323	Wyseur, L. J.	Lindsay	Cyrus de Fonteny 2609	Belgian
1322	Wyseur, L. J.	Lindsay	Nestor de Gem 2610 (34453)	Belgian
1445	Webb, W. I.	Porterville	Ourbells 40322	Standard
1162	Wilfong, Geo. M.	Dinuba	King Rastus, Jr. 2284	Jack

VENTURA COUNTY.

Purebreds.

1778	Cook, Wm. M.	Ventura	His Honor 10418	Clydesdale
1721	Crowley, Frank	Newbury Park	Poindexter 20629	Jack
1431	Casner, John	Fillmore	Lion, Jr. 3909	Jack
1440	Casner, John	Fillmore	Aveline 3694	French Coach
1335	Hitch, J. W.	Somis	Sampson Mc. 1673	Jack
1416	Houck, Geo.	Nordhoff	Herinnes (16038)	Belgian
1563	Remi de Johnge	Oxnard	Bismark 3152 (41983)	Belgian
1049	Lavin, B. F.	Santa Paula	Prince Derby 31828	Standard
1765	McGrath, D., Estate Co.	Oxnard	Valseur 41329 (58964)	Percheron
1243	McMillan, Wm. J.	Santa Paula	Brilliant 40174 (54555)	Percheron
1643	Ojai Per. H. Assn.	Nordhoff	Duke 78055	Percheron
1534	Pitcher & Lilly	Oxnard	Baron de Langrau 5561	Belgian
1678	Runkle, F. J.	Simi	Champignon 83454 (54823)	Percheron
102	Riggle, Mrs. E. P.	Piru	Lord Denmark 2801	Amer. Saddle
1459	Read, Geo. J.	Moorpark	Col. de But 65160	Percheron
1648	Siquedo, L.	Piru	Gallant Bob 12640 (13259)	Clydesdale
1288	Saviers, Chas. W.	Oxnard	Nicholas II 40735 (55083)	Percheron
1076	Ventura Belg. H. Co.	Ventura	Margot du Moulin 5565	Belgian
1796	Wadleigh, O. A.	Ventura	Prince George 60034	Percheron

REPORT OF THE STALLION REGISTRATION BOARD.

YOLO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
1526	Alameda Sugar Co.	Woodland	Sport 1219	Clevld. Bay
1723	Bullard Co.	Woodland	Bedwell Conqueror 6732	Shire
1105	Barton & Lehman	Broderick	Byzantin (52233)	Percheron
1386	Campbell, Frank	Davis	Jim Jeffries 3470	Jack
1387	Campbell, Frank	Davis	Compound Alexander 3298	Jack
1388	Campbell, Frank	Davis	Bartone, Jr. 4073	Jack
1389	Campbell, Frank	Davis	Moss 4075	Jack
1390	Campbell, Frank	Davis	Darknight 4074	Jack
1241	Capay German C. A.	Guinda	Sapho 4307	German Coach
1163	Carstens, H. F.	Wintenes	Penelope 51335 (63365)	Percheron
1600	Davis Breeders' A.	Davis	Berkeley 46934	Percheron
1619	Gibson, T. B.	Woodland	Noirhat Docteur 4050 (43494)	Belgian
1100	Howlett, F.	Brooks	Bill Boquet 3673 (1723)	French Coach
1734	Hogoboom, H. S.	Woodland	Palo King 44910	Standard
1768	Keefer & Spencer	Woodland	Adansel 52231	Standard
1769	Keefer & Spencer	Woodland	The Proof 51956	Standard
1668	Montgomery, J. E.	Davis	Logan Pointer 52167	Standard
1014	Montgomery, J. E.	Davis	Jim Logan 44997	Standard
1155	Madison Belgian H. Co.	Madison	Gladiateur 5562 (46944)	Belgian
1767	The Putah Per. H. A.	Davis	Liberateur 5931	Belgian
1659	Ruby & Bowers	Davis	Riccall Dale Duke 13642 (29785)	Shire
1841	Ruby & Bowers	Davis	Journal 54222 (89579)	Percheron
1628	Ruby, A. C.	Davis	Dunsmore Dominus 13641 (29321)	Shire
1842	Ruby & Bowers	Davis	Robinson's Pride 16938	Clydesdale
1843	Ruby & Bowers	Davis	Sunnyside Prince 63650	Percheron
1565	Ruggles, Bowman & Wyatt.	Winters	Pago 71345	Percheron
1033	Ruggles, C. E.	Winters	Long John 2092	Jack
980	Shuler, J. D.	Woodland	El Dinero 53055	Standard
1053	Woodland Stk. Fm., Inc.	Woodland	Prince Ansel 29220	Standard
1025	Woodland Stk. Fm., Inc.	Woodland	True Kinney 55640	Standard
1724	Yolo Ranch Co.	Grafton	Rillington Rover 9160 (23721)	Shire
1583	Yolo Dft. Horse Assn.	Yolo	Granier 55299 (71375)	Percheron

YUBA COUNTY.

Purebreds.

1391	Armstead Bros. et al.	Wheatland	Corbiguy 12949	French Draft
1218	Armstead Bros.	Wheatland	Gen'l Lee, Jr. 2606	Jack
1607	Berg, Herman E.	Marysville	Mosel 5095 (58680)	Belgian
1196	Embey, Fred E.	Marysville	Washington McKinney, Jr. 49593	Standard
1466	Frederick, J. L.	Pennington	Castanet 3919	French Coach
1670	Griffith, C. V.	Marysville	Sir Appleby 30002	Thoroughbred
1248	Sullivan, L. J.	Marysville	Happean 44771	Percheron
1452	Yuba & Sutter B. A.	Marysville	Figaro-de-Mater 5683 (57638)	Belgian
1486	Yuba County P. H. Co.	Browns Valley	Bayard-de-Mol 4073 (50448)	Belgian

PART II. GRADE STALLIONS.

ALAMEDA COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
649	Bordes, Sylvain	Livermore	Klondyke	Belgian
650	Bordes, Sylvain	Livermore	Welcome, Jr.	Standard
547	Brown, John F.	Pleasanton	Bob	Belgian
457	Bond, Wm.	Newark	Draftsman	Percheron
473	Cunha, Jas. F., Jr.	Niles	Bouncer	Standard
663	Cunha, J. P.	Hayward	Eden Boy	Percheron
532	Dutcher, N. D.	Livermore	Bay Oak	Shire
533	Dutcher, N. D.	Livermore	British Oak	Shire
403	Edwards, A. J.	Alvarado	Juan Diablo	Standard
617	Fragolia, A.	Livermore	Uleria, Jr.	Percheron
529	Joseph, M. C.	Irvington	Little Giant	Belgian
755	Martin, Jos. H.	Livermore	Origon, Jr.	Percheron
509	Martin, Jos.	Hayward	Girard	Belgian
700	Perry, Bros.	Decoto	Sir Chas. Valpey	Standard
472	Perry, A.	Irvington	Dimon	Percheron
698	Silva, Mrs. P.	Decoto	Decoto	Percheron
388	Sampson, J. R.	San Lorenzo	Dixie's Harold	Standard
461	Seale & Curran	Berkeley	Burbank	Standard
496	Vargus, Antonio F.	Mission San Jose	Dan	Percheron
421	Walker, Ben	Pleasanton	The Statesman	Standard

BUTTE COUNTY.

Grades.

681	Armstrong & Bro., H. H.	Honcut	Monte	Belgian
724	Bennett, J. W.	Cana	Ragsdale	Jack
691	Collins, T. W.	Chico	Rex, Jr.	Percheron
595	Cooper, C. A.	Chico	All Style, Jr.	Standard
471	Franklin, J. A.	Durham	Doc Hicks, Jr.	Standard
398	Hendrix, Dan	Gridley	Prince	Percheron
614	Hess, J. C.	Chico	Sir Vant	Standard
615	Keller, Frank	Chico	Black Diamond	Shire
569	Keefer, C. A.	Chico	Kent Mig	Standard
506	Laney, Asa	Gridley	Freddie	French Coach
682	Friesleben Estate Co.	Oroville	Dick Russell	Standard
683	Simpson, G. H.	Honcut	Bronz McKinney	Standard
598	Wilson & Hedge	Palermo	Prince	Belgian

CALAVERAS COUNTY.

Grades.

465	Breeze, Wm.	Jenny Lind	Alto Arabian	Standard
419	Kennedy, W. E.	Burson	Duke	Percheron
505	Stull, A. J.	Jenny Lind	Chestnut Dan	Standard

COLUSA COUNTY.

Grades.

455	Araedson, Chas. A.	College City	Mastic, Jr.	Belgian
454	Blevins, C. W.	Williams	Tom	Percheron
443	Black, Jas. R.	Arbuckle	Del Garthe	Standard
788	Cooper, John	Colusa	Hobson	Standard
382	Miller, J. T.	Williams	Claude Ansel	Standard
653	Maham, F. M.	Grimes	Nemo	Belgian
620	Ruff, Louis	Colusa	Lindy	French Coach
621	Ruff, Louis	Colusa	Young Romulus	French Coach
622	Ruff, Louis	Colusa	Dick	French Draft
548	Sartain & McConnell	Colusa	Bob	Belgian
526	Stovall, H. C.	Williams	Tommy	Percheron

CONTRA COSTA COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
619	Alexson, A.	Byron	Byron A.	Belgian
592	Botelho, J. J.	Walnut Creek	Governor Perkins	Standard
428	Peterson, Alfred	Byron	Antico, Jr.	Percheron
774	Lawrence & Foster	Tassjarra	Prince	Clydesdale
764	Meese, Geo. O.	Martinez	John R. Conway	Standard

EL DORADO COUNTY.

Grades.

593	Carter, John H.	Placerville	Sangrado	Percheron
676	Sackett, Jas. A.	Smith's Flat	Nusway	Standard

FRESNO COUNTY.

Grades.

543	Ally, O. D.	Coalinga	Stuart	Standard
744	Brown, Geo. E.	Clovis	Prince	Standard
651	Crawford, C. E.	Reedley	Athlone	Standard
493	Eversoll, Wm.	Burrough	Billy Taf	Percheron
579	Fallon, Ed. H.	Coalinga	Mountaineer	Standard
442	Frisch, Peter	Fresno	Jacob F.	Standard
380	Harnish, C. M.	Laton	Black Ben	Percheron
544	Huddleston, C. B.	Kingsburg	Ministere II	Percheron
747	Jensen, A.	Laton	Odin	French Draft
732	Kennedy, C. E.	Fowler	Siluite	Standard
766	Larson, Andy	Laton	Kit Carson	Percheron
566	Laurson, C. G.	Kerman	Stamboulette, Jr.	Standard
577	McBriar, John	Reedley	Commodore Perry	Jack
673	Mennett, O. W.	Fresno	Bon Cheval	Standard
748	Niptune, C. W.	Oleander	Adan E.	Standard
656	Reynolds, D. T.	Selma	Mocking Bird	Jack
590	Smith, Alfred J.	Fowler	Carleon	Percheron
652	Salter, A. J.	Fresno	Prince Bellian	French Draft
636	Simpson, Marvin	Academy	Vince	Standard
416	Stine, L. E.	Laton	Speedway	Standard
429	Thomas, T. O.	Selma	Colonel	French Draft
508	Wells, T. M.	Parlier	Tildy McGregor	Standard
427	Wildermuth Bros.	Selma	Barney	French Draft
476	Walters, C. A.	Selma	Prince Henry III.	Belgian

GLENN COUNTY.

Grades.

479	Flood, J. T.	Newville	Delmont	Standard
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HUMBOLDT COUNTY.

Grades.

684	Armstrong, Van L.	Fortuna	Teddy Dillon	Standard
584	Bartlett, E. G.	Rohnerville	Admiral	Standard
623	Comesto & Alford	Ferndale	Young Monterey	Standard
655	Carroll, Matt	Arcati	Captain Tom	
390	Etter, E. J.	Upper Mattole	Prince	German Coach
709	Tonzo, Albert	Elder	Major	Belgian
600	Johnson, Robert	Fortuna	Fred Dillon	Standard

IMPERIAL COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
561	Cuin, J. W.	Silsbee	Marquis Second	Percheron
571	Fuller, Arthur	Brawley	Senef, Jr.	Belgian
728	Holland, J. H.	Imperial	General Sherwood	Standard
756	Langstreet, T. M.	El Centro	Narberry	Standard
690	Palmer, A. F.	Heber	Kansas Boy	Percheron
613	Quinn, Thos.	El Centro	McKinney	Standard
713	Richert, G. W.	El Centro	Fondlyta	Standard
400	Shaw, S. H.	Alamorio	Buster Brown	

INYO COUNTY.

Grades.

514	Collett, J. B., and E. A. Murphy	Bishop	Chief Direct	Standard
751	Lane, James	Bishop	Del Monte	Percheron

KERN COUNTY.

Grades.

463	Azevedo, A. J.	Bakersfield	Dick	Belgian
639	Boust, E. J.	Taft	Athablo	Standard
686	Gebert, Wm.	McFarland	Tom Fish	Shire
541	Jessup, I. B.	Bakersfield	Donnello	Standard
542	Jessup, I. B.	Bakersfield	Richard B.	Standard
715	Mull, P.	Bakersfield	Jonesa Basler	Standard
762	Moore, F. H.	Wasco	Romeo	German Coach
640	Snyder, Walter	Bakersfield	Billy Butcher	Stnd. Trotter
516	Snow, V. P.	Delano	Carnige	Clydesdale
763	Timmous, E. E.	Delano	Genest	Percheron

KINGS COUNTY.

Grades.

515	Blakeley, J. I.	Lemoore	Demure	Percheron
765	Bernardo, U. J.	Hanford	Athley	Standard
626	Heinlen Co., John	Lemoore	Monroe	Standard
627	Heinlen Co., John	Lemoore	Coachy	Belgian
412	Heriford, John H.	Lemoore	Fred Caesar	Percheron
697	Lewis, M. S., Jr.	Hanford	Fred	Norman
712	Reynolds, V. L.	Corcoran	Taft	Shire
487	Snyder, C. J.	Hanford	Oscar S.	Standard
528	Smith, Geo. F.	Hanford	Chief	Percheron
470	Senter, Joe	Hanford	Mountaineer	Standard
413	Stine, C. E.	Laton	Black Warrior	Jack

LAKE COUNTY.

Grades.

638	Boggs, A. M.	Highland Springs	Almont Clay	Standard
497	Green, A. W.	Lakeport	Dock	Percheron
616	Howard, L. R.	Lower Lake	Teddy Aldier	Standard
397	Meredith, S.	Upper Lake	Romeo	Percheron
386	Sailor, E. P.	Upper Lake	Prince B.	Standard

REPORT OF THE STALLION REGISTRATION BOARD.

LOS ANGELES COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
444	Branscom, Ray	Norwalk	Zacon	Standard
418	Inman, J. W.	Norwalk	Nick	Percheron
485	Nesmith & Sons	Los Angeles	King Clay	Standard
769	Palos Verdes Co.	Long Beach	Croissant	French Coach
772	Rebai Bros.	Los Angeles	Star Prince	Percheron
392	Sabiehi, J. R.	Palms	Moreno	Percheron
637	Thompson Bros.	Artesia	Chief	Percheron
467	Waters, Mrs. Rachel	Compton	Buster	Percheron
581	Young Bros.	Los Angeles	Major	Belgian

MADERA COUNTY.

Grades.

678	Clark, C. A.	Madera	Prince	Percheron
746	DeWolf, H. A.	Coarse Gold	Prince of Fashions	Percheron

MARIPOSA COUNTY.

Grades.

726	Hart, Frank	Coulterville	Roudey	Percheron
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MARIN COUNTY.

Grades.

525	Aville, John	Tomales	Sam	Belgian
703	Bugeia, L. M.	Novato	Royal	Belgian
680	Laveroni, Dave	Novato	Novato Prince	Belgian

MENDOCINO COUNTY.

Grades.

414	Amdrae, Albert	Point Arena	Billy	Thoroughbred
387	Redwine, L. W.	Ukiah	Alto Dawn	Standard
489	Willets & Felton	Willits	Rameur, Jr.	Percheron

MERCED COUNTY.

Grades.

735	Arila, Geo. and Jos.	Gustine	Doctor W.	Standard
502	Clark, W. S.	Gustine	Reflected	Standard
433	DeSilva, J. M.	Los Banos	Sam	Shire
564	Dunlap, J. W.	Irwin	Chief Nutwood	
517	Gonzales, H.	Los Banos	Tom	Shire
741	Lathrop, R. C.	Volta	Seropton Oaks	Shire
432	Peckham, R. E.	Los Banos	Sam	Shire
723	Shockly, Sol	Merced	Pathro	Standard
404	Wisenor, J. H.	Atwater	Jim	Percheron

MONTEREY COUNTY.

Grades.

383	Bianchi, Paul	Soledad	Red Robin	Standard
693	McIntosh, G. S.	Parkfield	Dewey M.	Standard

MODOC COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
519	Hotchkiss-Garrett, et al.	Lake City	Narr	German Coach
605	Green, Wm.	Cedarville	King Barytone	Standard
559	Munroe, Wm.	Fort Bidwell	Roch	Percheron

NAPA COUNTY.

Grades.

405	Clark, Reuben	Monticello	Turbine	Standard
576	Heald & Leadbetter	Napa	San Juan	Standard
524	Kiser, Joseph	Napa	General Miles	Shire
395	Moser, C.	Rector	King	French Draft
434	Pieratt, W. A.	Napa	Prince	Hackney
586	Scott, Chas.	St. Helena	Salvador	Standard
585	Scott, Chas.	St. Helena	Invermay	Standard
478	Tiran, J. S.	St. Helena	Duke	Percheron
658	Watson, G. W.	Napa Junction	Prince Don	Standard

NEVADA COUNTY.

Grades.

575	Jones, Wm.	Grass Valley	Rex	German Coach
539	Johnson, Ernest L.	Grass Valley	Prince	Standard
396	Reed, Walter	Spenceville	Bud	Percheron
453	Twitchell, O. L., Sr.	Grass Valley	Paul, Jr.	Percheron

ORANGE COUNTY.

Grades.

761	Adams, Frank S.	Santa Ana	Searchlight	Percheron
696	Dangeas, T. J.	Santa Ana	Ben Knight	Percheron
672	Lawrence, H. W.	Santa Ana	Sunlight	Standard
664	Martinez Bros.	Fullerton	Deyoe, Jr.	Standard
736	Waffle, E. D.	Santa Ana	Zomblu	Standard

PLACER COUNTY.

Grades.

671	Anderson, P. C.	Lincoln	Slim	Standard
625	Furuto, George	Loomis	Bob	Percheron
667	Leok, L. W.	Auburn	Gambetto	Percheron
556	Metz, Frank H.	Newcastle	Bon Fire	Standard
568	Rogers, I. N.	Lincoln	Black Diamond	Percheron

RIVERSIDE COUNTY.

Grades.

757	Cantarini, Augusta	Temecula	Rex	Belgian
540	Frazier, W. H.	Corona	Major	Percheron
675	McEwen & Son, J. W.	Riverside	Black Diamond	Percheron
759	McDaniel, W. B.	Hemet	Judge	Jack
718	Stadler Bros.	Riverside	King Brilliant	Percheron
717	Stadler Bros.	Riverside	Bisbel	Percheron
401	Whiting, L. L.	Winchester	Pat	Percheron

SACRAMENTO COUNTY.

Grades.

Licenses Number	Name of owner	Address	Name of stallion	Breed
674	Blackwell, A. J.	Folsom	Strambolin	Standard
574	Keys, G. W.	Pleasant Grove	Jim Corbett	Shire
609	Lauffer, John	Sacramento	Money Mac	Standard
458	Miller, E. S.	Elk Grove	Rogue	German Coach
612	Ruhstaller, F. J.	Sacramento	Moko Hall	Standard
624	Silva, C. F.	Sacramento	Teddy Bear	Standard

SAN BENITO COUNTY.

Grades.

439	Blacklock, John	Hollister	Belgian Bill	Belgian
618	Caldera, Manuel J.	Tres Pinos	Benton, Jr.	Standard
770	Overfelt Bros.	Hollister	Thomas Bookless	Clydesdale
695	Perley, A. E.	Hollister	Crenaga Beau	French Draft
714	Steinbeck, C. M.	Hollister	Sindwood	Standard

SAN FRANCISCO COUNTY.

552	Bodkin, Thos. B.	San Francisco	Lourotou	Standard
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SAN LUIS OBISPO COUNTY.

Grades.

745	Benadam, Ray	Templeton	Vaniteaux, Jr.	Percheron
660	Bullock, Chas.	Pozo	Jack	Belgian
415	Darrach, Mrs. Jessie	Paso Robles	Barney	Percheron
456	Warren, Sr., J. A.	Cambria	San Benito	Belgian
445	Mankins, Henry	San Luis Obispo	Duke	Shire
469	Olsen, O. A.	San Luis Obispo	Jim Wood	Standard
545	Franklin, William	Arroyo Grande	White Foot	German Coach
555	Slaughter, Ed. J.	Pozo	Wm. J. Bryan	Percheron
597	Forsting, A. P.	Cayucos	Buster	French Draft
607	Freeman, T. F.	Paso Robles	Dixie	Jack
722	Claussen, G. J.	Paso Robles	Prince	Percheron
721	Johnson, Wm. J.	Paso Robles	Black Tom	Percheron
730	Langreder, A. J.	Pozo	Admiral Dewey	
692	Starnes, J. P.	Paso Robles	Junio, Jr.	Standard

SANTA BARBARA COUNTY.

Grades.

591	Maretti, J. C.	Guadalupe	Duke	Percheron
393	Union Sugar Co.	Betteravia	Pirate II	Percheron
477	Earl, R. W.	Santa Mona	R. W.	Standard
645	Smith, James T.	Los Alamos	Billy Bute	Standard
734	Treanor, Elmer	Santa Maria	Garet B.	Standard

SAN JOAQUIN COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
406	Allison, S. W.	Lodi	Sam	Percheron
738	Carney, W. E.	Stockton	Burnham Bill	Percheron
562	Cansey, Lauren H.	Stockton	Black Dick	Percheron
513	Chinn, Walter	Lathrop	Manteca Boy	Standard
705	Dill Bros.	Clements	Diomeda	Percheron
523	Drais, T. J.	Farmington	Electeur	Percheron
504	Finck, Henry	Stockton	Honest John	Jack
503	Finck, Henry	Stockton	Prince	Percheron
379	Groom, P. W.	Stockton	Colen	Standard
641	Lund, M. J.	Stockton	Diamond Dick	Belgian
642	Lund, W. J.	Stockton	Troppiste, Jr.	Belgian
423	Muller, Edmund	Stockton	Prince	Percheron
385	Murphy, J. A.	Clements	Prince Albert	Percheron
411	Mosher, Geo. L.	Stockton	Colonel	Percheron
424	Miller, Edmund	Stockton	Stamboy	Standard
422	Miller, Edmund	Stockton	Cesar	Percheron
527	McKinley, J. D.	Acampo	Buster	Percheron
635	Ohm, John	Vernalis	Black March	Percheron
520	Pope, John H.	Lodi	Star	Percheron
668	Peirano, G.	Lodi	Alta Genod	Standard
481	Schmidt, Sam	Tracy	Duke	Percheron
438	Sayles, B. E.	Stockton	Alcazar	Percheron
742	Wiley, C. L.	Stockton	Black Diamond	Percheron
490	Wakefield, J. W.	Acampo	Compton	French Draft

SANTA CRUZ COUNTY.

Grades.

753	Christiansen, Chris. B.	Santa Cruz	Prince	Standard
488	Parker, Gordon R.	Santa Cruz	Unique	Standard
662	Hughes, John E.	Watsonville	Captain Adolph	Percheron
767	Miller, W. L.	Watsonville	Grand Due	Belgian
546	McCorkle, J. A.	Watsonville	Fred	Percheron
435	Redman, Jas.	Watsonville	Van, Junior	French Draft
659	Rider, H. M.	Watsonville	Ned	Standard
661	Rider, M. M.	Watsonville	Nig	Percheron

SHASTA COUNTY.

Grades.

665	Henriques, Frank	Cottonwood	Prince	Clydesdale
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SIERRA COUNTY.

Grades.

699	Star Ranch Co.	Sattley	Smoke	Belgian
557	Marble Bros.	Loyalton	Duroc	Percheron

SISKIYOU COUNTY.

Grades.

702	Cross, Chas. E.	Dorris	Nig	Percheron
475	Lichens, Conrad	Montague	Sheridan	Percheron
483	Kurt, H.	Hornbrook	Dewey Yet, Jr.	Clydesdale

REPORT OF THE STALLION REGISTRATION BOARD.

SONOMA COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
537	Burnis, S. H.	Santa Rosa	Dickens B.	Standard
437	Blandt, O. H.	Shellville	Satmour	Standard
511	Cannon, L. L.	Pennsgrove	Stamboal, Jr.	Standard
510	Cannon, L. L.	Pennsgrove	Buffalo Bill	
491	Cook, Fred B.	Santa Rosa	Sonoma Chief	Shire
452	Garzoli, P.	Petaluma	Jim	Belgian
739	Grimes, John	Petaluma	McMyrtle	Standard
448	Hinshaw, W. P.	Petaluma	Rock	
587	Marsh, Chas.	Cotati	Chief	Shire
441	Mason, F. B.	Healdsburg	Almont, Jr.	Percheron
430	McDonald, Alex	Valley Ford	Garibaldi	Shire
492	Near, C. D.	Santa Rosa	Antico, Jr.	Percheron
402	Niestrath, Arthur	Cazadero	Teddy N.	Percheron
495	Norrbom, Peter	Sonoma	Prince Washington McKinney	
407	Olsen, C.	Geyserville	Dan	Percheron
408	Olsen, C.	Geyserville	Frank	French Draft
409	Olsen, C.	Geyserville	Dude	Percheron
462	Osborn, E. W.	Healdsburg	Lord Roberts	Shire
384	Perkins, Dr. R. E.	Petaluma	Oseto W.	Standard
602	Peterson, R. W.	Santa Rosa	Preacher	Standard
629	Siemer Bros.	Santa Rosa	King	Percheron
610	Strong, John	Santa Rosa	Prince	Percheron
494	Summerfield, J. J.	Santa Rosa	Cotati	Suffolk

SOLANO COUNTY.

710	Anderson, H.	Suisun	Black Prince	Norman
657	Burnell, E. C.	Cordelia	Fritz, Jr.	
554	Comphel, Fred	Suisun	Prince	Percheron
731	Lockie, J. S.	Fairfield	Faltier McKinnon	Standard
572	Mativia, Louis	Dixon	Alton	Standard
391	Sparling, Freland	Dixon	Falmont	Standard

STANISLAUS COUNTY.

Grades.

567	Belt, Jeff	Newman	George	Belgian
596	Broadway Livery	Turlock	Bonnie	Standard
601	Brannan, E. E.	Turlock	Juno	Standard
644	Dick, Henry P.	Turlock	Milton Gear	Standard
431	Dobzensky, L.	Newman	W. H. D.	Standard
553	Dillwood, A. M.	Oakdale	Salisbury, Jr.	Standard
440	Essen, Bart	Turlock	Fritz Nutwood	
632	Fisher, O. D.	Modesto	Reflector	Standard
603	Fleshman, J. J.	Turlock	Germain	Percheron
486	Jacobsen Bros.	Modesto	Leopold	Belgian
740	Muirhead, G. A.	Ceres	Steinway McKinney	Standard
646	Morgan, Anthony	Ceres	Bruce	French Draft
641	Mankins, Henry	Modesto	Jeff	Percheron
417	Manning, J. W.	Modesto	Prince Kalekina	Percheron
381	Mortimer, C. R.	Modesto	Floro McKinney	Standard
389	Parsons, N. M.	Hickman	Charles Sable	Percheron
773	Frank Sartes	Turlock	Britt Williams	Shire
500	Skaw, Herman	Waterford	Andacieux Prince	Percheron
518	Stuart, Chas.	Eugene	Success	French Draft
528	Stearns, J. B.	Oakdale	Comet	Percheron
611	Snover, John	Ceres	Jack McKinney	Standard
563	Vincent, M. M.	Turlock	Expressive Hal	Standard

SANTA CLARA COUNTY.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
449	Blanchard, J. E.	San Jose	Diavolo	Standard
425	Connell, John J.	Edenvale	Jack	Percheron
752	Dale, Thos.	Mountain View	Duke	Norman
534	Griffith, Harry R.	San Jose	Barney	Percheron
573	Hubbard, Lester	Mt. Hamilton	Major	Shire
666	Holt, David L.	San Jose	Highland	Standard
679	Kellog, H. E.	Mountain View	Almak	Standard
750	Kibbe, M. T.	San Jose	E. C. Carmel	Standard
654	Maynard, John D.	Santa Clara	Pat	Standard
436	Main, J. M.	Los Gatos	Ned	Percheron
451	McGovern, Edw.	San Jose	Romano, Jr.	Norman
450	McGovern, Edward	San Jose	Olivarez, Jr.	Percheron
480	Matters, J. A.	Morgan Hill	Buck	Percheron
531	Cottle, Mortimer	Edenvale	Dash	Percheron
725	Price, W. N.	San Jose	Bob	Belgian
711	Rose, M. V.	Laurence	Prince	Percheron
685	Roos, O. E.	Gilroy	David	Percheron
484	Rose, F. P.	Milpitas	Bill	Percheron
758	Rode, Carl	San Jose	Black Prince	Percheron
482	Richard, Henry J.	Milpitas	King Carlton	Shire
551	Suggs, George	Los Gatos	Charley	Percheron
576	St. Clair, Wm.	San Jose	Major	Belgian
558	Wool, E. M.	Milpitas	Leroy	Belgian

SUTTER COUNTY.

Grades.

394	Banwell, Wm.	Nicolaus	Hi Alto	Standard
507	Dearing, J. F.	West Butte	Prince Mastie	Belgian
599	Doty, Jake	Meridian	Johnnie Miron	Percheron
707	Harris, Richard	Tudor	Jack Hockins	Standard
648	Harrison, H. P.	Cranmore	Mastie, Jr.	Belgian
604	King, Jos. F.	Yuba City	Audacieu	French Draft
446	Michel, F. J.	Nicolaus	Prince	Percheron
549	Webdell, R. E.	Yuba City	McNear	Standard

TEHAMA COUNTY.

Grades.

464	Brooke, W. F.	Red Bluff	Clyde	Standard
689	Carter, Stewart	Corning	Palo Prieta	Standard
474	Frary, F. N.	Red Bluff	Corning Boy	Standard
727	Gupton, J. D.	Corning	Billy Bilbanquet	French Coach
565	Godbolt Bros.	Red Bluff	Colonel	Percheron
688	Hendricks, W. A.	Los Molinos	Athadean	Standard
706	Mundaney, A.	Red Bluff	Dandy	German Coach

TULARE COUNTY.

Grades.

737	Jennings, B. W.	Visalia	Perkins	
512	Paulsen, L. S.	Lewiston	Bob	German Coach
521	Van Patten, W. V.	Sonora	Dick	
701	Beauchamp, A. C.	Traver	Lester E.	Percheron
460	Dresser, A. R.	Tulare	Prince Norman	Norman
733	Green, C. E.	Tulare	Alto, Jr.	Percheron
704	Husback, Thos.	Exeter	Maurice	Percheron
530	Hickman, D. H.	Orosi	Bill	Standard
743	Jones & Slaydon	Globe	Romeo	Belgian
550	Kirk, R. J.	Dinuba	Ranstram	Standard
669	Lipson, I. M.	Tulare	Woodlock	Standard
588	Martin, W. E.	Visalia	Billy Shire	Shire
628	Perrin, Hervey B.	Goshen	Soprano, Jr.	Belgian
760	Salwasser, Fred	Dinuba	Sky Pointer, Jr.	Standard
754	Woods, J. L.	Visalia	Doc	Percheron

VENTURA COUNTY.
Grades.

License number	Name of owner	Address	Name of stallion	Breed
716	Dinsmore, G. W.	Sim	First Choice	Clydesdale
447	Knight, J. L.	Santa Paula	Brit	Percheron
426	Lavin, B. F.	Santa Paula	Boyd Derby	Standard
677	Palomares, P. R.	Saticoy	On Zomo	Standard
459	Sprague, Benj. L.	Nordhoff	La Paloma	Standard
708	Tabin, Geo. B.	Piru	Big Boy	Standard

YOLO COUNTY.
Grades.

501	Adams Bros.	Esparto	Mastique	Belgian
580	Colburn	Woodland	Mastic, Jr.	Belgian
578	Fissel, E. L.	Woodland	Diamay	Standard
647	Hogoboom, H. G.	Woodland	Ashon	Standard
420	Herspring, Dr. D. F.	Woodland	Don Rosino	Standard
466	Herold, F. W.	Winters	Delmer D.	Standard
560	Hunt, A. D.	Waldo	Alex Button III	Standard
410	Montgomery, J. E.	Davis	Fortuny, Jr.	Percheron
522	Wooster, Dan	Woodland	McGibben	Percheron

YUBA COUNTY.
Grades.

687	Griffeth, C. V.	Marysville	Dexter	Percheron
583	Harris, Jr., Suel	Yuba City	Young John	Standard
630	Lauders, J. H.	Smartsville	Sidney Wilkes	Standard
438	McCune, P. W.	Marysville	M. D. N.	Standard
719	Renatti, John B.	Marysville	Monteo	Standard
720	Renatti, John B.	Marysville	Barney M.	Standard
634	Sutfin, W.	Marysville	Prince	French Draft
594	Stevenson Estate	Marysville	Sir John S.	Standard
643	Strain, J. E.	Marysville	King S.	Standard
399	Wood, Joseph	Oregon House	Black Diamond	Percheron

LICENSED STALLIONS IN OTHER STATES.
Grade.

729	Ehlers, Claus	Gardnerville, Nev.	Marius II	Percheron
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PART III. MONGREL STALLIONS.

ALAMEDA COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
813	Bruns, Geo. A.	Livermore	Trappiste II	Mongrel
1118	Costa, J. S.	Hayward	San Lorenzo	Mongrel
1030	Dutcher, N. D.	Livermore	King Clyde	Mongrel
1321	Dye, J. M.	Oakland	Fenox	Mongrel
1031	Jason, Jos.	Livermore	Duke	Mongrel
1083	Martin, Mrs. J. C.	Livermore	Young Origon	Mongrel
1004	Mendoza, M.	San Jose Mission..	Bill	Mongrel
1213	Silva, Mrs. P.	Decoto	Rock	Mongrel
1502	Stanton, John T.	Hayward	Black Prince	Mongrel

Crossbred.

21	Stivers, S. E.	Niles	Director Thornbill	Mongrel
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AMADOR COUNTY.

Mongrels.

911	Allen, G. E.	Sutter Creek	Rex	Mongrel
912	Allen, G. E.	Sutter Creek	Jack Lee	Mongrel
1043	Brown, R. M.	Plymouth	Buster Brown	Mongrel
1007	Cook, James	Ione	Mike	Mongrel
1410	Wetmore, M. A.	Plymouth	Pontiac	Mongrel

BUTTE COUNTY.

Mongrels.

910	Anderson, R. A.	Chico	Bob	Mongrel
1330	Bennett, Jesse	Chico	Brigham	Mongrel
1040	Best, J. G.	Chico	Jim	Mongrel
1039	Best, J. G.	Chico	Prince	Mongrel
1038	Best, J. G.	Chico	Jumbo	Mongrel
1368	Campbell, C. S.	Oroville	Jim	Mongrel
1181	Cartwright, E. C.	Dayton	Ben	Mongrel
1182	Cartwright, E. C.	Dayton	Pete	Mongrel
940	Collins, J. D.	Chico	Nevada Prince	Mongrel
1398	Fry, E. B.	Oroville	Black Boy	Mongrel
994	Gianella, Thos. A.	Honeut	Barney	Mongrel
1336	Hudson, F. C.	Chico	Parcel Post	Mongrel
1084	Miller, W. E.	Bangor	Perch	Mongrel
870	Milligan, A. W.	Gridley	G. Washington, Jr.	Mongrel
927	Moore, J. V.	Gridley	Brigham	Mongrel
1005	Onstott, Fred	Gridley	Ted	Mongrel
1010	Onstott, Fred	Gridley	Chubby Trenton	Mongrel
1498	Parrott Investment Co.	Chico	Gallipali	Mongrel
1134	Priesing, Chas. N.	Chico	Mammoth Spanish	Mongrel

Non-standard.

7	Grein, Phillip	Chico	Lyn Kinney	Mongrel
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CALAVERAS COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1361	Farwood, W. E.	Mountain Ranch	Major	Mongrel
982	Groves, J. P.	Milton	Ben Butler	Mongrel
981	Groves, J. P.	Milton	Baxter Ryan	Mongrel
809	Hatler, E. V.	Jenny Lind	Doc	Mongrel
952	Jackson, John	Valley Springs	Prince	Mongrel
1129	Norton, A. L.	Mountain Ranch	Snowball	Mongrel
806	Southworth, E. L.	Wallace	Dewey	Mongrel
805	Southworth, E. L.	Wallace	King George	Mongrel
1490	Tryon, C. W.	Angels Camp	Joe	Mongrel
1499	Tryon, C. W.	Angels Camp	Prince	Mongrel
1161	Wilcox, J. C.	Milton	Hambletonian Burr	Mongrel

COLUSA COUNTY.

Mongrels.

1126	Abel, Jr., J. F.	Williams	Samson	Mongrel
1016	Anderson, Aubrey M.	Maxwell	Gold Dust	Mongrel
905	Arvedson, Chas. A.	College City	Joe Black	Mongrel
914	Blevins, C. W.	Williams	Junbo	Mongrel
1505	Boggs, W. B.	Colusa	Humboldt	Mongrel
977	Foster, Edmond O.	Princeton	Kernel	Mongrel
1452	Harbeson & Kitchen	Colusa	Prince	Mongrel
1175	Hawk, F. S.	Grimes	McArtara	Mongrel
1480	King, Chas.	Williams	Senator	Mongrel
1454	Kitchen & Harbeson	Colusa	Jake	Mongrel
1453	Kitchen & Harbeson	Colusa	Senator	Mongrel
942	Lane, L. D.	Williams	Chief	Mongrel
1486	Loux, Fred	Stonyford	Prince	Mongrel
1485	Loux, Fred	Stonyford	Johnny	Mongrel
1178	Miller, E. J.	Grand Island	Admiral	Mongrel
1297	Rice, J. D.	College City	Arkansas	Mongrel
1296	Rice, J. D.	College City	John	Mongrel
1295	Rice, J. D.	College City	Horner	Mongrel
1185	Ruff, Louis	Colusa	Clondyke	Mongrel
1186	Ruff, Louis	Colusa	Black Diamond	Mongrel
1303	Sartain, H. B.	Colusa	W. J. Bryan	Mongrel
1420	Stormer, H. C.	Colusa	Jimbo	Mongrel
1017	Stovall, H. C.	Williams	Junbo	Mongrel

CONTRA COSTA COUNTY.

Mongrels.

917	Armstrong, J. S.	Byron	Duke	Mongrel
1012	Caitano, M.	Knightsen	Black Anthony	Mongrel
1444	Fletcher, John	Antioch	Prince	Mongrel
933	Fox, William	San Pablo	Spy	Mongrel
1496	Geddes, John	Byron	Tom	Mongrel
1056	McAvery, James	Antioch	Charlie	Mongrel
1184	Ruffet, Frank	Byron	Rock	Mongrel
883	Salverson, S.	Oakley	Black Dan	Mongrel
916	Supa, F. R.	Lafayette	Rock	Mongrel
1323	Silver, John	Byron	Rock	Mongrel
1008	Smith, James	Martinez	Corbett	Mongrel
1039	Toomy Bros.	Bay Point	Chemily	Mongrel

Crossbred.

12	Peira, M. E.	Martinez	Bon	Mongrel
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DEL NORTE COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1331	Bailey, Walter	Crescent City	Tony	Mongrel
1489	Burnett, Chas.	Crescent City	Barnerd	Mongrel

EL DORADO COUNTY.

Mongrels.

1351	Darrach, P. A.	Pleasant Grove	Dexter	Mongrel
1211	Ganow Bros.	Cool	Tommy	Mongrel
1345	Jay, Chas. A.	Pleasant Grove	Del Paso, Jr.	Mongrel
1346	Jay, Chas. A.	Pleasant Grove	Prince	Mongrel
1183	Raffetto, Thos.	Placerville	Chub	Mongrel
1104	Smith, A. J.	Latrobe	Joe	Mongrel
1110	Smith, A. J.	Latrobe	Sampson	Mongrel
1512	Smith, Anthony	Placerville	Dexter	Mongrel
1252	Warner, F. G.	Placerville	Don Arturo	Mongrel

FRESNO COUNTY.

Mongrels.

1137	Allen, A. L.	Raisin	Starlight	Mongrel
1138	Allen, A. L.	Raisin	John	Mongrel
1259	Baker, Sands	Dunlap	Prince	Mongrel
974	Baker, C. W.	Riverdale	Sam	Mongrel
1256	Blasdell, J. H.	Sanger	Bay Duke	Mongrel
1475	Cloyd, H. D.	Fresno	Frank	Mongrel
1474	Cloyd, H. D.	Fresno	Dixie	Mongrel
1244	Crawford, C. E.	Reedley	Jumbo	Mongrel
1218	Crescent Stock Co.	Wheatville	Monark	Mongrel
1472	Daniels, John	Fresno	Nig	Mongrel
894	Frisch, Peter	Fresno	George	Mongrel
790	Helm, Frank M.	Fresno	George Washington, Jr.	Mongrel
791	Helm, Frank M.	Fresno	Jumbo	Mongrel
1352	Hole, T. C.	Burroughs	Nigger Boy	Mongrel
973	Hubbard, Chas.	Riversdale	Prince Woolbridge	Mongrel
1463	Hutchens, T. C.	Fresno	Dan	Mongrel
1344	Knepper, Chas. A.	Letcher	Marvin	Mongrel
1276	Krum, Phillip	Sanger	Modoc	Mongrel
1471	Lester, J. M.	Fresno	Prince	Mongrel
1231	Marston, J. B.	Fowler	Fritz	Mongrel
1130	Nason, E. H.	Fowler	Fowler	Mongrel
1317	Oliver, Robert	Oleander	Dave	Mongrel
1310	Osborn, J. S.	Selma	Selma King	Mongrel
1226	Peck, Jas.	Clovis	Tad	Mongrel
850	Pfost, G. W.	Laton	Tennessee	Mongrel
849	Pfost, G. W.	Laton	Jack	Mongrel
1396	Poytress, J. A.	Oleander	Leo	Mongrel
1142	Rouch, J. F.	Kingsburg	Prince	Mongrel
1225	Randall, H. J.	Dunlap	Prince	Mongrel
1267	Reynolds, D. F.	Selma	Black Bart	Mongrel
1266	Reynolds, D. F.	Selma	Mamouth Crown	Mongrel
868	Schafer, Jacob	Reedley	Belgian	Mongrel
1117	Selma Dft. H. Assn.	Fowler	Prince	Mongrel
1482	Shannon, S. A.	Fresno	Poncho the Great	Mongrel
1465	Shutz, Fred	Fresno	Glory	Mongrel
1338	Simpson, Marvin	Academy	Stamboul	Mongrel
1397	Strader, W. F.	Coalinga	Barney	Mongrel
1124	Wheatville Ranch Co.	Wheatville	Deck	Mongrel
1123	Wheatville Ranch Co.	Wheatville	Mike	Mongrel
1217	Whitten, K. P.	Wheatville	Ozark	Mongrel
858	Wildermuth Bros.	Selma	Dynamite	Mongrel
1388	Wilmeier, C. H.	Kerman	Brant	Mongrel
1086	Wolfe, B. F.	Parlier	Brice	Mongrel

GLENN COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1072	Dixon, H. B.	Elk Creek	Teddy	Mongrel
1492	Kaiser, A. M. F.	Germantown	Sam	Mongrel
1493	Kaiser, A. M. F.	Germantown	McKinley	Mongrel
972	Limdorf, Antone	Winslow	Grigham	Mongrel
1431	Merrill, M. A.	Willows	Frenchy	Mongrel
1430	Merrill, M. A.	Willows	M. A.	Mongrel
1429	Merrill, M. A.	Willows	Andy	Mongrel
1049	Searce Estate	Orland	Major	Mongrel
1050	Searce Estate	Orland	King	Mongrel
1511	St. Louis, H. B.	Norman	Tom	Mongrel
1510	St. Louis, H. B.	Norman	Jerry	Mongrel
1509	St. Louis, H. B.	Norman	Morriss	Mongrel

HUMBOLDT COUNTY.

Mongrels.

793	Bartlett, E. G.	Rohnerville	Paymaster	Mongrel
1222	Farrar, J. N.	Eureka	Bonaparte, Jr.	Mongrel
1334	Shively, W. B.	Shively	Fresno	Mongrel

IMPERIAL COUNTY.

Mongrels.

1060	Armann, H. H.	Holtville	Jojo	Mongrel
1422	Andrews, A.	Imperial	Black Tom	Mongrel
1437	Ballou, F. M.	El Centro	Bristol	Mongrel
1427	Buck, Jim	Calexico	Wherewithall	Mongrel
980	Brockman, L. E.	Calexico	Jumbo	Mongrel
957	Calexico Breeding Co.	Calexico	Steckaway	Mongrel
958	Calexico Breeding Co.	Calexico	Stonewall II	Mongrel
961	Calexico Breeding Co.	Calexico	Ted	Mongrel
826	Carr, C. A.	El Centro	Jian	Mongrel
1013	Courtney, R. L.	Heber	Milam	Mongrel
1441	Dean, M. H.	Holtville	Duke	Mongrel
1119	Duncan, R. F.	Imperial	George Keystone	Mongrel
1027	Dye, Drew E.	Calexico	Kansas Boy, Jr.	Mongrel
1494	Fachin, Louis	Calexico	Jack	Mongrel
1061	Forrester, E. E.	El Centro	Governor	Mongrel
1393	Griset, Wm.	El Centro	Frank	Mongrel
1065	Heber Breeders' Assn.	Heber	Don	Mongrel
1286	Howard, J. A.	Seeley	Napoleon	Mongrel
975	Jones, E. C.	Brawley	King	Mongrel
976	Jones, E. C.	Brawley	Prince	Mongrel
1103	Kelso, B. F.	Holtville	Big Jerry	Mongrel
819	Kendall, Geo.	Holtville	Jim	Mongrel
960	Laughrin, J. B.	Brawley	Jap	Mongrel
959	Laughrin, J. B.	Brawley	Morg	Mongrel
1526	McGrew, J. W.	Holtville	Taxpayer	Mongrel
1356	McKeeham, G. R.	Brawley	Cyclone	Mongrel
839	Phelps, O. R.	Imperial	Clotair	Mongrel
1359	Schooling, Joseph	Brawley	Major	Mongrel
1358	Schooling, Joseph	Brawley	Jerry	Mongrel
956	Uber, F. A.	El Centro	Jerry	Mongrel

INYO COUNTY.

Mongrels.

1403	Langley, A. W.	Bishop	Jack	Mongrel
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KERN COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
906	Corsett, F. H.	Bakersfield	Dave	Mongrel
1054	Eckert, Mrs. John	Bakersfield	Jack	Mongrel
1456	Gilli, Peter	Bakersfield	Bill	Mongrel
1450	Johnson, L. D.	Wasco	Imp	Mongrel
944	Rauth, C. A.	Wasco	Bosco	Mongrel
1053	Ruedy, Chris.	Bakersfield	Blue Bird	Mongrel
1243	Snively, D. R.	Bakersfield	Prince	Mongrel
851	Swofford, Alfred	Bakersfield	Dick	Mongrel
1062	Thoanburg, G. R.	Bakersfield	Judge	Mongrel

KINGS COUNTY.

Mongrels.

1154	Crabtree, T. B.	Hanford	Highwatha	Mongrel
1164	Hursley, J. B.	Corcoran	Jim	Mongrel
1190	Heinlen, John	Lemoore	Jumbo	Mongrel
1378	Lavino, Frank	Hanford	Dexter W.	Mongrel
1047	Fry, O.	Lemoore	Frank	Mongrel
1233	Miles, C. A.	Lemoore	Good Enough	Mongrel
1189	Reed, J. M. and Bros.	Lemoore	Rousseau	Mongrel
1519	Rognon, G. L.	Corcoran	Petigru, Jr.	Mongrel
1201	Silva, Joe. S.	Hanford	Jim	Mongrel
1191	Tatum, L.	Lemoore	Tom	Mongrel
1193	Wilson, J. E.	Hanford	Dexter	Mongrel

LAKE COUNTY.

Mongrels.

1223	Boggs, A. M.	Highland Springs	Pico	Mongrel
1409	Bond, John F.	Lower Lake	Vick	Mongrel
1092	Clayton, W. J.	Lower Lake	Bob	Mongrel
1390	Huston, J. O.	Kelseyville	Mombello	Mongrel
1391	Huston, J. O.	Kelseyville	Native Son	Mongrel
1090	Jones Bros.	Lower Lake	Orasco	Mongrel
855	Packwood, O. F.	Upper Lake	Nig	Mongrel
1153	Rickabaugh, Emmett	Kelseyville	Rowdy	Mongrel
1521	Rickabough, Dr. R.	Kelseyville	Jack	Mongrel
1271	Ruddock, Geo. T.	Lower Lake	Jack	Mongrel
818	Rush, C. B.	Middleton	Colonel	Mongrel
1335	Snow, W. F.	Middleton	Duke	Mongrel
1280	Swicest, W. H.	Middleton	Black Chief	Mongrel

LASSEN COUNTY.

Mongrels.

1366	Barham, Oren	Spoonville	Woodland Prince	Mongrel
1525	Brown, Albert	Cappervale	Lucky John	Mongrel
1419	Flynn, Wm. H.	Spoonville	Dick	Mongrel
1400	Hartson, Geo. H.	DeWitt	Ben	Mongrel

LOS ANGELES COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1325	Baldwin, Walter	Valyermo	Dick Wood	Mongrel
1483	Maier, Ed. R.	Los Angeles	Buster	Mongrel
1311	Mottingeum, R.	Norwalk	Jerry	Mongrel
963	Mussachia, B. G.	Downey	Jim	Mongrel
1433	Phillips, G. S.	Pomona	Dick	Mongrel

MADERA COUNTY.

Mongrels.

1337	Anderson, H. P.	O'Neals	Prince Albert	Mongrel
829	Blanchard, R. N.	North Fork	Geo. Washington, Jr.	Mongrel
1307	Clark, C. A.	Madera	John	Mongrel
1195	Cochran, I. N.	Sesame	Johnnie	Mongrel
1308	Madera Coach H. A.	Madera	Duke	Mongrel
1327	Matthews, G. W.	Madera	Sambo	Mongrel
1149	McDonald, J. B.	O'Neals	Ben Hur	Mongrel
1148	McDonald, J. B.	O'Neals	Snider	Mongrel
1020	Olcese & Buchanan	Berenda	Duke of Pacific	Mongrel
1019	Olcese & Buchanan	Berenda	Jocko	Mongrel
1326	Skaggs, S. L.	Madera	Monte Carlo	Mongrel
1208	Skaggs, S. L.	Madera	Tiger	Mongrel
1455	Thorp, W. E.	Madera	Nix Napoleon	Mongrel
1375	Woods, H. S.	Raymond	Baldy	Mongrel

MARIN COUNTY.

Mongrels.

1279	Kirkland, J. E.	Tomales	Kentucky	Mongrel
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MARIPOSA COUNTY.

Mongrels.

1484	Chapman, J. T.	Lewis	Wm. McKinley	Mongrel
1085	LeValley, Lee	Mariposa	Ben Mason	Mongrel
1385	Price, Jas. D.	Cathay	Doe	Mongrel
1504	Turner, Geo. D.	Hornitos	Jack	Mongrel

MENDOCINO COUNTY.

Mongrels.

811	Fales, Wm.	Two Rivers	California Tom II	Mongrel
1105	Guin, A. W.	Fort Bragg	Starlight	Mongrel
1372	Hackley, E. S.	Manchester	Duke	Mongrel
1011	Howell, E. D.	Ukiah	Tom Dailey	Mongrel
1042	Hurt, C. H.	Covelo	Bummer	Mongrel
1391	Marshall, R. E.	Laytonville	Dick	Mongrel
1304	Roberts, Frank	Fort Bragg	Johnny	Mongrel
1253	Spencer, L. H.	Potter Valley	Duke	Mongrel
1174	Upp, Geo., & Co.	Willits	Young Chief	Mongrel

MERCED COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1473	Baker, A. M.	Dos Palos	Ethan Allen	Mongrel
1167	Borland, Hugh	Merced	Jay	Mongrel
1168	Borland, Hugh	Merced	Duke	Mongrel
1408	Burruos, F. E.	Irwin	Islam, Jr.	Mongrel
899	Christian, M., & Son, Inc.	Dos Palos	Pete	Mongrel
1009	Gibbons, J. W.	Merced Falls	Jim	Mongrel
1291	Givens, F. C.	Merced	Buster Brown	Mongrel
1018	Jorgenson, H. P.	Snelling	Stonewall Jackson	Mongrel
880	Justus, Geo. R.	Stevenson	Don	Mongrel
853	Menjoulet, J. P.	Volta	John	Mongrel
1412	Miller, Peter	Gustine	Bill	Mongrel
1411	Miller, Peter	Gustine	Fritz	Mongrel
1115	McCorry, Wm. J.	Planada	Bill	Mongrel
1262	Ryan, Jas., Sr.	Merced	Mountain King	Mongrel
854	Sarbo, L. E.	Los Banos	Tony	Mongrel
986	Schmidt, N. R.	Cressy	Prince	Mongrel
874	Woods, Frank	Gustine	Van	Mongrel

MODOC COUNTY.

Mongrels.

1527	Brown, Claude R.	Lookout	Zeik	Mongrel
1198	Hobbs, H.	Cedarville	Klamath	Mongrel
1481	McCulley, L.	Cedarville	Teddy	Mongrel

MONTEREY COUNTY.

Mongrels.

823	Brinnan, Thos.	San Ardo	Billy	Mongrel
1371	Cooper, Martha M.	Monterey	Blaze	Mongrel
824	Craig, P. S.	Chualar	Jim	Mongrel
1530	Dormsky, W. F.	Gonzales	Lincoln	Mongrel
939	McConnell, Gibson	Parkfield	Cris	Mongrel
925	Moore, A. E.	Jolone	Black Prince	Mongrel
979	Franseioni, M. M.	Greenfield	William Tell	Mongrel
1247	Ganouny, E.	Jolone	Cyson	Mongrel
844	Greenlaw, John A.	Parkfield	Scottish Chief	Mongrel
1442	Hansen, Peter	Salinas	Fred	Mongrel
1145	Hayes, Wm.	Castroville	Prince	Mongrel
800	Kelly, M. P.	Gonzales	Silver Pete	Mongrel
799	Kelly, M. P.	Gonzales	St. Clair	Mongrel
822	Koester, Wm.	San Lucas	Jack	Mongrel
915	Luck, C. M.	Salinas	King of the Pacific	Mongrel
1246	Martinns, J. H.	Lockwood	Monlie	Mongrel
1255	Oliver, J. M.	Parkfield	Comet	Mongrel
1206	Olson, Otto	Paraiso Springs	Buster	Mongrel
1360	Jerry, Joe, Jr.	Monterey	Don Pedro	Mongrel
821	Ross, Thos.	San Lucas	Jerry	Mongrel
1112	Wiley, A. L. and M.	Gonzales	Cicero	Mongrel

NAPA COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1139	Burge, A. E.	Oakville	Don Pedro	Mongrel
1283	Butler, C. E.	Calistoga	Duke	Mongrel
845	Clark, Reuben	Monticello	Quartina	Mongrel
1389	Truehauf, F.	Napa	John L.	Mongrel
812	Mast, M.	Pope Valley	Boyd	Mongrel
1265	Moore, Jas. H.	Monticello	Coly	Mongrel
1464	Narth, H. H.	Monticello	Dave	Mongrel
1258	Piner, Charles	Calistoga	Prince of Monaca	Mongrel
932	Sammons, H. F.	Napa	Buster Brown	Mongrel
1272	Watson, G. W.	Napa Junction	Blaine, Jr.	Mongrel

ORANGE COUNTY.

Mongrels.

1214	Babb, W. S.	Santa Ana	George	Mongrel
1221	Beatty, Peter	Newport Beach	Hero	Mongrel
1238	Jamison, J. M.	Santa Ana	King Philip	Mongrel
1316	Quetu, Alfred	Capistrano	Rex	Mongrel
1076	Schumacher, Geo. H.	Fullerton	Heinie Scheined	Mongrel
787	Stevens, C. N.	Santa Ana	Black Sam	Mongrel
1234	Wright, G. M.	Westminster	King	Mongrel

PLACER COUNTY.

Mongrels.

797	Ames, Edward	Newcastle	Silver Cloud, Jr.	Mongrel
968	Anderson, P. C.	Lincoln	Glen Wilkes	Mongrel
1160	Blockwell & Hendrickson	Rocklin	Cæsar, Jr.	Mongrel
1313	Bognuda Bros.	Beckwith	Madeline Ranger	Mongrel
1197	Mears, Edward T.	Auburn	Kid	Mongrel
947	Shelley, Jerry	Roseville	Rushstaller	Mongrel
1136	Falconer, W. A.	Lincoln	Frank B., Jr.	Mongrel

RIVERSIDE COUNTY.

Mongrels.

1507	Arkers, T. R.	Hemet	Pumpkin	Mongrel
1506	Akers & Wilhelm	Hemet	Dexter	Mongrel
1107	Densmore, W. H.	Hemet	King	Mongrel
1298	Guthridge, W. W.	Ethanac	Colonel G.	Mongrel
1212	Haslam, D. A.	Winchester	Henry	Mongrel
1277	Jensen, N. C.	Wildomar	Tom	Mongrel
865	Keil, W. F.	San Jacinto	Boston	Mongrel
950	Macy, C. P.	Elsinore	King Dunlap	Mongrel
847	Ortego, F. A.	Moreno	Sampson	Mongrel
795	Paylow, J. T.	Corona	King	Mongrel
1282	Pico, Clarence	San Jacinto	Jerre	Mongrel
1520	Potter, John	San Jacinto	Klondyke	Mongrel
1299	Slaughter, R. F.	Corona	Duke	Mongrel
1312	Williams, J. F.	Elsinore	Decurator	Mongrel
1350	Yoder, S. E.	Hemet	Dan	Mongrel
1413	Younkin, H. A.	Wineville	Black Prince	Mongrel

Crossbred.

15	Davis, E. A.	San Jacinto	Silver	Mongrel
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SACRAMENTO COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
931	Alback, Jas.	Emmaton, Sherman Island.	Sherman	Mongrel
1080	Beheucourt, A. M.	Sacramento	Duke Sears	Mongrel
1399	Brierly, Samuel	Ryde	Black Rube	Mongrel
820	Church, Smith C.	Rio Vista	Fordy King, Jr.	Mongrel
817	Dixon, Wm.	Folsom	Duke	Mongrel
888	Driver, E. S.	Antelope	Gray Eagle	Mongrel
1470	Fara, A.	Emmaton	Pete	Mongrel
926	Johnson, L. F.	Elk Grove	Jim	Mongrel
1133	McEnerney, Joe	Galt	Sport	Mongrel
808	Valley Farm and Stock Co.	Clay	Prince of Selma	Mongrel
807	Valley Farm and Stock Co.	Clay	Scotty	Mongrel

SAN BERNARDINO COUNTY.

Mongrels.

1273	Bickmore, J. W.	Chino	Black Prince	Mongrel
967	Burbank, N. C.	Chino	General Kruger	Mongrel
1460	Garat, J. B.	Chino	Grover	Mongrel
970	Wise, A. B.	San Bernardino	Nig Obert	Mongrel

SAN BENITO COUNTY.

Mongrels.

1120	Barraque, J. P. La	Paicines	Buster	Mongrel
1150	Jacinto, Antone	San Juan	Gage	Mongrel
873	Martin, A. A.	Gilroy	Sambo	Mongrel
1152	Reinoso, J. L.	Tres Pinos	Grant	Mongrel
1064	Tomlinson, F. M.	Hollister	Magnet, Jr.	Mongrel
14	Vierra, M. J.	Hollister	John	Mongrel

Crossbred.

24	Pacheco, M. & J.	Hollister	Bill	
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SAN DIEGO COUNTY.

Mongrels.

1204	Cabrillias, J. M.	Valley Center	Artesia	Mongrel
788	Dominguez, Frank	Lakeside	Rody	Mongrel
1381	Chalfant, Leon	San Diego	Prince	Mongrel
1426	Cooper, A. B.	Escondido	Albert	Mongrel
1425	Cooper, A. B.	Escondido	Mack, Jr.	Mongrel
1424	Cooper, A. B.	Escondido	Slim	Mongrel
1125	O'Neill, Jerome	Oceanside	McKinley	Mongrel
1073	Peavey, N. J.	Nestor	Ursus	Mongrel
1094	Poggi, Joseph	Nestor	Dan II	Mongrel
1095	Poggi, Joseph	Nestor	Merod	Mongrel
913	San Diego Land Co.	National City	Ben	Mongrel
1187	Stevens, G. D.	Bonsall	George	Mongrel
1305	Stone, S.	Oceanside	Punch	Mongrel

SAN FRANCISCO COUNTY.

Mongrel.

License number	Name of owner	Address	Name of stallion	Breed
1288	Fabian, Mrs. Annie.....	San Francisco ----	Prince	Mongrel

SAN JOAQUIN COUNTY.

Mongrels.

902	Bailey, E. F.....	Linden	John	Mongrel
815	Bell, S. P.....	Lockeford	Irish Pat	Mongrel
923	Benjamin, C. E.....	Banta	Dexter Benjamin	Mongrel
962	Brandt, C. A.....	Stockton	Minaut	Mongrel
1416	Cople Co., Geo.....	Holt	Tedd	Mongrel
796	Curran, E.....	Tracy	Prince	Mongrel
1314	Dill Bros.....	Clements	Bob	Mongrel
1116	Dolan, Patrick F.....	Stockton	Monarch, Jr.	Mongrel
1146	Eseolon Horse Co.....	Eseolon	Jim	Mongrel
1003	Foss, Mrs. L. S.....	Ellsworth	Noah	Mongrel
1342	Gaul, A.....	Stockton	Noricher	Mongrel
909	Gaul, A.....	Stockton	Monarch	Mongrel
1159	Garvey, W. M.....	Stockton	Dewie	Mongrel
1306	Garnero, Fred	Stockton	Dan	Mongrel
934	Hinsbaw, H. B.....	French Camp	King Tom	Mongrel
1459	Kelley, C. A.....	Lodi	Prince John	Mongrel
1458	Kelley, C. A.....	Lodi	Black Jack	Mongrel
1457	Kelley, C. A.....	Lodi	Mack	Mongrel
1462	Kelso, Wm.....	Bethany	George	Mongrel
1109	Leonardini, L.....	Linden	Mono	Mongrel
1078	Light, S. B.....	Stockton	Mack	Mongrel
802	Locke, George H.....	Lockeford	Cinco Cinco	Mongrel
1002	Minges, Geo.....	Ripon	Little Joe	Mongrel
1000	Minges, Geo. E.....	Ripon	Big Pete	Mongrel
1001	Minges, Geo. E.....	Ripon	Jumbo	Mongrel
1165	McCauley, Geo.....	Galt	Tom	Mongrel
896	Obad, N.....	Tracy	Tracy Prince	Mongrel
1285	Peirano, G.....	Lodi	Alta Genoa, Jr.....	Mongrel
1091	Pellegrini Co.....	Stockton	Barney	Mongrel
1205	Podesta, Emile P.....	Stockton	Duke	Mongrel
1068	Pope, J. H.....	Lodi	Woodbridge Henry	Mongrel
1069	Pope, J. H.....	Lodi	Clyde	Mongrel
897	Pope, B. F.....	Lodi	MacMillan, Jr.....	Mongrel
953	Ratto, J. P.....	Stockton	Romeo Second	Mongrel
1108	Richards, Thos.....	French Camp	Florence	Mongrel
1522	Rustan, Andro	Banta	Tracy Mack	Mongrel
1033	Sanguenitti, M. T.....	Stockton	Chief	Mongrel
1032	Sanguenitti, M. T.....	Stockton	Jacob	Mongrel
842	Sanguenitti, D. T.....	Stockton	Brown George	Mongrel
937	Sanguenitti, J.....	Stockton	King Rudolph	Mongrel
1180	Skiff, James	Ellsworth	Chief	Mongrel
1097	Sola, Andrew	Stockton	Prince	Mongrel
1098	Sola & Co., Louis.....	Stockton	Nero	Mongrel
1096	Sola, J. & Co.....	Stockton	Monarch	Mongrel
1202	Stanley, R. J.....	Stockton	Duke	Mongrel
1203	Stanley, R. J.....	Stockton	Big Tom	Mongrel
1169	Sturgeon, A.....	Stockton	Mack	Mongrel
804	Thomas, D. J.....	Lockford	Hercules	Mongrel
1219	Tophorn, P. W.....	Tracy	Blue Dick	Mongrel
1192	Wetherbee, G. W.....	Lathrop	Lathrop Dick	Mongrel
1292	Wetherbee, G. W.....	Lathrop	Prince	Mongrel
1404	Williams, Mrs. J. L.....	Stockton	Senator McKinney	Mongrel
814	Wittmier, Simon	Lockeford	Barney	Mongrel

SAN LUIS OBISPO COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1143	Andrews, Geo. L.	Cholame	Duke	Mongrel
792	Blake, H. B.	Paso Robles	Bud	Mongrel
1468	Carr, B. T.	San Miguel	Tom	Mongrel
1384	Dalidio, Florino	Cayucos	Jim	Mongrel
1058	Devaul, George	San Luis Obispo	Nig	Mongrel
825	Donnell, J. V. O.	San Miguel	Happy	Mongrel
1377	Dubost, A.	Adelaide	Sultan	Mongrel
1376	Dubost, A.	Adelaide	David	Mongrel
1245	Haabesland, N. H.	San Miguel	Memento Wilkes	Mongrel
921	Houghton, F. K.	San Miguel	Vic	Mongrel
929	Houghton, F. K.	San Miguel	Babe	Mongrel
1479	Jessee, George	San Luis Obispo	Clyde	Mongrel
1131	Johnson, Niels	Templeton	Jumbo	Mongrel
834	Lilienerantz, N. T.	Creston	Jacob	Mongrel
1348	Phillips, W. H.	Poso	Bradly	Mongrel
1207	Rougeot, T. H.	San Miguel	George Crow	Mongrel
1055	Twitchell, S. M.	Templeton	Prince	Mongrel
1101	Williams, Cramer	Arroyo Grande	McGregory II	Mongrel
1343	Zabriskie, Alva	Adelaide	Black Pat	Mongrel

SANTA BARBARA COUNTY.

Mongrels.

1194	Bixley, Fred H.	Concepcion	Louis	Mongrel
1199	Bowen, Charles	Santa Barbara	George McKinney	Mongrel
1275	Gularte, John B.	Sisquoc	Mike	Mongrel
1432	Hollister, E. A.	Goleta	Taxpayer	Mongrel
1514	Jamison, S. J. and T. B.	Carpinteria	Xperk	Mongrel
1057	Kellogg, T. L.	Orcutt	King Blue	Mongrel
1466	Nance, T. C.	Santa Maria	Chief B.	Mongrel
1495	Robbins, J. W.	Los Alamos	Sheriff	Mongrel
1087	Treanor, Elmer	Santa Maria	Black Prince	Mongrel
1469	Treanor, Frank	Santa Maria	Dan Brown	Mongrel
831	Union Sugar Co.	Betteravia	Jack	Mongrel
1132	Veglia, Peter	Santa Maria	Captain Thompson	Mongrel

SANTA CLARA COUNTY.

Mongrels.

966	Borge, J. M.	Milpitas	Darbin	Mongrel
938	Cribari Bros.	Morgan Hill	Ike	Mongrel
1320	Dowdy, Ernest	Gilroy	Ben	Mongrel
1322	Fellom, Louis	Gilroy	Prince	Mongrel
1029	Hjelm, Axel	Los Gatos	Frank	Mongrel
1163	Howe, R. C.	Morgan Hill	Black Raven	Mongrel
1423	Kell, Thos. P.	Morgan Hill	Harry	Mongrel
884	Mellott, Jos.	Alma	George	Mongrel
882	Nelson, F. H.	San Jose	Danger	Mongrel
846	Newman, Thos.	Coyote	Silas	Mongrel
841	Patton, A. D.	San Jose	Black Ranger	Mongrel
995	Silva, M. P.	Milpitas	Don	Mongrel
1319	Willson, Edwin	Gilroy	Ned	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

SANTA CRUZ COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1274	Cole, D. N.	Watsonville	Model Prince	Mongrel
945	Forster, J. E.	Watsonville	Chas. Sumner	Mongrel
1374	Locatelli, G. M.	Boulder Creek	Nick	Mongrel
1067	Languman, C. G.	Watsonville	Dewey	Mongrel
1235	Mann, Geo. S.	Watsonville	Black Diamond	Mongrel
1347	Mann, George	Watsonville	Terry	Mongrel
1461	Peterson Bros.	Watsonville	Jack	Mongrel
1248	Speroni, Max	Soquel	Prince, Jr.	Mongrel

SHASTA COUNTY.

Mongrels.

1079	Asbell, Wm. A.	Millville	Dashaway	Mongrel
1122	Banks, Z. F.	Kennett	Crouch Jack	Mongrel
1488	Beidman, H. P.	Cottonwood	Joe Genilla	Mongrel
1324	Doll, Clifford A.	Ono	Bluejay	Mongrel
1063	Doll, Clifford A.	Ono	Tim	Mongrel
1373	Gibson, J. E.	Redding	Monarch	Mongrel

SIERRA COUNTY.

Mongrels.

1284	Toomey, Chas. W.	Sattley	Dewey	Mongrel
1315	West, George M.	Loyalton	Tom	Mongrel

SISKIYOU COUNTY.

Mongrels.

1270	Chandler, E. R.	Dorris	Turk, Jr.	Mongrel
789	Cramer, G. L.	Fort Jones	Stub	Mongrel
1501	Fowler, E. C.	Dorris	Prince	Mongrel
1517	Hearn, Mrs. Sarah E.	Hornbrook	Stockings	Mongrel
1447	Hovenden, Walter	Etna Mills	Acey	Mongrel
1114	Liskey, Chas.	Hornbrook	Khes	Mongrel
1349	Maust, H. F.	Macdoel	Jim	Mongrel
1268	Morton Bros.	Ager	Prince	Mongrel
1478	McDonald, G. W.	Fort Jones	Don Americus	Mongrel
1075	Pool, Leander	Yreka	Jimmy	Mongrel
1074	Pool, Leander	Yreka	Don	Mongrel
1128	Richardson, J. B.	Dorris	Turk	Mongrel
1144	Rowe, A. E.	Edgewood	Pueblo	Mongrel
1209	Sargent, Samuel T.	Yreka	Clyde	Mongrel
1446	Seikel, E. J.	Klamathon	Kruger	Mongrel
1026	Spannaus, H. E.	Beswick	Cape Horn Prince	Mongrel
1467	Thomas, Lyman	Yreka	Dewey	Mongrel
1290	Turner, W. W.	Dorris	Red Cloud	Mongrel

SOLANO COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1052	Blacklock, J. W.	Suisun	Teddy R.	Mongrel
1220	Chandler Co., F. B.	Vacaville	Byron II	Mongrel
1332	Dodini, Julius	Dixon	Solano	Mongrel
864	Dodini, Julius	Dixon	Bennie	Mongrel
930	Elmira Breeders' Assn.	Elmira	Black John	Mongrel
838	Hackmann, Herman	Dixon	Pongo	Mongrel
1263	Kilkenry Bros. et al.	Elmira	Blue Gross	Mongrel
1264	Kilkenry Bros. et al.	Elmira	Glory	Mongrel
1251	King, Chas. D.	Dixon	Silver	Mongrel
1077	Malchi, John	Vacaville	Honest Dick	Mongrel
1383	Montensen, J. P.	Rio Vista	Chief Harold	Mongrel
1337	Robben, F. W.	Dixon	Cyrus	Mongrel
1370	Robben, F. W.	Dixon	Dr. Burke	Mongrel
1369	Robben, F. W.	Dixon	Dick	Mongrel
836	Schielke, H. H. C.	Vacaville	King Leopold	Mongrel
836	Schielke, H. H. C.	Vacaville	Dandy	Mongrel
1395	Studer, H. W.	Cordelia	Don	Mongrel
964	Turner, C. M.	Suisun	Jack	Mongrel
1224	Vacaville L. and F. Co.	Vacaville	Denmark	Mongrel
1354	McWilliams, R.	Suisun	Dude	Mongrel

Non-standard.

6	Uhl, C. J.	Vacaville	Clatis	Mongrel
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SONOMA COUNTY.

Mongrels.

872	Boyd, George	Santa Rosa	Ben Jackson	Mongrel
1249	Blank Bros.	Sebastopol	Bill	Mongrel
1025	Burke, J. M. C.	Petaluma	Burke Sunday	Mongrel
993	Cannon, L. L.	Pennsgrove	Prince Albert	Mongrel
856	Day, H., and Pozzi, Martin.	Petaluma	Dan	Mongrel
1318	Ghisletta, R.	Sears Point	Duke	Mongrel
1445	Grimes, John	Petaluma	Duke	Mongrel
908	Hinshaw, W. P.	Petaluma	Jack	Mongrel
1523	Kieser Bros.	Petaluma	Bismarck	Mongrel
971	Kieser, Jos.	Santa Rosa	Bay Prince	Mongrel
1257	Lacrabere Bros.	Glen Ellen	Bill	Mongrel
1383	Langley, John	Sebastopol	Leo	Mongrel
949	Lichau, Arthur L.	Pennsgrove	Grover Clay	Mongrel
895	Martinelli Bros.	Petaluma	Oakdale	Mongrel
1179	Meyers, Ben	Santa Rosa	Ben Quintero	Mongrel
1289	Millerick, George	Cazadero	Red Oak	Mongrel
924	Peterson, Justus N.	Petaluma	Eclipse	Mongrel
1093	Ramatici, Adolph	Petaluma	Rodgers	Mongrel
1254	Redmond, P. J.	Sebastopol	Robin	Mongrel
1382	Steiger, E. E.	Sonoma	Bismarck	Mongrel
1051	Von Grafen, Wm.	Santa Rosa	Buffalo Prince	Mongrel
1515	Wilson, Fred	Healdsburg	Thurston	Mongrel
1121	Woodson, G. W.	Petaluma	Rolland	Mongrel

Non-standard.

8	Helman, Geo. F.	Cotati	Mohammed	Non-Standard
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STANISLAUS COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1023	Bledson, Wm.	Montlelice	Montpelier	Mongrel
848	Canhoto, J. J.	Turlock	Jim	Mongrel
1111	Carmichael, M. G.	Oakdale	Jeff	Mongrel
1177	Childs, Geo. W.	Modesto	John Henry	Mongrel
991	Clippen, A. J.	Los Angeles	Dick	Mongrel
1151	Costner, W. S.	Cooperstown	Jumbo	Mongrel
859	Daly & Sons, J.	Newman	Hiram Johnstone	Mongrel
1158	Eachus, Wm. P.	Newman	Expirement	Mongrel
1407	Ellis, Clyde	Turlock	Rainbow	Mongrel
1230	Elliott, E. R.	Modesto	Kentuck	Mongrel
863	Frerra, A.	Ceres	Jean	Mongrel
879	Gomez, J. R.	Turlock	Jim	Mongrel
875	Hatch, H. M.	Modesto	Jumbo	Mongrel
876	Hatch, H. M.	Modesto	Prince	Mongrel
948	Kewine, W. E.	Modesto	Modesto Boy	Mongrel
1281	Kimberling, Copp	Oakdale	Robin	Mongrel
1147	Kernahan, R. S.	Newman	Chas. Marvin	Mongrel
1278	Kimberlin, Copp.	Oakdale	Brigham	Mongrel
1294	Jons, Hans	Patterson	Tony-Oak	Mongrel
890	Ladd, R. H.	Turlock	Franco, Jr.	Mongrel
1015	Laughlin, Guy	Waterford	Bill Bailey	Mongrel
901	Middleton, H. E.	Oakdale	Robin A'Dair	Mongrel
1162	Montgomery, R. L.	Cooperstown	Rondo	Mongrel
891	Moran, B.	Crows Landing	Lorenzin	Mongrel
955	Morgan, Antony	Ceres	Prince Albert	Mongrel
810	Mortimer, C. R.	Modesto	Charter Oak	Mongrel
1329	Numez, J. B.	Newman	Tom	Mongrel
1443	Olsen, Jacob	Montpelier	Turlock	Mongrel
1088	Orr Bros.	Eugene	George	Mongrel
1200	Schell, H. R.	Knights Ferry	Rex	Mongrel
866	Parsons, N. M.	Hickman	Prince Ted	Mongrel
1173	Smith, W. H.	Modesto	Star	Mongrel
837	Spucker, Fred and J.	Modesto	Monarch	Mongrel
1037	Stearns, J. B.	Oakdale	Independence	Mongrel

Crossbred.

13	Oyer, J. A.	Denair	Jim	Mongrel
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SUTTER COUNTY.

Mongrels.

987	Dearing, J. F.	West Butte	Jaques	Mongrel
1451	Graffes, A.	Tudor	Tom Boy	Mongrel
1196	Kinch, W. F.	Yuba City	Frank	Mongrel
1157	King, Jos. F.	Yuba City	Abraham	Mongrel
1156	King, Jos. F.	Yuba City	Jumbo	Mongrel
935	Krull & Bender	Live Oak	Sidney	Mongrel
936	Live Oak B. A.	Live Oak	Red Oak	Mongrel
898	Michels, F. J.	Nicolaus	Bismarek	Mongrel
989	Sullivan, D. F.	Live Oak	Dick	Mongrel
1140	Wiget, J. P.	Meridian	Duke	Mongrel

TEHAMA COUNTY.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
1508	Blossom, E. J.	Red Bluff	Sweede	Mongrel
1401	Beauchamp & Son, J. A.	Kirkwood	Clipper	Mongrel
1402	Beauchamp & Son, J. A.	Kirkwood	Kirkwood	Mongrel
803	Benjamin, Jas. H.	Red Bluff	Jack Johnson	Mongrel
954	Boots, J. T.	Red Bluff	George	Mongrel
1081	Baker, J. R.	Hooker	Chub	Mongrel
1487	Clark, Henry	Corning	Nip	Mongrel
1082	Cone, Rouch Co.	Red Bluff	Baby John	Mongrel
1227	Davis, W. J.	Los Molinos	Rowdy	Mongrel
1440	Fowler, A. J.	Hunter	Rowdy	Mongrel
1166	Gauthier, G. W.	Hunter	King	Mongrel
1100	Godbolt Bros.	Red Bluff	Barney	Mongrel
860	Goodsum, J. M.	Red Bluff	Snip	Mongrel
861	Goodsum, J. M.	Red Bluff	Shannon	Mongrel
1099	Godbolt Bros.	Red Bluff	Dewey	Mongrel
1333	Moller, Frank	Corning	Shamrock	Mongrel
830	Heitt, Jay L.	Henleyville	Dewey	Mongrel
1232	Johnston, R. L.	Red Bluff	Disturbance	Mongrel
1155	Maupin, Fred	Hunter	Joe	Mongrel
1041	Mooney, J.	Tehama	George Washington	Mongrel
828	Moller, Frank	Corning	Teddy Roosevelt	Mongrel
1476	Powers, Austin	Hunter	Tom	Mongrel
1491	Preusser, A.	Red Bluff	Billy Clifford	Mongrel
1171	Patterson, C. E.	Red Bluff	Prince	Mongrel
1172	Patterson, C. E.	Red Bluff	Bennett	Mongrel
941	Rice, W. H.	Paskenta	Frenchy	Mongrel
1006	Warmoth, Joe	Paskenta	Johnnie	Mongrel

TRINITY COUNTY.

Mongrels.

877	Twitchell, E. R.	Ruth	The Scout	Mongrel
878	Twitchell, E. R.	Ruth	Barney Ink	Mongrel

TULARE COUNTY.

Mongrels.

918	Anderson, W. A.	Porterville	Prince	Mongrel
919	Anderson, W. A.	Porterville	Duke II	Mongrel
1024	Anderson, W. A.	Porterville	Black Sam	Mongrel
1428	Bressler, B. F.	Exeter	Bressler	Mongrel
1436	Bressler, B. F.	Exeter	Ike	Mongrel
903	Bruce, Dan	Tulare	Colonel	Mongrel
1036	Betts, G. W.	Porterville	Nero, Jr.	Mongrel
833	Canfield, C. A.	Angiola	John	Mongrel
832	Canfield, C. A.	Angiola	Nepoline Bony	Mongrel
1210	Chambers, L. P.	Alpaugh	Young Madison, Jr.	Mongrel
1524	Chinaworth, R. E.	Visalia	Sunshine	Mongrel
1357	Davis, Frank, and Edw. O'Dell.	Lindsay	Sidney Boy	Mongrel
904	Dresser, A. R.	Tulare	Nathan	Mongrel
1127	Drayer & Son, J. D.	Porterville	George	Mongrel
1340	Garcia, J. V.	Goshen	Rock	Mongrel
1293	Fleutsch Bros.	Visalia	Roy	Mongrel
984	Fox, E. L.	Angiola	Red Fox	Mongrel
1239	Guthrie, A.	Dinuba	Eleck	Mongrel
871	Hullinger, A. J.	Exeter	Sable McKinney	Mongrel
1048	Hushbeck, Thos.	Exeter	Bart	Mongrel
1035	Hickman, D. H.	Orosi	Teddy	Mongrel
1034	Hickman, A. G.	Orosi	Sampson	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

Mongrels—Continued.

License number	Name of owner	Address	Name of stallion	Breed
1113	Harwood, Gus.	Tulare	Star Pointer	Mongrel
1439	Jennings, B. W.	Visalia	Uco	Mongrel
1070	Kirk, R. J.	Dinuba	Martin	Mongrel
1071	Kirk, R. J.	Dinuba	Norman	Mongrel
1438	Jones, Lawrence	Visalia	Duke	Mongrel
893	Mitchell, W. H.	Tulare	Black Wilkes	Mongrel
892	Mitchell, W. H.	Tulare	Prince	Mongrel
985	Miner, J. L.	Porterville	Joe	Mongrel
1102	Mosier, J. C.	Visalia	Ras	Mongrel
1339	Cotta, Joe Martin.	Dinuba	Prince	Mongrel
1242	Osborn & Co.	Angiola	Cealie	Mongrel
1089	Pettis, J.	Porterville	Harry Wilkes	Mongrel
801	Smith, A. D.	Lindsay	Tipton Lindsay	Mongrel
1503	Schimmel Bros.	Tulare	Dandy	Mongrel
1417	Thompson, A. J.	Porterville	Brigham	Mongrel
1518	Tipton Mule Br. Assn.	Tipton	King	Mongrel
1044	Van Loan, F. C.	Visalia	Mt. Diablo	Mongrel
1434	Wells, J. M.	Visalia	Plumbpike	Mongrel
1435	Wells, J. M.	Visalia	Drifter	Mongrel
1021	Whitecomb Co., The.	Exeter	Prince Joe	Mongrel
1022	Witten, L.	Visalia	Black Hawk	Mongrel
1028	Woodville Belg. H. Co.	Porterville	Kentucky King	Mongrel
1045	Woods, J. L.	Visalia	Chiefton	Mongrel
1046	Woods, J. L.	Visalia	Jim	Mongrel
1302	Wells, J. M.	Visalia	Tulare Sam	Mongrel
1387	Wilfong, G. M.	Dinuba	Ferguson	Mongrel

Crossbred.

23	Councilman, C. C.	Porterville	Chief	Mongrel
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TUOLUMNE COUNTY.

Mongrels.

1513	Hawken, G. F.	Tuolumne	Dan	Mongrel
946	Childress, O. D.	Sonora	Little Sid	Mongrel
978	Sweetland, M. E.	Keystone	Victor	Mongrel
867	Drew, C. O.	Chinese Camp	McKinley	Mongrel
869	Drew, C. O.	Chinese Camp	Jack	Mongrel
1418	McCulloch, J. W.	Sonora	Bally	Mongrel

VENTURA COUNTY.

Mongrels.

843	Arnold, Chester	Oxnard	Prince	Mongrel
1188	Dawley, John B.	Oxnard	James	Mongrel
983	Dent, John	Ventura	Champion	Mongrel
887	Dunn, J. F.	Piru	Duke	Mongrel
1477	Gill Bros.	Oxnard	Captains	Mongrel
1528	Henderson, S. C.	Santa Paula	Billposter	Mongrel
886	Hoslett, Al.	Oxnard	Bob	Mongrel
857	Lavin, B. F.	Santa Paula	Lavender	Mongrel
889	Lavin, Thos. L.	Ventura	Dick	Mongrel
1516	Lavin, Thos.	Ventura	Grant	Mongrel
990	Moraga, Benj. D.	Ventura	Rey	Mongrel
885	Nauman, Gus.	Oxnard	Tom	Mongrel
990	Ilharreguy, J.	Fillmore	Dan	Mongrel
1309	Read, F. A.	Moorpark	Senator	Mongrel
1341	Runkle, F. J.	Simi	Superior, Jr.	Mongrel
1301	Siquido, L.	Piru	Charley	Mongrel
1355	Wilson, Geo. S.	Piru	Monarch, Jr.	Mongrel

Non-standard.

License number	Name of owner	Address	Name of stallion	Breed
5	Delaney, Harry -----	Ventura -----	Joe Locke -----	Mongrel

YOLO COUNTY.

Mongrels.

1066	Beck, John H.-----	Woodland -----	Royal Son -----	Mongrel
1497	Byrns, Elmer -----	Woodland -----	Kinley No. 2-----	Mongrel
1215	Bawman, H. R.-----	Winters -----	Yosolani -----	Mongrel
1405	Bullard Co. -----	Woodland -----	Black Bart -----	Mongrel
1304	Colburn, F. B.-----	Woodland -----	Cracker Jack -----	Mongrel
1392	Davis Jack Co.-----	Davis -----	Jumbo -----	Mongrel
1415	Eakle, W. H.-----	Woodland -----	Jeff -----	Mongrel
1236	Hardy, W. C.-----	Woodland -----	Newport the First-----	Mongrel
1237	Hardy, W. C.-----	Woodland -----	Prince S., Jr.-----	Mongrel
1414	Hennigan, Geo. -----	Woodland -----	Tule Jim -----	Mongrel
1421	Norton, John -----	Woodland -----	Prince S. -----	Mongrel
992	Palmer, F. W., and Rowe, J. D. -----	Davis -----	Pete -----	Mongrel
1380	Pritchett, John W.-----	Brooks -----	Jimmie Britt -----	Mongrel
1379	Pritchett, John W.-----	Brooks -----	Buster -----	Mongrel
827	Reiff, John -----	Rumsey -----	Chesterfield -----	Mongrel
907	Reusch, Fred E.-----	Blacks Station -----	Tom L. Smith-----	Mongrel
1529	Ruby & Bowers -----	Davis -----	Harvester -----	Mongrel
1216	Ruggles, Bowman & Wyatt	Winters -----	Schuntz -----	Mongrel
928	Johnson, H. B.-----	Madison -----	Jack -----	Mongrel
939	Ulrich, L. -----	Woodland -----	Jumbo -----	Mongrel
862	Wilkerorff, Herman -----	Plainfield -----	Sam -----	Mongrel
1176	Zimmerman, Mrs. M. E.---	Woodland -----	Snider -----	Mongrel

YUBA COUNTY.

Mongrels.

1269	Berg, Herman -----	Marysville -----	Duke -----	Mongrel
1328	Griffith, C. V.-----	Marysville -----	Brigham -----	Mongrel
1287	Hays, Elmer E.-----	Marysville -----	Teddy Hays -----	Mongrel
816	Jaques, D. E.-----	Marysville -----	Nutwood -----	Mongrel
1300	Lazear Bros. -----	Marysville -----	Black Jack -----	Mongrel
1406	Hutchinson, E. E.-----	Wheatland -----	Bismarck -----	Mongrel
922	Moynier, H. L.-----	French Corral -----	Frenchy -----	Mongrel
840	Ruff, W. C.-----	Rackerby -----	Jack London -----	Mongrel
951	Sanders, J. H.-----	Smartville -----	The Blacksmith -----	Mongrel
1106	Young, P. -----	Browns Valley -----	Dude -----	Mongrel

LICENSED STALLIONS IN CALIFORNIA.

PART IV. STALLIONS CASTRATED AND REPORTED DEAD
DURING THE YEAR.CONTRA COSTA COUNTY.
Castrated.

License number	Name of owner	Address	Name of stallion	Breed
100	Hammond, J. W.	Byron	Byron Wilkes	Standard

FRESNO COUNTY.
Castrated.

284	Pfost, G. N.	Laton	Joe Mack	Mongrel
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KINGS COUNTY.
Castrated.

246	Weltmes Bros.	Kingsbury	Nearest 2d	Standard
1170	Weltmes Bros.	Kingsbury	Kidd	Mongrel

LOS ANGELES COUNTY.
Castrated.

777	Stanton, E. J.	Los Angeles	Montgomery	Saddle
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MADERA COUNTY.
Castrated.

77	McDonald, J. B.	O'Neals	Stonewall Jackson	Mongrel
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MONTEREY COUNTY.
Castrated.

655	Sloan, C.	Parkfield	King	Mongrel
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SAN LUIS OBISPO COUNTY.
Castrated.

524	Peterson, John	San Luis Obispo...	Prince	Mongrel
132	Sanchez, M. D.	San Miguel	Jim Nelson, Jr.	Mongrel

SANTA BARBARA COUNTY.
Castrated.

176	Union Sugar Co.	Betteravia	Pete	Mongrel
229	Park Stable	San Jose	Direct Fils	Standard

SUTTER COUNTY.

Castrated.

License number	Name of owner	Address	Name of stallion	Breed
64	Griffith, J. W.	Live Oak	McO. G.	Standard

YOLO COUNTY.

Castrated.

452	Herrigan, George	Woodland	Billy	Mongrel
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ALAMEDA COUNTY.

Dead.

146	Larsen, Wm.	Livermore	Trapiste 1426 (20200).....	Belgian
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AMADOR COUNTY.

Dead.

419	Wait, A. L.	Plymouth	V. Teel	Mongrel
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BUTTE COUNTY.

Dead.

758	Tisdale Ranch Co.	Gridley	Dewey	Jack
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COLUSA COUNTY.

Dead.

599	Stovall, H. C.	Williams	Viran Button 38093.....	Standrad
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CONTRA COSTA COUNTY.

Dead.

318	Glass, J. R.	Antioch	Black King 50617.....	Jack
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EL DORADO COUNTY.

Dead.

142	Rafetto, Thos.	Placerville	Dick	Mongrel
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FRESNO COUNTY.

Dead.

965	Eversoll, Wm.	Burrough	David	Jack
551	James, J. G., Co.	Jameson	Brigham Young	Jack

REPORT OF THE STALLION REGISTRATION BOARD.

GLENN COUNTY.

Dead.

License number	Name of owner	Address	Name of stallion	Breed
5	Glusing, Johnnie -----	Germantown -----	Bunny -----	Jack

HUMBOLDT COUNTY.

Dead.

706	Boyd, Wm. J., and John McLaughlin.	Eureka -----	Guinier 52806 (70905)-----	Percheron
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IMPERIAL COUNTY.

Dead.

260	Brockman, C. W.-----	Calexico -----	Barney de Linette-----	Belgian
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LOS ANGELES COUNTY.

Dead.

790	Woods, O. F., and C. Jennings.	Compton -----	Macaron de Limelette (26730)---	Belgian
41	Calabasas Belgian Horse Company.	Calabasas -----	Felix 59427 (64976)-----	Belgian

NAPA COUNTY.

Dead.

90	Martinelli, J. W.-----	Pope Valley -----	Glory -----	Shire
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ORANGE COUNTY.

Dead.

394	Omer Horse Association--	Huntington Beach--	Omer 1269 (19120)-----	Purebred
769	Yost, Wm. R.-----	Santa Ana -----	Corail -----	French Coach

PLACER COUNTY.

Dead.

581	Blockwell & Hendrickson--	Rocklin -----	Jack -----	Mongrel
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RIVERSIDE COUNTY.

Dead.

689	Alamos Horse Breeders' Association.	Auld -----	Grevin (57828) -----	Percheron
195	Motte, A. -----	Arlington -----	Jake -----	Grade

SACRAMENTO COUNTY.

Dead.

License number	Name of owner	Address	Name of stallion	Breed
560	Brown, E. L.	Galt	Big Bob 50126	Jack
580	Edinger-Johnston Co.	Courtland	Drago-de-Bothey 1434 (25374)	Belgian

SAN BENITO COUNTY.

Dead.

638	Lane, J. L.	Hollister	Mission Boy 2610	Jack
467	Rionda, Jos.	Tres Pinos	Bob	Mongrel

SAN DIEGO COUNTY.

Dead.

827	Cabrillos, J. M.	Valley Center	Senef	Belgian
42	Coronado Beach Co.	San Diego	Mammoth Prince 3472	Jack
894	Fallbrook Horse Breeding Company.	Fallbrook	Joubert (16040)	Belgian

SANTA CLARA COUNTY.

Dead.

202	Parker, Chas., and E. Britton.	Santa Clara	Markham King 21645	Shire
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SAN JOAQUIN COUNTY.

Dead.

439	Moy, Peter	Stockton	Prize Winner	Jack
680	Curry, Thomas	Stockton	Kentucky Chief, Jr., 3967	Jack
413	Moeklumne Draft Horse Association.	Clements	Diomedes 41714 (45947)	Percheron
120	Cordevay, F. H.	Lodi	Togo	Standard
144	Johnston, J. W.	Stockton	Stockton 60959	Percheron

SANTA BARBARA COUNTY.

Dead.

406	Bishop, T. B., Co.	Goleta	Silver Chimes 13529	Clydesdale
196	Streeter, C. W.	Santa Rita	Colonel	Percheron

SISKIYOU COUNTY.

Dead.

860	Fay, J. J.	Etna Mills	Moulton Old Coin 9156 (24464)	Purebred
-----	-----------------	------------------	-------------------------------------	----------

REPORT OF THE STALLION REGISTRATION BOARD.

SOLANO COUNTY.

Dead.

License number	Name of owner	Address	Name of stallion	Breed
432	Peters, Chas. A.	Vacaville	John L. Sullivan	Jack

SONOMA COUNTY.

Dead.

677	Brandt, O. H.	Shellville	Sultan 16278 (15696)	Clydesdale
611	Furlong, P.	Occidental	Diamond	Mongrel

TEHAMA COUNTY.

Dead.

121	Shultz, J. J.	Paskenta	Walter	Jack
-----	--------------------	----------------	--------------	------

TULARE COUNTY.

Dead.

196	Visalia Percheron Horse Association.	Visalia	Doctorat 40246 (56920)	Percheron
-----	---	---------------	------------------------------	-----------

VENTURA COUNTY.

Dead.

63	Whitted, J. G.	Santa Paula	Sago	Jack
109	Delaney, Henry	Ventura	Kinney Rose 55177	Standard

YOLO COUNTY.

Dead.

227	Herrigan, Geo.	Woodland	Prince	Percheron
597	Alameda Sugar Co.	Woodland	Monarch	Jack

YUBA COUNTY.

Dead.

372	Ramm, John G.	Camptonville	Turk	Percheron
-----	--------------------	--------------------	------------	-----------

APPENDIX

APPEN

Summary of the Number of
(For the year end

Counties	Purebred	Grade
Alameda -----	40	20
Alpine -----		
Amador -----	2	
Butte -----	14	12
Calaveras -----	3	3
Colusa -----	8	11
Contra Costa -----	20	5
Del Norte -----	1	
El Dorado -----	1	2
Fresno -----	44	22
Glenn -----	14	1
Humboldt -----	12	7
Imperial -----	17	8
Inyo -----	11	2
Kern -----	13	9
Kings -----	30	10
Lake -----	4	5
Lassen -----	7	
Los Angeles -----	27	9
Madera -----	4	2
Marin -----	2	3
Mariposa -----	1	1
Mendocino -----	17	3
Merced -----	23	9
Modoc -----	10	3
Mono -----		
Monterey -----	31	2
Napa -----	16	9
Nevada -----	3	4
Orange -----	20	4
Placer -----	10	5
Plumas -----	2	
Riverside -----	22	6
Sacramento -----	21	6
San Benito -----	13	5
San Bernardino -----	5	
San Diego -----	15	
San Francisco -----	10	1
San Joaquin -----	45	23
San Luis Obispo -----	19	13
San Mateo -----	3	
Santa Barbara -----	28	5
Santa Clara -----	32	23
Santa Cruz -----	7	8
Shasta -----	11	1
Sierra -----	2	2
Siskiyou -----	21	3
Solano -----	17	6
Sonoma -----	13	23
Stanislaus -----	32	22
Sutter -----	2	8
Tehama -----	15	7
Trinity -----	1	
Tulare -----	35	15
Tuolumne -----	3	
Ventura -----	16	6
Yolo -----	26	9
Yuba -----	8	10
Totals -----	829	373

DIX A.

Stallions and Jacks by Counties.

(ending July 31, 1913.)

Crossbred	Non-standard bred	Mongrel	Total	Jacks			
				Purebred	Grade	Mongrel	Total
1		9	70	1			1
		5	7			2	2
1	1	19	47	1		8	9
		11	17	1		3	4
		23	42	4		17	21
1		12	38	4			4
		2	3				
		9	12	1		3	4
		43	109	4	2	17	23
		12	27	7		9	16
		3	22			1	1
		30	55	1		8	9
		1	14			1	1
		9	31	2		3	5
		11	51	14	1	3	18
		13	22	1		4	5
		4	11	1		2	3
		5	41	2		2	4
		9	15	14		6	20
			5	1			1
		3	5	4		2	6
		8	28	9		1	10
		17	49	2		8	10
		3	16			1	1
		21	54	2		3	5
		10	35	1		3	4
			7				
		7	31	1		2	3
		7	22			1	1
			2				
1		16	45	1	1	4	6
		11	38	1		2	3
1		6	25	1			1
		4	9			1	1
		13	28	1		2	3
		1	12	1			1
		53	121	3	1	25	29
		19	51	2	1		3
			3				
		12	45	1		5	6
		13	68	1			1
		8	23			1	1
		6	18			2	2
		2	6			1	1
		18	42	1		3	4
	1	20	44	2		7	9
	1	23	60	1		1	2
1		34	89	4		14	18
		10	20	2		5	7
		27	49	1		13	14
		2	3				
1		48	99	8		18	26
		6	9			1	1
	1	17	40	3		2	5
		22	57	6		14	20
		10	28	1		2	3
7	4	707	1,920	119	6	233	358

APPEN

Classified Summary of Pure

Counties	Belgian	Cleveland Bay	Clydesdale	French Coach	French Draft	German Coach
Alameda	8			2	1	2
Alpine						
Amador						
Butte	3				2	1
Calaveras					1	1
Colusa	1			1	2	1
Contra Costa	5		1		2	
Del Norte	1					
El Dorado						
Fresno	3			1	3	3
Glenn	5				1	2
Humboldt	1			1		1
Imperial						
Inyo			1			1
Kern	1					
Kings	2		1	1	4	1
Lake				1		
Lassen	1					1
Los Angeles	1		2	1		
Madera						1
Marin	1					1
Mariposa						1
Mendocino	4				2	1
Merced	4					1
Modoc	2				1	1
Mono						
Monterey	6		1	1	2	1
Napa						1
Nevada	1				1	
Orange	2		2			1
Placer	2				1	
Plumas						
Riverside	2		1	2	1	1
Sacramento	6				1	2
San Benito	2				2	1
San Bernardino	2					1
San Diego	4		1			
San Francisco	1				1	
San Joaquin	5		1	1	2	3
San Luis Obispo	4					
San Mateo						
Santa Barbara	3		6	2		2
Santa Clara	7					1
Santa Cruz	1				1	
Shasta			1	1	1	
Sierra						
Siskiyou	5				2	
Solano	4		1		1	
Sonoma	2		1			1
Stanislaus	2		1		3	2
Sutter					1	
Tehama	1		2	1		1
Trinity						1
Tulare	4		1		2	4
Tuolumne						1
Ventura	4		2	1		
Yolo	3	1	1	1		1
Yuba	3			1	1	
Totals	119	1	27	19	42	45

¹Arab. ²American draft. ³Standard pacer.

DIX B.

bred Stallions by Breeds.

Hackney	Norman	Percheron	American Saddle	Shire	Standard	Suffolk	Thorough-bred	American Trotter	Total
1		19			7				40
		1			1				2
		6			2				14
		1							3
		2			1				8
		7		1	3		1		20
									1
		1							1
1		18		5	9		2		44
		4			2				14
		3		2	4				12
		12		1	3		1		17
		7			2				11
		10			2				13
		10		4	6		2		30
		2			1				4
		3		2					7
		14			6		2	3	27
		3							4
									2
									1
		7		2	1				17
		10	1	2	2				23
		5			1				10
		8		5	7				31
1		3		11					16
					1				3
		11			3		1		20
		4			3				10
		2							2
		9			6				22
		10		1	1				21
		2		4	1		1		13
		2							5
		5	2		1		2		15
		1	1	1	5				10
		26		1	6				45
		10		1	4				19
		1		2					3
		12		2	1				28
		13		4	7				32
		3			2				7
		5			2		1		11
		1		1					2
		10		3			1		21
		7		2	2				17
		2		2	5				13
		15		4	5				32
					1				2
		7		1	2				15
									1
		15	2		7				35
		1					1		3
		7	1		1				16
		7		4	8				26
		1			1		1		8
3		345	7	68	135		14	1	829

APPEN.

Classified Summary of Grade

Counties	Belgian	Clydes- dale	Cross- bred	French Coach	French Draft	German Coach	Hackney
Alameda	4		1				
Alpine							
Amador							
Butte	2			1			
Calaveras							
Colusa	3			2	1		
Contra Costa	1	1	1				
Del Norte							
El Dorado							
Fresno	1				4		
Glenn							
Humboldt	1					1	
Imperial	1						
Inyo							
Kern	1	1				1	
Kings	1						
Lake							
Lassen							
Los Angeles	1			1			
Madera							
Marin	3						
Mariposa							
Mendocino							
Merced							
Modoc						1	
Mono							
Monterey							
Napa					1		1
Nevada						1	
Orange							
Placer							
Plumas							
Riverside	1		1				
Sacramento						1	
San Benito	1	1	1		1		
San Bernardino							
San Diego							
San Francisco							
San Joaquin	2				1		
San Luis Obispo	2				1	1	
San Mateo							
Santa Barbara							
Santa Clara	3						
Santa Cruz	1				1		
Shasta		1					
Sierra	1						
Siskiyou		1					
Solano							
Sonoma	1				1		
Stanislaus	2		1		2		
Sutter	2				1		
Tehama	1					1	
Trinity							
Tulare	2		1			1	
Tuolumne							
Ventura		1					
Yolo	2						
Yuba					1		
Totals	40	6	6	4	15	8	1

DIX C.

Stallions and Mongrels by Breeds.

Non-Standard	Norman	Percheron	American Saddle	Shire	Standard	Suffolk	Thoroughbred	American Trotter	Total	Mongrels
		7		2	77				21	9
										5
1		2		1	6				13	19
		1			2				3	11
		2			3				11	23
		1			2				6	12
										2
		1			1				2	9
		5			12				22	43
					1				1	12
					4				7	3
		2			4				8	30
		1			1				2	1
		1		1	4			1	10	9
1		3		1	4				10	11
		2			3				5	13
										4
		5			2				9	5
		2							2	9
									3	
		1							1	3
		1			1		1		3	8
		1		4	3				9	17
		1			1				3	3
					2				2	21
		1		1	5				9	10
		2			1				4	
		2			3				5	7
		3			2				5	7
		5							7	16
				1	4				6	11
					2				6	6
										4
										13
					1				1	1
		16			4				23	53
		5		1	2				13	19
		2			3				5	12
	2	11		2	5				23	13
		3			3				8	8
									1	6
		1							2	2
		2							3	18
1	1	7			3				7	20
1		1		4	6	1			24	23
		6		1	10				23	34
		2			3				8	10
		1			4				7	27
										2
	1	4		1	4				16	48
										6
1		1			4				7	17
		2			5				9	22
		2			7				10	10
4	5	118		20	144	1	1	1	384	707

APPENDIX D.

THE CALIFORNIA STALLION REGISTRATION LAW.

CHAPTER 677.

An act to regulate the public service of stallions and jacks in the State of California.

[Approved May 1, 1911.]

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. Every association, person, firm or corporation standing or offering any stallion or jack for public service in this state shall cause the name, description, and pedigree of such stallion or jack to be enrolled by a stallion registration board hereinafter provided for, and secure a license from said board, as provided in section 3 of this act. All enrollment and verification of pedigree shall be done in the office of the secretary of the California state board of agriculture. All license certificates for stallions or jacks issued under this act shall thereupon be presented to and recorded by the county recorder of the county or counties in which said stallion or jack is used for public service.

SEC. 2. In order to carry out the provisions of this act, there shall be constituted a stallion registration board, whose duty it shall be to verify and register pedigrees; to pass upon certificates of veterinary examination; to provide, when necessary, for veterinary inspection; to issue stallion or jack license certificates; to make all necessary rules and regulations; and to perform such other duties as may be necessary to carry out and enforce the provisions of this act. Said board shall hold meetings at the office of the secretary of the California state board of agriculture the first Tuesday and subsequent days of February, May, August, and November of each year, and such other meetings as may be necessary. Said stallion registration board shall be composed of three members, consisting of the president and the secretary of the California state board of agriculture and the state veterinarian.

SEC. 3. In order to obtain the license certificate herein provided for, the owner of each stallion or jack shall forward an affidavit signed by a licensed veterinarian to the effect that he has personally examined such stallion or jack, and that, to the best of his knowledge and belief, said stallion or jack is free from hereditary, infectious, contagious, or transmissible disease or unsoundness. The owner of said stallion or jack shall also furnish to the stallion registration board the stud-book certificate of registry of the pedigree of said stallion or jack when said stallion or jack is registered, and all other necessary papers relative to his breeding and ownership. Upon verification of pedigree and certificate of breeding (in case of pure-bred stallions and jacks), and receipt of veterinarian's affidavit, as provided for in this act, a license certificate shall be issued to the owner.

SEC. 4. The presence of any one of the following named diseases shall disqualify a stallion or jack for public service, and the examining

or inspecting veterinarian is hereby duly authorized to refuse to give an affidavit of soundness to the owner of such stallions or jacks affected with any one or more of the diseases herein specified in a transmissible or hereditary form, and the examining or inspecting veterinarian shall so report the same to the secretary of the stallion registration board. Laryngeal hemiplegia, (roaring or whistling); pulmonary emphysema, (heaves, broken wind); chorea, (St. Vitus' dance, crampiness, shivering, stringhalt); bone spavin; ringbone; sidebone; navicular disease; osteoporosis; curb, when accompanied with faulty conformation of hock; glanders, farcy; maladie du coit; urethral gleet; mange; or any contagious or infectious disease, and the said board is hereby authorized to refuse its certificates of enrollment for any stallion or jack affected with any one of the diseases herein above mentioned and to revoke the previously issued enrollment certificate of any stallion or jack found on subsequent examination and investigation to be so affected.

SEC. 5. The stallion registration board shall make and keep records of all stallions and jacks enrolled in the State of California; said stallions or jacks to be enrolled as "pure-bred," "cross-bred," "non-standard bred," "grade," or "mongrel," according as the facts may have been determined. Upon making the enrollment of said stallion or jack, said stallion registration board shall issue the above said license. The stallion registration board is authorized, in cases of emergency, to grant temporary license certificates without veterinary examination, upon receipt of an affidavit of the owner to the effect that, to the best of his knowledge and belief, said stallion or jack is free from infectious, contagious, or transmissible disease or unsoundness. Temporary license certificate shall be valid only until veterinary examination can reasonably be made.

SEC. 6. The owner of any stallion or jack used for public service in this state shall post and keep affixed, during the entire breeding season, copies of the license certificate of such stallion or jack, issued under the provisions of this act, in a conspicuous place, both within and upon the outside of the main door leading to every stable or building where the said stallion or jack is used for public service. Each bill and poster and each newspaper advertisement shall show the enrollment certificate number, and state whether it reads "pure-bred," "grade," "cross-bred," "non-standard bred" or "mongrel," and it shall be illegal to print or advertise any misleading reference to the breeding of said stallion or jack, his dam or his sire.

SEC. 7. The license certificate issued for a stallion or jack whose sire and dam are of pure breeding, and the pedigree of which is registered in a studbook recognized by the United States department of agriculture, Washington, D. C., an act regulating the importation of breeding animals, approved March 3, 1903, shall be in the following form.*

SEC. 8. A fee of two dollars and fifty cents shall be paid to the secretary of the California stallion registration board for the examination and enrollment of each stallion or jack pedigree, and for issuance of a license certificate in accordance with the breeding of the stallion or jack as above provided, which shall be in force and effect for a

*See page 73.

period of one year from its date, and for the purpose of carrying out the provisions of this act. The fee shall be paid to the secretary of the California stallion registration board at the time the application is made for enrollment. Upon a transfer of the ownership of any stallion or jack enrolled under the provisions of this act, the certificate of enrollment may be transferred to the transferee by the secretary of the California stallion registration board, upon submittal of satisfactory proof of such transfer of ownership, and upon payment of a fee of one dollar. A fee of one dollar shall be paid annually for the renewal of a license certificate. A fee of one dollar shall be paid for a duplicate license certificate, upon proof of the loss or destruction of the original certificate.

SEC. 9. Every stallion or jack for which a license has been issued shall be exempt from further examination, unless from later developments it becomes known, and a complaint is filed, certified to by three men, one of whom shall be [a] licensed veterinarian, that said stallion or jack has some hereditary, contagious, or infectious disease which was not evident at the time of previous examination. When such complaint is made, and a request for examination is asked, such complaint shall be filed with the secretary of the California stallion registration board, who shall have another examination made, but the owner of the stallion or jack shall have the right to select a veterinarian legally qualified to practice as such in this state, to act with such examining veterinary, and in case these two shall fail to agree upon a verdict or decision these two veterinarians shall appoint a third qualified veterinarian, with the consent and approval of said board and owner, who shall act as referee therein, and the decision of said referee shall be final. If such complaint shall be found to be correct it shall be so reported to the secretary, who shall revoke the license in force; *provided*, that the owner of any stallion used for public service in this state shall have a lien on all colts sired by said stallion for the service fee for a period of one year from the date of the foaling of said colt, as now provided by law.

SEC. 10. *Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.*

SEC. 11. The funds accruing from the above named fees shall be used by the said stallion registration board to defray the expenses of enrollment of pedigrees and issuance of licenses; to provide for the examination of stallions and jacks when necessary; to publish reports or bulletins containing lists of stallions and jacks examined, which shall be not less than one in each year; to encourage the horse breeding interests in this state; to disseminate information pertaining to horse breeding, and for any other purposes as may be necessary to carry out the purposes and enforce the provisions of this act. Each member of the above committee shall receive his actual expenses incurred while in the performance of any duty imposed under the provisions of this act; the secretary of said board shall receive for his services an amount to be fixed and agreed upon by said board. It shall be the duty of the said stallion registration board to enforce the

provisions of this act, and to make an annual report, including financial statement, to the governor of the state on September 15th of each year.

SEC. 12. This act shall take effect and be in force on August 1st, 1911.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of pure-bred stallion or jack, No.-----

The pedigree of the stallion or jack (name)-----

Owned by -----

Bred by -----

Described as follows:

Color ----- Breed -----

Foaled in the year-----, has been duly examined, and it is hereby certified that the said stallion or jack is registered as number ----- in-----studbook, said studbook being recognized and certified to by the secretary of the department of agriculture, Washington, D. C., and is of pure breeding. The above named stallion or jack has been examined by ----- veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, ----- and is licensed to stand for public service in the state of California.

Signed -----

Secretary California Stallion Registration Board.

Dated this -----, 19----, at Sacramento, Cal.

The license certificate issued for a grade stallion or jack, whose sire or dam is not pure-bred, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of grade stallion or jack, No.-----

The pedigree of the stallion or jack (name)-----

Owned by -----

Bred by -----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified that the said stallion or jack is not of pure breeding, and is, therefore, not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C. The above named stallion has been examined by -----, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19----.

Signed -----

Secretary California Stallion Registration Board.

Dated this -----, 19----, at Sacramento, Cal.

The license certificate issued for a stallion whose sire and dam are pure-bred, but not of the same breed, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of cross-bred stallion, No.*The pedigree of the stallion (name)**Owned by**Bred by*

Described as follows:

Color Foaled in the year, has been duly examined, and it is found that his sire is registered in the studbook as number, volume, at page, and his dam in the studbook as No., volume, and page

Such being the case, the said stallion is not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C. The above named stallion has been examined by, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, and is licensed to stand for public service in the State of California.

This license expires on, 19....

Signed

Secretary California Stallion Registration Board.

Dated this, 19...., at Sacramento, Cal.

The license certificate issued for non-standard bred stallion, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of non-standard bred stallion, No.*The pedigree of the stallion (name)**Owned by**Bred by*

Described as follows:

Color Foaled in the year, has been duly examined, and it is hereby certified and found that said stallion is not eligible to registration as standard bred, and for the purpose of this license in not pure-bred, although recorded in the non-standard department of the American trotting register.

The above named stallion has been examined by, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, and is licensed to stand for public service in the State of California.

This license expires on, 19....

Signed

Secretary California Stallion Registration Board.

Dated this, 19...., at Sacramento, Cal.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of "mongrel" stallion or jack, No.-----.

The pedigree as far as known or traced, of the stallion or jack (name)

Owned by -----

Bred by -----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified that the said stallion or jack is of mongrel breeding, and is not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C.

The above named stallion has been examined by -----, veterinarian, and is reported as free from infectious, contagious, or transmissible disease or unsoundness, ----- and is licensed to stand for public service in the State of California.

Signed -----,

Secretary California Stallion Registration Board.

Secretary California Stallion Registration Board.

Dated this -----, 19----, at Sacramento, Cal.

APPENDIX E.

STATES HAVING STALLION REGISTRATION LAWS.

State.	Name and location.
California-----	Stallion Registration Board, Sacramento
Colorado-----	State Board of Stock, Inspection Commissioners, Denver
Idaho-----	Stallion Registration Board, Moscow
Illinois-----	Stallion Registration Board, Springfield
Iowa-----	Stallion Registration Board, Des Moines
Kansas-----	State Livestock Registry Board, Manhattan
Michigan-----	Agricultural College, East Lansing
Minnesota-----	Stallion Registration Board, St. Paul
Montana-----	Bureau of Agriculture, Labor, Industry, and Publicity, Helena
Nebraska-----	Stallion Registration Board, Lincoln
New Jersey-----	Stallion Registration Board, New Brunswick
North Dakota-----	Stallion Registration Board, Fargo
Oregon-----	Stallion Registration Board, Corvallis
Pennsylvania-----	Stallion Registration Board, Harrisburg
South Dakota-----	Stallion Registration Board, Brookings
Utah-----	Stallion Registration Board, Logan
Washington-----	Stallion and Jack Registration Office, State College, Pullman
Wisconsin-----	Stallion Registration Board, Madison

ANNUAL REPORT

OF THE

California

Stallion Registration Board

FOR THE

Year Ending July 31, 1914



CALIFORNIA
STATE PRINTING OFFICE
1914

STALLION REGISTRATION BOARD. 1914.

DIRECTORS.

A. L. SCOTT	-----	<i>President</i>
DR. CHAS. KEANE	-----	<i>State Veterinarian</i>
CHAS. W. PAINE	-----	<i>Secretary</i>

LETTER OF TRANSMITTAL.

CALIFORNIA STALLION REGISTRATION BOARD,
SACRAMENTO, January 8, 1915.

To his Excellency, HIRAM W. JOHNSON, Governor of California:

SIR: In accordance with the provisions of chapter 677, "An act to regulate the public service of stallions and jacks in the State of California," we have the honor to submit herewith our third annual report for the twelve months ending July 31, 1914, together with a financial statement showing the receipts and expenditures of the Board during that period, and with a statistical summary of the various breeds.

Respectfully submitted,

A. L. SCOTT, President.
CHARLES KEANE.
CHAS. W. PAINE.

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FINANCIAL STATEMENT

For Year Ending July 31, 1914.

SUMMARY.

RECEIPTS.

Cash on hand	\$4,191 91
Receipts for licenses issued	816 50
Receipts for transfers and copies	138 00
Receipts for renewal fees	1,332 40
Total	\$6,478 81

DISBURSEMENTS.

Postage	\$125 00
Expense	1,502 16
Field expense	20 95
Cash in bank	4,830 70
Total	\$6,478 81

THIRD ANNUAL REPORT
OF THE
CALIFORNIA STALLION REGISTRATION BOARD.

Within the past eight years twenty different states have passed laws requiring that all owners of stallions or jacks, before standing them for public service, shall obtain a license for each animal from the State Board created for that purpose. This board examines all pedigree certificates and veterinarians' certificates of soundness submitted, and enrolls and issues license certificates for all stallions and jacks entitled to such enrollment in accordance with the law. Such legislation has been enacted in the following states:

States	Act effective	States	Act effective
Wisconsin -----	January 1, 1906	Illinois -----	January 1, 1910
Iowa -----	March 30, 1907	North Dakota -----	January 1, 1910
Minnesota -----	April 25, 1907	Kansas -----	April 3, 1910
Utah -----	May 13, 1907	Washington -----	June 8, 1910
Pennsylvania -----	January 1, 1908	Oregon -----	May 20, 1911
New Jersey -----	September 1, 1908	Nebraska -----	July 7, 1911
Montana -----	March 8, 1909	California -----	August 1, 1911
South Dakota -----	March 9, 1909	Michigan -----	August 1, 1911
Idaho -----	March 15, 1909	Colorado -----	August 5, 1911
Indiana -----		Ohio -----	

The details of these laws vary somewhat in different states, but all are more or less founded on the Wisconsin act, which was the pioneer state in this matter, but all require the submission of certificates of registration in studbooks certified by the United States Department of Agriculture, as evidence of the purity of breeding of stallions licensed as purebred, except that some provide in addition that stallions shall be accepted as purebred which are registered in studbooks of any American studbook or registry association which recognizes and records stallions having five pure top crosses.

That the State stallion law marks a distinct step in advance in our horse-breeding industry is hardly to be questioned. One of the first results of the operation of these laws was to provide data which show the actual facts with regard to the stallions being used for breeding purposes. Other important beneficial results are the rapid elimination of unfit animals and greater care with regard to breeding and registration. Under authority of paragraph 492 of the act of Congress, approved August 5, 1909, the following regulations were issued by the United States Department of Agriculture regarding the importation of animals for breeding purposes, in order to prevent fraud concerning the ancestry of purebred animals, which became effective on February 1, 1912.

Recognized Foreign Breeds.

The following breeds of horses have been certified to the Secretary of the Treasury as recognized breeds and books of record across the seas:

Name of breed	Book of record	By whom published
Belgian Draft -----	Stud Book des Chevaux de Trait Belges.	Société le Cheval de Trait Belge, Chevalier G. Hynderick, secretary, 20 Rue Royale, Brussels, Belgium.
Clydesdal -----	Clydesdale Studbook ----	Clydesdale Horse Society of the United Kingdom of Great Britain and Ireland, Archibald McNeillage, secretary, 93 Hope street, Glasgow, Scotland.
French Draft -----	Studbook des Chevaux de Trait Français.	Société des Agriculteurs de France, J. C. Villevas, secretary, 8 Rue d'Athènes, Paris, France.
Hackney -----	Hackney Studbook -----	Hackney Horse Society, Frank F. Euren, secretary, 12 Hanover Square, London, W., England.
Percheron -----	Studbook Percheron de France.	La Société Hippique Percheronne de France, E. Lemarie, secretary, Nogent-le-Rotrou, France.
Shetland Pony -----	Shetland Pony Studbook..	Shetland Pony Studbook Society, R. W. Walker, secretary, 3 Golden Square, Aberdeen, Scotland.
Shire -----	Shire Horse Society Studbook.	Shire Horse Society, J. Sloughgrove, secretary, 12 Hanover Square, London, W., England.
Suffolk -----	Suffolk Studbook -----	Suffolk Horse Society, Fred Smith, secretary, Rendlesham, Woodbridge, Suffolk, England.
Thoroughbred -----	Australian Studbook ----- Provided that no animal or animals registered in the Australian Studbook shall be certified as purebred unless such animal or animals trace, in all crosses, to animals registered in the General Studbook of England.	Australian Jockey Club and Victoria Racing Club, A. P. Wilson, keeper, 6 Bligh street, Sydney, New South Wales.
Welsh Pony and Cob----	Welsh Pony and Cob Studbook.	Weatherby & Sons, 6 Old Burlington street, London, W., England. The Welsh Pony and Cob Society, John R. Bache, secretary, Knighton, Radnorshire, Wales.

Recognized breeds and books of record in Canada.—The Canadian National Records are recognized for the following breeds, provided that no animal or animals registered in the Canadian National Records shall be certified by the Secretary of Agriculture as pure-bred unless such animal or animals trace, in all crosses, to registered animals in the country where the breed originated, or to animals which are proved to the satisfaction of the department to be of the same breed and which have been imported from the country in which the breed originated:

Belgian Draft.	Standardbred.
Clydesdale.	Suffolk.
Hackney.	Thoroughbred.
Shire.	Welsh Pony and Cob.

The complete act to regulate the public service of stallions and jacks in California is given in full in Appendix D, as it will be found useful for reference by those concerned.

In Appendix B the various breeds are given in detail, and the

numbers are of considerable interest. No pony-stallions have been registered.

The total number of registered stallions in the state is 1551, principally classified as follows:

Mongrel, 547; Percheron, 410; Standard, 201; Belgian, 138; showing a decrease of 369 under last year.

The three leading counties are San Joaquin, with 101; Alameda with 91, and Fresno with 85 stallions.

SUMMARY.

Breed	Number		
	1912	1913	1914
Arab -----			1
Belgian -----	146	159	138
Cleveland Bay -----	1	1	
Clydesdale -----	29	33	25
Crossbred -----	10	6	2
French Coach -----	26	23	21
French Draft -----	57	57	48
German Coach -----	65	53	29
Hackney -----	2	4	3
Mongrel -----	766	707	547
Non-standard -----	2	4	3
Norman -----	3	5	4
Percheron -----	419	463	410
Saddle -----	10	7	8
Shire -----	94	88	71
Standard -----	165	279	208
Suffolk -----	1	1	1
Thoroughbred -----	11	15	8
Trotter -----	150	2	
Welsh Pony -----			
Not classified -----		13	24
Totals -----	1,957	1,920	1,552
Jacks -----	77	358	111
Grand totals -----	2,034	2,278	1,663

While the extensive use of the automobile and traction engine has no doubt been the primary factor in this large decrease, yet, on the other hand, the published graded registration of the California Stallion Registration Board, has had a tendency to promote better breeding, thus carrying out the purport of the law.

STALLION REGISTRATION BOARD,

A. L. SCOTT.

CHARLES KEANE,

CHAS. W. PAINE.

EXTRACT FROM STALLION REGISTRATION LAW.

Section 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

See APPENDIX D, page 16, this report.

APPENDIX A.

Summary of the number of Stallions and Jacks by counties.

(For the year ending July 31, 1914.)

Counties	Purebred	Grade	Crossbred	Non-standard bred	Mongrel	Totals	Purebred	Jacks	
								Grade	Total
Alameda	64	19			8	91	3		3
Alpine									
Amador	2				5	7	2		2
Butte	16	9			12	37	3	1	4
Calaveras	3	5			9	17	1		1
Colusa	9	9			8	26	4		4
Contra Costa	16	4			7	27	3		3
Del Norte	1					1			
El Dorado	2	2			7	11	2		2
Fresno	36	16			33	85	4	3	7
Glenn	16	2			7	25	8		8
Humboldt	11	5			4	20			
Imperial	11	5			23	39	4		4
Inyo	6	1			1	8			
Kern	10	5			7	22	2		2
Kings	21	4			18	43	5		5
Lake	3	3			8	14	1		1
Lassen	7				3	10	1		1
Los Angeles	21	8			4	33	2		2
Madera	4	1			10	15	4		4
Marin	2	3			2	7			
Mariposa	2				1	3	1		1
Mendocino	19	2			10	31	3		3
Merced	18	6			9	33	2		2
Modoc	5	3			2	10			
Mono									
Monterey	26	1			16	43	3		3
Napa	11	7			8	26	1		1
Nevada	2	4				6			
Orange	13	4			2	19	2		2
Placer	4	5			5	14			
Plumas	2					2			
Riverside	14	5			12	31	1	1	2
Sacramento	11	5			10	26	3	2	5
San Benito	10	4			6	20			
San Bernardino	6				4	10			
San Diego	11				11	22	2		2
San Francisco	11	2			1	14			
San Joaquin	41	20			40	101	6	3	9
San Luis Obispo	16	10			18	44	2	1	3
San Mateo	6	1			1	8			
Santa Barbara	23	4			5	32			
Santa Clara	21	16			13	50	2		2
Santa Cruz	5	6			5	16			
Shasta	9	1			6	16			
Sierra	2	1				3			
Siskiyou	22	2			21	45			
Solano	17	4			18	39	1		1
Sonoma	16	24			19	59			
Stanislaus	21	17			34	72	3		3
Sutter	2	9			12	23	2		2
Tehama	16	8			22	46	1	1	2
Trinity	1				3	4			
Tulare	21	3			28	52	5		5
Tuolumne	3				2	5			
Ventura	11	1			9	21	3		3
Yolo	21	4			10	35	7		7
Yuba	8	9			8	25			
Not classified	8								
Totals	8	289			517	1,552	99	12	111

APPEN

Classified summary of Pure
(For the year end

Counties	Belgian	Clydes- dale	French Coach	French Draft
Alameda	9			
Alpine				
Amador				
Butte	3		1	3
Calaveras				1
Colusa	1		1	2
Contra Costa	4	1		3
Del Norte	1			
El Dorado	1			
Fresno	3		1	24
Glenn	8			
Humboldt	2			
Imperial				
Inyo		1		
Kern	1			
Kings	2		1	23
Lake			1	
Lassen	1	2		
Los Angeles			1	
Madera				
Marin			1	
Mariposa				
Mendocino	6			2
Merced	1			
Modoc	1			
Mono				
Monterey	6	1	1	2
Napa				1
Nevada	1			
Orange	2	2	1	
Placer	1			1
Plumas				
Riverside	1		1	
Sacramento				1
San Benito				2
San Bernardino	2			
San Diego	2	1	1	
San Francisco				1
San Joaquin	7		1	1
San Louis Obispo	4			1
San Mateo				
Santa Barbara	3	4	1	1
Santa Clara	5			
Santa Cruz	1			1
Shasta		1		1
Sierra				
Siskiyou	5			2
Solano	4	1		
Sonoma	2	1		
Stanislaus	3	1	1	1
Sutter				1
Tehama	1	2	1	
Trinity				
Tulare	1			
Tuolumne				
Ventura	1	1	1	
Yolo	5		1	
Yuba	3			1
Totals	104	19	17	36

¹Arabs.²American draft, 1.³Welsh pony.

DIX B.bred Stallions by breeds.
ing July 31, 1914.)

German Coach	Hackney	Norman	Percheron	American Saddle	Shire	Standard	Suffolk	Thorough- bred	Total
1	1		42		1	9		12	65
			1			1			2
			8			2			17
1			1						3
1			3			1			9
			4		2	1		11	16
									1
			2						3
1	1		18		2	6			36
1			4			2		31	16
1			4			4			11
			8		1	2			11
1			3			1			6
			5		1	3			10
1			6	1	2	5			21
			2						3
			2		2				7
			13	2		5			21
1			3						4
1									2
1						1			2
1			7		1	2			19
1			11	2	1	2			18
			4						5
			7		5	4			26
	1		1		8				11
						1			2
			7			1			14
			1			1			4
			2						2
1			7			4			14
			7		1	2			11
1			2		4	1			10
1			3						6
			3			2		2	11
			3	2	1	4			11
2			28			4			43
			9		2	4			20
1			1		4				6
1			10		2	1			23
1			8		2	5			21
			1			2			5
			4			3			9
			1		1				2
			9		3	2		1	22
			7		2	3			17
1			2		3	7			16
			11		3	2			22
						1			2
1			8			3			16
1									1
1			12	1		4			19
1			1					1	3
			7			1			11
			7		2	6			21
			1		1	1			7
26	3		321	8	57	117		8	716

APPEN**Classified summary of Grade Stal**
(For the year end

Counties	Belgian	Clydes- dale	Crossbred	French Coach	French Draft	German Coach
Alameda	3					
Alpine						
Amador						
Butte	1					
Calaveras						
Colusa	3			2	1	
Contra Costa	1		1			
Del Norte						
El Dorado						
Fresno	1				4	
Glenn						
Humboldt	1					1
Imperial	1					
Inyo						
Kern	1	1				
Kings	1					
Lake						
Lassen						
Los Angeles	1					
Madera						
Marin	3					
Mariposa						
Mendocino						
Merced						
Modoc						
Mono						
Monterey						
Napa					1	
Nevada		1				
Orange						
Placer						1
Plumas						
Riverside	2					
Sacramento						
San Benito	2	1				
San Bernardino						
San Diego						
San Francisco						
San Joaquin						
San Luis Obispo	1					
San Mateo				1		
Santa Barbara		1				
Santa Clara	2					
Santa Cruz	1				1	
Shasta		1				
Sierra	1					
Siskiyou		1				
Solano						
Sonoma	3				1	
Stanislaus	2		1		2	
Sutter	2				1	
Tehama				1		1
Trinity						
Tulare						
Tuolumne						
Ventura						
Yolo	1					
Yuba					1	
Totals	34	6	2	4	12	3

¹Trotters.²Six of these are trotters.

DIX C.

Hions by breed, and Mongrels.
ing July 31, 1914.)

Hackney	Non- standard	Norman	Percheron	Shire	Standard	Suffolk	Thorough- bred	Total	Mongrel
			6	2	7			18	8
									5
			3	1	3			8	12
			2		3			5	9
			2		1			9	8
			1		1			4	7
			1		1			2	7
			5		3		12	15	33
					2			2	7
					1			3	4
			2		2			5	23
					1			1	1
			1		1			4	7
		1		1	1			4	18
			1		2			3	8
									3
			4		1		11	7	4
			1					1	10
								3	2
									1
			1				1	2	10
			1	2	2		11	6	9
			2		1			3	2
					1			1	16
			1		4		11	7	8
			2		1			4	
			1		1			2	2
			3		1			5	5
			2		1			5	12
			1		3		11	5	10
					1			4	6
									4
									2
					2			2	1
			11		5			16	40
			5					6	18
								1	1
			2		1			4	5
		2	8	2	2			16	13
			2		2			6	
								1	6
								1	
			1					2	21
		1			1			3	18
	2		6	5	3	1		21	19
			3		7			15	34
			2	1	2			8	12
			2		3			7	22
									3
			1		2			3	28
									2
	1							1	9
					3			4	16
			2		6			9	8
	3	4	89	14	85	1	*7	289	547

APPENDIX D.

THE CALIFORNIA STALLION REGISTRATION LAW.

CHAPTER 677.

An act to regulate the public service of stallions and jacks in the State of California.

[Approved May 1, 1911.]

The people of the State of California, represented in senate and assembly, do enact as follows:

SECTION 1. Every association, person, firm or corporation standing or offering any stallion or jack for public service in this state shall cause the name, description, and pedigree of such stallion or jack to be enrolled by a stallion registration board hereinafter provided for, and secure a license from said board, as provided in section 3 of this act. All enrollment and verification of pedigree shall be done in the office of the secretary of the California state board of agriculture. All license certificates for stallions or jacks issued under this act shall thereupon be presented to and recorded by the county recorder of the county or counties in which said stallion or jack is used for public service.

SEC. 2. In order to carry out the provisions of this act, there shall be constituted a stallion registration board, whose duty it shall be to verify and register pedigrees; to pass upon certificates of veterinary examination; to provide, when necessary, for veterinary inspection; to issue stallion or jack license certificates; to make all necessary rules and regulations; and to perform such other duties as may be necessary to carry out and enforce the provisions of this act. Said board shall hold meetings at the office of the secretary of the California state board of agriculture the first Tuesday and subsequent days of February, May, August, and November of each year, and such other meetings as may be necessary. Said stallion registration board shall be composed of three members, consisting of the president and the secretary of the California state board of agriculture and the state veterinarian.

SEC. 3. In order to obtain the license certificate herein provided for, the owner of each stallion or jack shall forward an affidavit signed by a licensed veterinarian to the effect that he has personally examined such stallion or jack, and that, to the best of his knowledge and belief, said stallion or jack is free from hereditary, infectious, contagious, or transmissible disease or unsoundness. The owner of said stallion or jack shall also furnish to the stallion registration board the stud-book certificate of registry of the pedigree of said stallion or jack when said stallion or jack is registered, and all other necessary papers relative to his breeding and ownership. Upon verification of pedigree and certificate of breeding (in case of pure bred stallions and jacks), and receipt of veterinarian's affidavit, as provided for in this act, a license certificate shall be issued to the owner.

SEC. 4. The presence of any one of the following named diseases shall disqualify a stallion or jack for public service, and the examining or inspecting veterinarian is hereby duly authorized to refuse to give an affidavit of soundness to the owner of such stallions or jacks affected with any one or more of the diseases herein specified in a transmissible

or hereditary form, and the examining or inspecting veterinarian shall so report the same to the secretary of the stallion registration board. Laryngeal hemiplegia, (roaring or whistling); pulmonary emphysema, (heaves, broken wind); chorea, (St. Vitus' dance, crampiness, shivering, stringhalt); bone spavin; ringbone; sidebone; navicular disease; osteoporosis; curb, when accompanied with faulty conformation of hock; glanders; farcy; maladie du coit; urethral gleet; mange; or any contagious or infectious disease, and the said board is hereby authorized to refuse its certificates of enrollment for any stallion or jack affected with any one of the diseases hereinabove mentioned and to revoke the previously issued enrollment certificate of any stallion or jack found on subsequent examination and investigation to be so affected.

SEC. 5. The stallion registration board shall make and keep records of all stallions and jacks enrolled in the State of California; said stallions or jacks to be enrolled as "pure bred," "cross bred," "non-standard bred," "grade," or "mongrel," according as the facts may have been determined. Upon making the enrollment of said stallion or jack said stallion registration board shall issue the above said license. The stallion registration board is authorized, in cases of emergency, to grant temporary license certificates without veterinary examination, upon receipt of an affidavit of the owner to the effect that, to the best of his knowledge and belief, said stallion or jack is free from infectious, contagious, or transmissible disease or unsoundness. Temporary license certificate shall be valid only until veterinary examination can reasonably be made.

SEC. 6. The owner of any stallion or jack used for public service in this state shall post and keep affixed, during the entire breeding season, copies of the license certificate of such stallion or jack, issued under the provisions of this act, in a conspicuous place, both within and upon the outside of the main door leading to every stable or building where the said stallion or jack is used for public service. Each bill and poster and each newspaper advertisement shall show the enrollment certificate number, and state whether it reads "pure bred," "grade," "cross bred," "non-standard bred," or "mongrel," and it shall be illegal to print or advertise any misleading reference to the breeding of said stallion or jack, his dam or his sire.

SEC. 7. The license certificate issued for a stallion or jack whose sire and dam are of pure breeding, and the pedigree of which is registered in a studbook recognized by the United States department of agriculture, Washington, D. C., an act regulating the importation of breeding animals, approved March 3, 1903, shall be in the following form.*

SEC. 8. A fee of two dollars and fifty cents shall be paid to the secretary of the California stallion registration board for the examination and enrollment of each stallion or jack pedigree, and for issuance of a license certificate in accordance with the breeding of the stallion or jack as above provided, which shall be in force and effect for a period of one year from its date, and for the purpose of carrying out the provisions of this act. The fee shall be paid to the secretary of the California stallion registration board at the time the application is made for enrollment. Upon a transfer of the ownership of any

*For form of certificate see pages 19 to 21.

stallion or jack enrolled under the provisions of this act, the certificate of enrollment may be transferred to the transferee by the secretary of the California stallion registration board, upon submittal of satisfactory proof of such transfer of ownership, and upon payment of a fee of one dollar. A fee of one dollar shall be paid annually for the renewal of a license certificate. A fee of one dollar shall be paid for a duplicate license certificate, upon proof of the loss or destruction of the original certificate.

SEC. 9. Every stallion or jack for which a license has been issued shall be exempt from further examination, unless from later developments it becomes known, and a complaint is filed, certified to by three men, one of whom shall be [a] licensed veterinarian, that said stallion or jack has some hereditary, contagious, or infectious disease which was not evident at the time of previous examination. When such complaint is made, and a request for examination is asked, such complaint shall be filed with the secretary of the California stallion registration board, who shall have another examination made, but the owner of the stallion or jack shall have the right to select a veterinarian legally qualified to practice as such in this state, to act with such examining veterinary, and in case these two shall fail to agree upon a verdict or decision these two veterinarians shall appoint a third qualified veterinarian, with the consent and approval of said board and owner, who shall act as referee therein, and the decision of said referee shall be final. If such complaint shall be found to be correct it shall be so reported to the secretary, who shall revoke the license in force; *provided*, that the owner of any stallion used for public service in this state shall have a lien on all colts sired by said stallion for the service fee for a period of one year from the date of the foaling of said colt, as now provided by law.

SEC. 10. Every association, person, firm or corporation violating any of the provisions of this act, shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding one hundred dollars (\$100) for each offense; or by imprisonment in the county jail not exceeding fifty days, or by both such fine and imprisonment.

SEC. 11. The funds accruing from the above named fees shall be used by the said stallion registration board to defray the expenses of enrollment of pedigrees and issuance of licenses; to provide for the examination of stallions and jacks when necessary; to publish reports or bulletins containing lists of stallions and jacks examined, which shall be not less than one in each year; to encourage the horse breeding interests in this state; to disseminate information pertaining to horse breeding, and for any other purposes as may be necessary to carry out the purposes and enforce the provisions of this act. Each member of the above committee shall receive his actual expenses incurred while in the performance of any duty imposed under the provisions of this act; the secretary of said board shall receive for his services an amount to be fixed and agreed upon by said board. It shall be the duty of the said stallion registration board to enforce the provisions of this act, and to make an annual report, including financial statement, to the governor of the state on September 15th of each year.

SEC. 12. This act shall take effect and be in force on August 1st, 1911.

FORM OF CERTIFICATE.

(Section 7 of Registration Law.)

PUREBRED.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of pure bred stallion or jack, No.*The pedigree of the stallion or jack (name)**Owned by**Bred by*

Described as follows:

Color Breed

Foaled in the year, has been duly examined and it is hereby certified that the said stallion or jack is registered as number in studbook, said studbook being recognized and certified to by the secretary of the department of agriculture, Washington, D. C., and is of pure breeding. The above named stallion or jack has been examined by, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, and is licensed to stand for public service in the State of California.

Signed

Secretary California Stallion Registration Board.

Dated this, 19____, at Sacramento, Cal.

GRADE.

The license certificate issued from a grade stallion or jack, whose sire or dam is not purebred, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of grade stallion or jack, No.*The pedigree of the stallion or jack (name)**Owned by**Bred by*

Described as follows:

Color Foaled in the year, has been duly examined, and it is hereby certified that the said stallion or jack is not of pure breeding, and is, therefore, not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C. The above named stallion has been examined by, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, and is licensed to stand for public service in the State of California.

This license expires on, 19_____.

Signed

Secretary California Stallion Registration Board.

Dated this, 19____, at Sacramento, Cal.

CROSSBRED.

The license certificate issued from a stallion whose sire and dam are purebred, but not of the same breed, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of cross bred stallion, No. -----

The pedigree of the stallion (name)-----

Owned by -----

Bred by -----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is found that his sire is registered in the ----- studbook as number -----, volume -----, at page -----, and his dam in the ----- studbook as No. -----, volume -----, and page -----.

Such being the case, the said stallion is not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C. The above named stallion has been examined by -----, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19-----.

Signed -----

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

NON-STANDARD BRED.

The license certificate issued for non-standard bred stallion, shall be in the following form:

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of non-standard bred stallion, No. -----

The pedigree of the stallion (name)-----

Owned by -----

Bred by -----

Described as follows:

Color ----- Foaled in the year -----, has been duly examined, and it is hereby certified and found that said stallion is not eligible to registration as standard bred, and for the purpose of this license is not pure bred, although recorded in the non-standard department of the American trotting register.

The above named stallion has been examined by -----, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness, ----- and is licensed to stand for public service in the State of California.

This license expires on -----, 19-----.

Signed -----

Secretary California Stallion Registration Board.

Dated this -----, 19-----, at Sacramento, Cal.

MONGREL.

CALIFORNIA STALLION REGISTRATION BOARD.

Certificate of "mongrel" stallion or jack, No.

The pedigree as far as known or traced, of the stallion or jack (name)

Owned by

Bred by

Described as follows:

Color Foaled in the year, has been duly examined, and it is hereby certified that the said stallion or jack is of mongrel breeding, and is not eligible for registration in any studbook recognized and certified to by the secretary of the department of agriculture, Washington, D. C.

The above named stallion has been examined by, veterinarian, and is reported as free from infectious, contagious or transmissible disease or unsoundness.....and is licensed to stand for public service in the State of California.

Signed

Secretary California Stallion Registration Board.

Dated this, 19...., at Sacramento, Cal.

APPENDIX E.

STATES HAVING STALLION REGISTRATION LAWS.

State.	Name and Location.
California.....	Stallion Registration Board, Sacramento
Colorado.....	State Board of Stock, Inspection Commissioners, Denver
Idaho.....	Stallion Registration Board, Moscow
Illinois.....	Stallion Registration Board, Springfield
Indiana.....	Stallion Registration Board, LaFayette
Iowa.....	Stallion Registration Board, Des Moines
Kansas.....	State Livestock Registry Board, Manhattan
Michigan.....	Agricultural College, East Lansing
Minnesota.....	Stallion Registration Board, St. Paul
Montana.....	Bureau of Agriculture, Labor, Industry, and Publicity, Helena
Nebraska.....	Stallion Registration Board, Lincoln
New Jersey.....	Stallion Registration Board, New Brunswick
North Dakota.....	Stallion Registration Board, Fargo
Ohio.....	Division of Stallion Inspection, Columbus
Oregon.....	Stallion Registration Board, Corvallis
Pennsylvania.....	Stallion Registration Board, Harrisburg
South Dakota.....	Stallion Registration Board, Brookings
Utah.....	Stallion Registration Board, Logan
Washington.....	Stallion and Jack Registration Office, State College, Pullman
Wisconsin.....	Stallion Registration Board, Madison

LICENSED STALLIONS IN CALIFORNIA

ALAMEDA COUNTY.

Purebreds.

Licence number	Name of owner	Address	Name of stallion	Breed
231	Geo. T. Algeo	Oakland	Chestnut Tom (43488)	Standard
1240	Altamont Per. Horse Co.	Livermore	Calino 42210 (61909)	Percheron
398	M. Andrado, Jr.	Sunolglan	Hongrois 2704	Belgian
106	Joe G. Avila	Alvarado	Japonais 5969 (65032)	Belgian
93	Tony Basso	Livermore	Fanforan 68302	Percheron
38	George W. Bond	Irrington	Harry B. 01835	Standard
328	Wm. Bond	Newark	Inquiet 69534 (79239)	Percheron
475	N. S. Boone	Hayward	Major De Wal 5127	Belgian
638	A. Edstrom	Oakland	Hallie Star 01968	Standard
2071	Horace H. Feindel	Pleasanton	Johano 57564	Standard
577	Gilman & Graham	Newark	Stevedore 83611	Percheron
2283	W. J. Greer	Edenvale	Baby Giant 3833	Jack
383	Livermore Belg. H. Co.	Livermore	Jules De Zuthe 4460	Belgian
407	Livermore Belg. H. Co.	Livermore	Felix d'Herlaimont 2285	Belgian
532	Livermore Jack Co.	Livermore	Ald El Aad 50824	Jack
2063	Livermore Jack Co.	Livermore	Bill Monarch 3809	Jack
659	Livermore Valley Percheron Co.	Livermore	Jean Bart 51747	Percheron
2016	R. J. MacKenzie	Pleasanton	Zomblack 54955	Standard
2017	R. J. MacKenzie	Pleasanton	Joe Patchen II 47491	Standard
2018	R. J. MacKenzie	Pleasanton	Vernon McKinney 53803	Standard
2275	Dunham McLaughlin Co.	Oakland	Majeur 105298	Percheron
2276	Dunham McLaughlin Co.	Oakland	Mayan 105297	Percheron
2277	Dunham McLaughlin Co.	Oakland	Modal 105296	Percheron
2278	Dunham McLaughlin Co.	Oakland	Mirior 105295	Percheron
2279	Dunham McLaughlin Co.	Oakland	Mars 105294	Percheron
2280	Dunham McLaughlin Co.	Oakland	Mairan 105293	Percheron
2281	Dunham McLaughlin Co.	Oakland	Marlot 105292	Percheron
2282	Dunham McLaughlin Co.	Oakland	Moliere 105291	Percheron
2283	Dunham McLaughlin Co.	Oakland	Lucen 105290	Percheron
2284	Dunham McLaughlin Co.	Oakland	Krural 105289	Percheron
2285	Dunham McLaughlin Co.	Oakland	Lapon 97571	Percheron
940	J. W. Henderson	Berkeley	Zamel 73	Arabian
2289	J. W. Henderson	Berkeley	Mubarka 75	Arabian
2272	Wm. McLaughlin	Oakland	Jaseur 87203	Percheron
251	McLaughlin Per. Co.	Oakland	Loris 99004 (99885)	Percheron
2000	McLaughlin Per. Co.	Oakland	Chaval de la Lys 7695	Belgian
2001	McLaughlin Per. Co.	Oakland	Dragon 7693	Belgian
2002	McLaughlin Per. Co.	Oakland	Ligueil 97404	Percheron
2003	McLaughlin Per. Co.	Oakland	Lods 97612	Percheron
2004	McLaughlin Per. Co.	Oakland	Loiret 97629	Percheron
2005	McLaughlin Per. Co.	Oakland	Lohengrin 97627	Percheron
2006	McLaughlin Per. Co.	Oakland	Liberien 97630	Percheron
2007	McLaughlin Per. Co.	Oakland	Labrador 97618	Percheron
2009	McLaughlin Per. Co.	Oakland	Londricitos 97561	Percheron
2010	McLaughlin Per. Co.	Oakland	Koussin 97532	Percheron
2031	McLaughlin Per. Co.	Oakland	Liniment 101509	Percheron
2032	McLaughlin Per. Co.	Oakland	Lisbourg 96918	Percheron
2033	McLaughlin Per. Co.	Oakland	Loucheur 99098	Percheron
2034	McLaughlin Per. Co.	Oakland	Kino 89668	Percheron
2035	McLaughlin Per. Co.	Oakland	Lit 97565	Percheron
2037	McLaughlin Per. Co.	Oakland	Lamiral 101841	Percheron
2038	McLaughlin Per. Co.	Oakland	Lousset 97578	Percheron
2039	McLaughlin Per. Co.	Oakland	Lalen 96921	Percheron
2040	McLaughlin Per. Co.	Oakland	Layard 99096	Percheron
2041	McLaughlin Per. Co.	Oakland	Jolicoeur 97567	Percheron
2042	McLaughlin Per. Co.	Oakland	Julep 83998	Percheron
223	John Meyer	Livermore	Bijou Berni 1290	Belgian
877	H. P. Mohr	Pleasanton	Gomer 6757	Shire
545	Musser Ranch	Centerville	Casaque 41237	Percheron
338	H. Olsen	Oakland	Arner 31300	Standard
2098	J. W. Pendleton	Oakland	Derbertha Bells 60907	Standard
2098	Martin B. Reed	Berkeley	Yorkshire Elect 1230	Hackney
627	J. F. Rose	Newark	Robert (56726)	Percheron
434	San Rita Per. Co.	Pleasanton	Rosier 53139 (65360)	Percheron
628	F. & H. Stenzel	San Lorenzo	Desire de Saint Gerad 1911	Percheron
64	Summit Per. Horse Co.	Altamont	Karton 88593 (96822)	Percheron
497	Jesse H. Woods	Hayward	Alastor 1763	German Coach

ALAMEDA COUNTY—Continued.

Grades.

	Name of owner	Address	Name of stallion	Breed
110	Wm. Bond	Newark	Draftsman	Percheron
67	Sylvain Bordes	Livermore	Welcome, Jr.	Standard
68	Sylvain Bordes	Livermore	Klondyke	Belgian
104	John F. Brown	Pleasanton	Bob	Belgian
520	Jas. H. Chastain	Oakland	Trappiste II	Belgian
2021	Cecil Corwin	Hayward	William Harold	Standard
118	J. P. Cunha	Hayward	Eden Boy	Percheron
79	J. F. Cunha, Jr.	Niles	Bouncer	Standard
111	N. D. Dutcher	Livermore	Bay Oak	Shire
112	N. D. Dutcher	Livermore	British Oak	Shire
205	A. Fragolia	Livermore	Ulema, Jr.	Percheron
9	M. C. Joseph	Irvington	Little Giant	Belgian
195	John Mendoza	Sunol Glen	Juan Diablo	Standard
700	Perry Bros.	Decoto	Sir Chas. Valpey	Standard
82	A. Perry	Irvington	Dimon	Percheron
17	J. R. Sampson	San Lorenzo	Dixie's Harold	Standard
232	Seale & Curran	Berkeley	Burbank	Standard
145	Mrs. P. Silva	Decota	Decota	Percheron
91	Antonio F. Vargus	San Jose	Dan	Percheron

Mongrels.

169	N. D. Dutcher	Livermore	King Clyde	Mongrel
186	Jas. Jason	Livermore	Duke	Mongrel
929	J. Kitchen, Jr.	Oakland	Search Pointer	Mongrel
251	Mrs. J. C. Martin	Livermore	Young Origon	Mongrel
249	M. Mendoza	San Jose	Bill	Mongrel
227	Mrs. P. Silva	Decota	Rock	Mongrel
420	John T. Stanton	Hayward	Black Prince	Mongrel
5	S. E. Stivers	Niles	Director Thornhill	Mongrel

AMADOR COUNTY.

Purebreds.

240	U. F. Elledge	Ritchey	Dave McKinney 38783	Standard
2072	E. E. Endicott & Co.	Jackson	Stice's Pride 2095	Jack
217	C. E. Froelich & Co.	Martell	Compteur 55922 (64417)	Percheron
286	John Grambart	Plymouth	Westlake Govoner 2540	Jack

Mongrels.

21	G. E. Allen	Sutter Creek	Jack Lee	Mongrel
22	G. E. Allen	Sutter Creek	Rex	Mongrel
2047	James Bannan	Ione	Gold Link	Mongrel
418	James Cook	Ione	Mike	Mongrel
2218	E. E. Endicott & Co.	Jackson	Dexter	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

BUTTE COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
198	Bangor Wyandotte Per. Co.	Bangor	Kabotin 97570 (93617)	Percheron
215	Biggs Percheron Co.	Biggs	Karabe 99003 (95224)	Percheron
342	C. H. Block	Gridley	Carnot 11639	French Draft
582	C. H. Block	Gridley	Barnum de Bonsdal 2016	Belgian
339	C. H. Currie	Chico	Morning Star 50303	Percheron
247	R. H. Elkin and A. W. Mulligan.	Honcut	Rajah Junior 5635	Jack
265	J. A. Franklin	Durham	Cardinal 13949 (648)	French Draft
564	Friesleben Est. Co.	Oroville	Carnot 69352	Percheron
2100	Friesleben Est. Co.	Oroville	Radium 25057	French Draft
421	W. W. Gilstrap	Gridley	Marius D'Aimeries 2767	Belgian
327	Phillip Grien	Chico	St. Martin 50617	Percheron
358	Gridley Per. H. Assn.	Biggs	Indecis 54146 (79561)	Percheron
2075	T. Hill	Gridley	Major Duff (5675)	Jack
872	F. C. Hudson	Chico	Neron de Peis 1977	Belgian
913	C. A. Keefer	Chico	Kent Mig 58337	Standard
356	Frank Keller	Chico	Xaintraille 50619	Percheron
423	Oroville Per. Horse Co.	Oroville	Limousin 99169	Percheron
466	Oroville Stan. Jack Co.	Oroville	Monarch, Jr. 2093	Jack
646	C. M. Powell	Chico	Bon Arthur 59342	Standard

Grades.

210	J. W. Bennett	Cana	Ragsdale	Jack
80	T. W. Collins	Chico	Rex, Jr.	Percheron
2000	Graves Bros.	Oroville	Tom	Percheron
175	J. C. Hess	Chico	Sir Vant	Standard
259	Frank Keller	Chico	Black Diamond	Shire
59	Asa Laney	Gridley	Freddie	French Coach
204	Friesleben Est. Co.	Oroville	Dick Russell	Standard
38	Dan Hendrix	Gridley	Prince	Percheron
201	G. H. Simpson	Honcut	Bronze McKinney	Standard
128	Wilson & Hedge	Palermo	Prince	Belgian

Mongrels.

29	R. A. Anderson	Chico	Bob	Mongrel
200	J. G. Best	Chico	Prince	Mongrel
200	J. G. Best	Chico	Jim	Mongrel
177	E. C. Cartwright	Chico	Pete	Mongrel
178	E. C. Cartwright	Chico	Ben	Mongrel
276	E. L. Franks	Chico	Mammoth Spanish	Mongrel
201	Thos. A. Glanella	Honcut	Barney	Mongrel
2	Phillip Grien	Chico	Lyon Kinney	Mongrel
208	F. C. Hudson	Chico	Parcel Post	Mongrel
200	W. E. Miller	Gridley	Perch	Mongrel
68	A. W. Milligan	Bangor	G. Washington, Jr.	Mongrel
57	Edw. Gustaf	Gridley	Chubby Newton	Mongrel

CALAVERAS COUNTY.

Purebreds.

license number	Name of owner	Address	Name of stallion	Breed
500	Henry Guttinger	San Andreas	Udan 5109	Ger. Coach
273	C. W. Tryon	Angels Camp	Burt 20293	Jack
271	C. W. Tryon	Angels Camp	Dauphin (51466)	Percheron
385	Valley Springs D. H. Co.	Valley Springs	Chanzy 13554 (637)	French Draft

Grades.

510	A. J. Blackwell	Angels Camp	Stambolin	Standard
60	Wm. Breeze	Jenny Lind	Alto Arabian	Standard
2010	C. Bund	Fourth Crossing	Dexter	Percheron
18	W. E. Kennedy	Burson	Duke	Percheron
185	A. J. Stull	Jenny Lind	Chestnut Dan	Standard

Mongrels.

368	W. E. Farwood	Mountain Ranch	Major	Mongrel
19	J. P. Groves	Milton	Ben Butler	Mongrel
20	J. P. Groves	Milton	Baxter Ryan	Mongrel
16	E. V. Hatler	Jenny Lind	Doc	Mongrel
584	John Jackson	Valley Springs	Prince	Mongrel
559	A. L. Norton	Mountain Ranch	Snowball	Mongrel
2071	Ray Osborne	Altaville	Jim	Mongrel
292	E. L. Southworth	Wallace	Dewey	Mongrel
226	J. C. Wilcox	Milton	Hambletonian Burr	Mongrel

COLUSA COUNTY.

Purebreds.

923	C. W. Blevins	Williams	Jumbo 6519	Jack
610	Burress S. Allen	College City	Barsac 3895	Ger. Coach
650	L. Cecil	Grimes	Sampson 2667	Jack
649	L. Cecil	Grimes	Searchlight 2133	Jack
180	Finks & Sutton	Maxwell	Jorcau 76069	Percheron
2097	T. E. Haworth	Grand Island	Polly 41452	Percheron
365	M. H. Jellison	Princeton	Prince Albert 2605	Jack
580	Pallas Lore	Williams	Bachelier 12400 (6129)	French Draft
30	Princeton Livestock and Breeders Corporation	Princeton	Black Boy 41376	Percheron
66	Sanders & Caldwell	Grimes	Marlborough de Biewart 5341 (61806)	Belgian
381	Louis Ruff	Colusa	Keota Romulus 3686	French Coach
382	Louis Ruff	Colusa	Robert Jr. 10090	French Draft
662	Young & Harrington	Colusa	Westington 48145	Standard

Grades.

455	Chas. A. Arvedson	College City	Mastic Junior	Belgian
250	Jas. R. Black	Arbuckle	Del Gartho	Standard
170	C. W. Blevins	Williams	Tom	Percheron
50	F. M. Maham	Grimes	Nemo	Belgian
226	James McConnell Est.	Colusa	Bob	Belgian
137	Louis Ruff	Colusa	Dick	French Draft
138	Louis Ruff	Colusa	Lindy	French Coach
139	Louis Ruff	Colusa	Young Romulus	French Coach
230	H. C. Stovall	Williams	Thorpy	Percheron

Mongrels.

91	Chas. A. Arvedson	College City	Clondyke	Mongrel
163	Aubrey M. Anderson	Maxwell	Gold Dust	Mongrel
2023	M. H. Jellison	Princeton	Bristol	Mongrel
63	L. D. Laul	Williams	Chief	Mongrel
212	Louis Ruff	Colusa	Black Diamond	Mongrel
551	H. B. Sartain	Colusa	W. J. Bryan	Mongrel
295	F. S. Hawk	Grimes	McAntara	Mongrel
386	H. C. Stovall	Williams	Jumbo	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

CONTRA COSTA COUNTY.

Purebreds.

	Name of owner	Address	Name of stallion	Breed
68	Bishop Bros. -----	San Ramon -----	Coureur (26942) -----	Belgian
868	A. P. Borges -----	Walnut Creek -----	Boule d'Or-de-Revogne (62374) -----	Belgian
85	Brentwood Jack Assn.	Brentwood -----	Kentucky Wonder 2603 -----	Jack
268	Byron Draft Horse Co.	Byron -----	Hellien 61961 (73612) -----	Percheron
2053	O. W. Christensen -----	Danville -----	Ardent 5953 -----	Belgian
324	Contra Costa County Percheron Ass'n.	Antioch -----	Meifant 45970 (58004) -----	Percheron
393	Davis, Atchison & Mathe- son -----	Concord -----	Black Prince 2604 -----	Jack
279	Jos. Fassler -----	Pinole -----	Pattern (66554) -----	Percheron
320	Frank and Wm Ferreira -----	San Ramon -----	Laton 25130 -----	French Draft
258	A. Figearo -----	Pinole -----	Border Chief 10345 -----	Clydesdale
524	Hanlon & Metson -----	Pittsburg -----	Simons King George 4272 -----	Jack
2057	Thos. R. Hanna -----	Martinez -----	Verge d'Or 21063 -----	French Draft
679	Mt. Diablo Shire Horse Society -----	Clayton -----	Rangemore Regent 11109 (27945) -----	Shire
642	John T. Renos -----	Oakley -----	Excellus 58628 -----	Standard
560	J. T. Silva -----	Pinole -----	Sunnyside Prince 47179 -----	Percheron
297	Tassajara Horse Co.	Tassajara -----	Dick 12531 -----	French Draft
37	S. C. Thompson -----	Concord -----	El Jafil 74 -----	Arabian
586	The New Walnut Creek Belgian Horse Co.	Walnut Creek -----	Cocardassee 2370 -----	Belgian
441	Williams Brothers -----	Concord -----	Moulton Auctioneer 8517 (23904) -----	Shire

Grades.

108	A. Alexon -----	Byron -----	Byron A -----	Belgian
502	J. J. Botelho -----	Walnut Creek -----	Governor Perkins -----	Standard
2018	J. E. Gore -----	Pittsburg -----	King -----	Percheron
1	M. E. Pereira -----	Martinez -----	Bon -----	Crossbred

Mongrels.

147	John Fletcher -----	Antioch -----	Prince -----	Mongrel
141	William Fox -----	San Pablo -----	Spy -----	Mongrel
331	John Geddes -----	Byron -----	Tom -----	Mongrel
223	Frank Ruffet -----	Byron -----	Rock -----	Mongrel
319	S. Salverson -----	Oakley -----	Black Dan -----	Mongrel
100	F. R. Serpa -----	Lafayette -----	Rock -----	Mongrel
25	John Silver -----	Byron -----	Rock -----	Mongrel

DEL NORTE COUNTY.

Purebreds.

68	Smith River D. H. Co. --	Smith River -----	Combattant 2017 -----	Belgian
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EL DORADO COUNTY.
Purebreds.

	Name of owner	Address	Name of stallion	Breed
287	Carlson & Ruaff -----	Placerville -----	Diaz 4119 -----	Jack
79	F. H. Carter -----	Placerville -----	Van Van 26919 -----	Percheron
276	J. O. Forni & S. Hill ---	El Dorado -----	Janus 79414 -----	Percheron
207	F. G. Warner -----	Placerville -----	Maltese Cross 2330 -----	Jack

Grades.

2009	W. S. Hainline & Son ---	Pilot Hill -----	Fortuny Jr. -----	Percheron
176	Jas. A. Sackett -----	Smith's Flat -----	Nusway -----	Standard

Mongrels.

393	Ganow Brothers -----	Cool -----	Tommy -----	Mongrel
2220	A. G. Glenn -----	Pleasant Valley -----	Hardwood -----	Mongrel
253	A. J. Smith -----	Latrobe -----	Sampson -----	Mongrel
369	Anthony Smith -----	Smith's Flat -----	Dexter -----	Mongrel
2211	Jas. H. Votau -----	Uno -----	Buster Brown -----	Mongrel
2212	Jas. H. Votau -----	Uno -----	Dan Lawrence -----	Mongrel
96	F. G. Warner -----	Placerville -----	Don Arturo -----	Mongrel

FRESNO COUNTY.
Purebreds.

910	F. A. Andrews -----	Riverdale -----	Calbreuca 2779 -----	Belgian
2093	R. S. Cormack -----	Selma -----	Farmer Scott 49866 -----	Percheron
2094	R. S. Cormack -----	Selma -----	Warner 25230 -----	French Draft
43	A. W. Davis -----	Kerman -----	Gibson 72226 -----	Percheron
2020	J. E. Dickenson -----	Fresno -----	Medaillon 41605 -----	Percheron
56	Wm. Eversoll -----	Burrough -----	Christine's Joe Shelby 4145 -----	Jack
935	Fowler Percheron Horse Breeder's Ass'n.	Fowler -----	Cadeau 70258 (68270) -----	Percheron
69	W. H. Gardner -----	Sanger -----	Favori (52599) -----	Percheron
462	C. F. Goodrich -----	Tranquility -----	Clair De Lure 61965 -----	Percheron
102	H. M. Hancock -----	Riverdale -----	Volumineux 16448 -----	Draft
8	C. M. Harnish -----	Laton -----	Balleau 3501 -----	Am. Draft
274	F. R. Harriman & Co. -	Kerman -----	Maze Maharajah 1383 -----	Hackney
2083	J. R. Hawthorn -----	Selma -----	Jumbo 20355 -----	Jack
874	Chas. Hubbard -----	Riverdale -----	Don McKinney 59001 -----	Standard
118	N. J. Jensen, N. Morten- sen & Hans Rasmussen	Fresno -----	Bozuestan 51771 -----	Percheron
552	W. A. Johns -----	Parlier -----	Wacken 2456 (33834) -----	Belgian
507	Kerman Coach Horse Co.	Kerman -----	Dacatus (4711) -----	Ger. Coach
416	Kings River Ranch Co. ---	Kingsburg -----	Jaquet 79336 (89484) -----	Percheron
361	R. J. Kirk -----	Dinuba -----	Germain 41239 (55815) -----	Percheron
93	Andy Larson -----	Laton -----	Kit Carson -----	Percheron
216	Laton French D. H. Co.	Laton -----	Eneil 7174 (1193N) -----	French Draft
330	Laton Percheron H. Co.	Laton -----	Leopard 43693 (66635) -----	Percheron
2258	J. P. Long -----	Reedley -----	Ensign 34567 -----	Percheron
664	Geo. W. McGovern -----	Kingsburg -----	Starlight Jr. 50631 -----	Jack
599	B. R. McKay -----	Fresno -----	Drapeau 3964 -----	French Coach
302	Monmouth Horse and Jack Co.	Monmouth -----	Young Custer 2104 -----	Mam. Jack
493	J. H. Nelson -----	Selma -----	Blagdon Yet 13121 -----	Shire
494	J. H. Nelson -----	Selma -----	Expressive Mac 41523 -----	Standard
303	R. N. Overholser -----	Monmouth -----	Fenelon 4424 -----	Belgian
652	J. A. Poytress -----	Oleander -----	Banquete 69177 -----	Percheron
674	J. F. Rouch -----	Kingsburg -----	Titus II 32968 -----	Percheron
76	J. J. Schrack -----	Selma -----	Roderic 40341 -----	Percheron
2266	Fred Schrambling -----	Fresno -----	Wilkes Boy Jr. 38958 -----	Standard
357	Chris Smelley -----	Wheatville -----	Moortown Conqueror 11588 (26473) -----	Shire
348	L. E. Stine -----	Laton -----	Jeanron 77313 -----	Percheron
2105	J. S. Taylor -----	Kerman -----	Braddy 68653 -----	Percheron
2081	J. H. Wagner -----	Selma -----	Hal Bingen 58047 -----	Standard
2082	J. H. Wagner -----	Selma -----	Traveler McEwen 01698 -----	Standard
522	J. H. Wagner -----	Selma -----	Aon Gentry 39758 -----	Standard
451	Wiltimer Bros. -----	Kingsburg -----	Garanti 70252 -----	Percheron

REPORT OF THE STALLION REGISTRATION BOARD.

FRESNO COUNTY—Continued.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
2207	A. Baderksther	Oleander	King	Grade
516	C. E. Crawford	Reedley	Athlone	Standard
6	Wm. Eversoll	Burrough	Billy Taft	Percheron
41	E. H. Fallon	Coalinga	Oscar S.	Standard
2209	Fink & Rodgers	Reedley	Ilharraquy	Jack
113	Peter Frisch	Fresno	Jacob F.	Trotter
3	C. M. Harnish	Laton	Black Ben	Percheron
43	C. B. Huddleston	Kingsburg	Ministere II	Percheron
244	A. Jensen	Laton	Odin	French Draft
247	John McBriar	Reedley	Commodore Perry	Jack
2013	W. H. McGowan	Fresno	Ministere II	Percheron
2011	G. W. Plost	Laton	Brigadier	Percheron
148	A. J. Salyer	Fresno	Prince Bellian	French Draft
183	Marvin Simpson	Academy	Vince	Standard
125	L. E. Stine	Laton	Speedway	Trotter
27	T. O. Thomas	Selma	Colonel	French Draft
39	C. A. Walters	Selma	Prince Henry III	Belgian
44	Wildermuth Bros.	Selma	Barney	French Draft
126	C. E. Stine	Laton	Black Warrior	Jack

Mongrels.

353	C. W. Baker	Riverdale	Sam	Mongrel
580	C. E. Crawford	Reedley	Jumbo	Mongrel
2101	Jos. Cunningham	Fresno	Highland Duke	Mongrel
2004	J. E. Dickenson	Fresno	Black Satin	Mongrel
2063	Sahag Garabidian	Fresno	Belgium	Mongrel
244	T. C. Hole	Burrough	Nigger Boy	Mongrel
562	Chas. Hubbard	Riverdale	Prince Woodbridge	Mongrel
172	T. C. Hutchens	Fresno	Dan	Mongrel
424	Phillip Krum	Sanger	Modoc	Mongrel
2210	J. P. Long	Reedley	Jenkin's Son	Mongrel
2072	Ralph Mills	Toll House	Benjoe	Mongrel
2073	Ralph Mills	Toll House	Dawn	Mongrel
2066	J. E. Mitchell	Dunlap	Sidney	Mongrel
2207	Fisk Bros.	Fresno	Black Ben	Mongrel
571	Peter Frisch	Fresno	Black Jeff	Mongrel
2	E. H. Nason	Fowler	Fowler	Mongrel
2079	J. H. Nelson	Selma	Mocking Bird	Mongrel
490	Robert Oliver	Oleander	Dave	Mongrel
2085	G. W. Plost	Laton	Needmore	Mongrel
2036	G. W. Plost	Laton	Tennessee	Mongrel
398	J. A. Poytress	Oleander	Leo	Mongrel
284	H. J. Randall	Dunlap	Prince	Mongrel
2202	G. W. Reason	Coalinga	Pollomeda	Mongrel
2221	Saulque Bros.	Orosi	Jackie	Mongrel
26	Jacob Schafer	Reedley	Belgian	Mongrel
94	Selma Draft Horse Assn.	Fowler	Prince	Mongrel
2086	Byron Scoggins	Reedley	Cleoe	Mongrel
254	S. A. Shannon	Fresno	Poncho the Great	Mongrel
395	Marvin Simpson	Academy	Stamboul	Mongrel
347	W. F. Strader	Coalinga	Barney	Mongrel
330	Wheatville Ranch Co.	Wheatville	Mike	Mongrel
341	Wheatville Ranch Co.	Wheatville	Deck	Mongrel
171	Peter Frisch	Fresno	George	Mongrel

GLENN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
2006	H. T. Clark	Glenn	Puck 54	Welsh Pony
206	J. T. Flood	Newville	Brigham Jr. 20278	Jack
206	Henry H. Goettsch	Willows	Rinetto 3401	Ger. Coach
211	Hull & Burrows	Millsaps	Cracker Jack 2222	Jack
403	H. Jameson	Glenn	Eclireur 41441	Percheron
209	J. L. Kirkpatrick	Orland	Eber Best 2233	Jack
270	J. L. Kirkpatrick	Orland	Arthur Wayland 24854	Standard
284	M. A. Merrill	Willows	Chatelet 40559	Percheron
252	M. A. Merrill	Willows	Jim Snell 7908	Jack
227	M. A. Merrill	Willows	Frenchy 8999	Jack
292	Orland Breeders Assn.	Orland	Nuage 44379	Percheron
287	Princeton Breeders Assn.	Glenn	Baron-du-Hooghof 6124	Belgian
269	O. L. Raper	Glenn	Prince Arthur 2387	Standard
270	O. L. Raper	Glenn	A. Mutt 3602	Jack
284	J. Schellooe	Germantown	Foro D'Emel 6537	Belgian
283	Jas. J. Shellooe	Germantown	Jack Johnson 2480	Jack
260	H. P. Slocum	Glenn	Missouri Wonder 50410	Jack
2024	Frank S. West	Hamilton City	Impur 101616	Percheron
2021	Frank S. West	Hamilton City	Egmont 5536	Belgian
2022	Frank S. West	Hamilton City	Nebraska Chief 4516	Belgian
2023	Frank S. West	Hamilton City	Chambertin de Keumiee 4649	Belgian
229	H. L. West	Hamilton City	California Chief 6414	Belgian
230	H. L. West	Hamilton City	Hamilton C 6415	Belgian
231	H. L. West	Hamilton City	Derby 2729	Belgian

Grades.

2000	E. S. Ball	Willows	Sir Arthur B.	Standard
123	J. T. Flood	Newville	Delmont	Standard

Mongrels.

191	J. D. Collins	Orland	Nevada Prince	Mongrel
360	H. B. Dixon	Elk Creek	Teddy	Mongrel
80	M. A. Merrill	Willows	Andy	Mongrel
82	M. A. Merrill	Willows	M. A.	Mongrel
2009	M. A. Merrill	Willows	Fred	Mongrel
2011	M. A. Merrill	Willows	Diablo	Mongrel
555	Secarce Estate	Orland	King	Mongrel

HUMBOLDT COUNTY.

Purebreds.

509	Jasper Anderson	Hydesville	Zauvier 41246	Percheron
602	Bridgeville Belgian Horse Co.	Bridgeville	Jeannot de Schoonenberg 7854	Belgian
224	W. J. East	Rohnerville	Cassene 41365	Standard
2269	German Coach & Belg. H. Br. Ass'n.	Garberville	Terrol 4835	Ger. Coach
2270	German Coach & Belg. H. Br. Ass'n.	Garberville	Tobin 52496	Belgian
484	Humboldt Horse Br. Ass'n	Eureka	Brelan 51516	Percheron
53	W. R. Johnson	Rohnerville	Sadi Moor 39989	Standard
243	McCannaha Bros.	Trinidad	Homongue 53839	Percheron
226	Rohnerville Perch. Horse Co.	Rohnerville	Idumeen 90245	Percheron
853	Wm. Stuart	Eureka	Irving Pointer 53600	Standard
323	D. L. Zahner	Fortuna	Cassiar 20491	Standard

REPORT OF THE STALLION REGISTRATION BOARD.

HUMBOLDT COUNTY—Continued.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
158	E. G. Bartlett	Rohnerville	Admiral	Standard
109	Matt Carroll	Arcata	Captain Tom	
155	E. J. Etter	Upper Matole	Prince	Ger. Coach
152	Alburt Fonzo	Elder	Major	Belgian
2208	E. A. Jenks	Harris	Prince	

Mongrels.

247	E. G. Bartlett	Rohnerville	Paymaster	Mongrel
277	J. N. Farrar	Eureka	Bonaparte Junior	Mongrel
2226	Ernest R. Linser	Garberville	Pete	Mongrel
370	W. B. Shively	Shively	Fresno	Mongrel

IMPERIAL COUNTY.

Purebreds.

899	Wm. Braden & McCormick	Brawley	Brimfield Bourbon 43096	Percheron
65	Calexico Breeding Co.	Calexico	Biff McKinney 46742	Standard
67	Calexico Breeding Co.	Calexico	Stonewall II 20493	Jack
28	Harry Cross	R. F. D. 1, Heber	Santiago 70080	Percheron
490	R. C. Griswold	Brawley	Romeo 41891	Percheron
489	R. C. Griswold	Brawley	LaSalle King 41896	Percheron
313	J. H. Holland	Imperial	Keota Casper 7069	Shire
2261	Peter P. Hovley	Brawley	Havane 51246	Percheron
284	Howard & Robinson Co.	Seeley	Diogene 40232	Percheron
486	Kirkland & Ellis	Holtville	Eminent 68605	Percheron
2088	S. C. Mack	Imperial	Judge Taft 49825	Standard
338	No. 6 Jack Company	Calexico	Black Prince 2098	Jack
2271	No. 7 Percheron H. Co.	Holtville	Gignac 44111	Percheron
2025	A. F. Palmer	Heber	Esau 5682	Jack
2099	H. E. Williams	Brawley	Native Son 20536	Jack

Grades.

7	J. W. Cuin	Silsbee	Marquis Second	Percheron
102	Arthur Fuller	Brawley	Senef Jr.	Belgian
105	J. H. Holland	Imperial	General Sherwood	Standard
61	T. M. Longstreet	El Centro	Norberry	Standard
57	A. F. Palmer	Heber	Kansas Boy	Percheron
400	S. H. Shaw	Alamorio	Buster Brown	

Mongrels.

2064	Frank Abbott	Holtville	Ted	Mongrel
378	L. O. Crummer	Brawley	Starlight	Mongrel
380	L. O. Crummer	Brawley	John	Mongrel
2031	E. L. Beckwith	El Centro	John J	Mongrel
31	Calexico Breeding Co.	Calexico	Steckaway	Mongrel
2056	D. C. Church	Heber	Billie	Mongrel
2006	C. R. Courtney	Heber	Missouri Boy	Mongrel
2007	C. R. Courtney	Heber	Napoleon	Mongrel
2002	C. T. Cummins	Silsbee	Stonewall	Mongrel
65	Drew E. Dye	Calexico	Kansas Boy Jr.	Mongrel
140	J. A. Howard	Seeley	Napoleon	Mongrel
2102	Dr. H. H. Howell	Brawley	Major	Mongrel
419	B. F. Kelso	Holtville	Big Jerry	Mongrel
289	Kirkland & Ellis	Holtville	Don	Mongrel
2078	Bryce Lynch	El Centro	Mack Wonder	Mongrel
133	Joseph Schooling	Brawley	Major	Mongrel
134	Joseph Schooling	Brawley	Jerry	Mongrel
131	Joseph Schooling	Brawley	Cyclone	Mongrel
412	E. E. Forrester	El Centro	Governor	Mongrel
2000	J. Williams & H. S. Jernigan.	Dixieland	Philomene	Mongrel
18	F. A. Uber	El Centro	Jerry	Mongrel
575	R. D. Welty	El Centro	Duke	Mongrel
2017	J. W. Wood	El Centro	Bayard II	Mongrel

INYO COUNTY.

Purebreds.

Licenses number	Name of owner	Address	Name of stallion	Breed
557	J. G. Bell	Bishop	Havresac 44769	Percheron
192	Ed Dunn	Independence	Golden State's Chief 12771	Clydesdale
193	Ed Dunn	Independence	Cody 34160	Percheron
194	Ed Dunn	Independence	Ithos 53464	Percheron
918	James Lane	Bishop	Lubbens Kanitz 3397	Ger. Coach
677	W. W. Yandell	Bishop	Bondwilk 55002	Standard

Grades.

513	J. B. Collett & E. A. Murphey.	Bishop	Chief Direct	Standard
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Mongrels.

2087	Sidney Seymoure	Bishop	Steve	Mongrel
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KERN COUNTY.

Purebreds.

506	J. A. Bone	Bakersfield	McIlroy's Pride 2103	Jack
2060	E. J. Boust	Bakersfield	Athablo 57382	Standard
107	L. A. Ekenberry	McFarland	Irais 61351	Percheron
2028	L. E. Greenleaf	Bakersfield	Finstall Rudolph 13684	Shire
455	W. L. Hale	Bakersfield	Jim Hale 55601	Standard
111	Otis Lockhart	Bakersfield	De Moivre 64754	Percheron
532	McFarland H. Brdg. Co.	McFarland	Halot 70372	Percheron
2051	Rio Brava and Rosedale Horse Assn.	Bakersfield	Konsulat 93366	Percheron
915	Shafter Horse Company.	Bakersfield	Hadebout 54215	Percheron
533	E. E. Sherwood	McFarland	Crescendo B 57304	Standard
80	Belgian Horse Company.	Bakersfield	Corcoran B 5063	Belgian
280	Vineland Stock Company.	Bakersfield	Burk 2100	Jack

Grades.

31	A. J. Azevedo	Bakersfield	Dick	Belgian
507	Wm. Gebert	McFarland	Tom Fish	Shire
48	P. Mull	Bakersfield	Jonesa Basler	Standard
201	V. P. Snow	Delano	Carnige	Clydesdale
140	E. E. Timmons	Delano	Genest	Percheron

Mongrels.

2091	Fred L. Clark	McFarland	Fred	Mongrel
343	D. Neighbors and John Jones.	Bakersfield	Dave	Mongrel
2001	F. H. Corsett	Bakersfield	Joe	Mongrel
200	Peter Gilli	Bakersfield	Bill	Mongrel
2092	P. C. Kyne	Annetta	Dick	Mongrel
14	C. A. Rauth	Wasco	Bosco	Mongrel
138	Chris Ruedy	Bakersfield	Blue Bird	Mongrel

KINGS COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
318	Z. B. Barnett	Hanford	Ivoly 54224	Percheron
336	M. Bassett	Hanford	Fumiste 40009	Percheron
392	M. Bassett	Hanford	Ithos 90754	Percheron
417	E. R. Borges	Lemoore	Seigbert 18694	French Draft
502	Brooks Bros.	Hanford	Erzhrzog 4347	Ger. Coach
589	M. M. Cardoso	Corcoran	Life Policy 48822	Standard
344	W. O. Dawson	Hanford	Roland 12981	French Draft
501	E. O. Dillon	Hanford	Jadis 87213	Percheron
461	Fred Foster and C. A. Kilmer.	Hanford	Battailon 3696	French Coach
331	Frank M. Frazer	Hanford	"Seal" 2335	Jack
187	Gravett & Co.	Hanford	Ingoma 52781	Standard
912	Kimble & Railsback	Hanford	Rolleston Wonder 7931	English Shire
401	C. D. King	Hanford	Major's By Guy 56215	Standard
516	C. G. Lane	Lemoore	Enashia 3564	Amer. Draft
547	Lewelling & Welton	Hanford	Haureau 84813	Percheron
433	M. Macedo	Hanford	King Policy 53700	Standard
881	J. W. McCord	Hanford	Denbul 1447	Saddle
882	J. W. McCord	Hanford	King 50890	Jack
878	J. W. McCord	Hanford	Markeaton Royal Albert 8520	Shire
600	Montgomery & Barnetts	Hanford	Argus 6369	Belgian
277	B. C. Morgan	Hanford	Monarque de Heurn 6375	Belgian
508	K. L. Ragnon	Corcoran	Rube Roy Riley 50907	Jack
438	William Sagaser	Hanford	Irwin 79322	Percheron
185	H. W. Sylvester	Hanford	Derbywood 56973	Standard
435	Weltmer Bros.	Kingsburg	Silver 2248	Jack
685	J. E. Wilson	Hanford	Dynamite 50501	Jack

Grades.

159	John Heinlen Co.	Lemoore	Coachy	Belgian
156	M. S. Lewis, Jr.	Hanford	Fred	Norman
506	V. L. Reynolds	Corcoran	Taft	Shire
191	Joe Senter	Hanford	Mountaineer	Standard

Mongrels.

2057	S. F. Brown	Lemoore	Roxa	Mongrel
2077	Joe M. Caveris	Hanford	Jim	Mongrel
297	T. B. Crabtree	Hanford	Highwatha	Mongrel
2034	J. A. Esrey & Son	Lemoore	Byxbe	Mongrel
2076	Hampshire Bros.	Hanford	King	Mongrel
250	John Heinlen	Lemoore	Jumbo	Mongrel
2204	John Heinlen	Lemoore	Spot	Mongrel
406	J. B. Hensley	Corcoran	Jim	Mongrel
317	Frank Lavino	Hanford	Dexter W	Mongrel
239	O. Fry	Lemoore	Frank	Mongrel
336	C. A. Miles	Lemoore	Good Enough	Mongrel
2213	J. W. McCord	Hanford	Royal Portion	Mongrel
2214	J. W. McCord	Hanford	Josephus	Mongrel
2215	J. W. McCord	Hanford	Hiram Johnson	Mongrel
2217	McCord & Reynolds	Hanford	Cyclone	Mongrel
2206	M. L. Pattison	Lemoore	Black Joe, Jr.	Mongrel
60	J. M. Reed & Bros.	Lemoore	Rousseau	Mongrel
399	G. L. Ragnon	Corcoran	Petigru, Jr.	Mongrel

LAKE COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
563	John Green	Upper Lake	Phorbas 2786	French Coach
335	Jones Bros.	Lower Lake	Glen Raven 4958	Jack
178	Shepherd Meredith	Upper Lake	Juculo 82550	Percheron
467	O. C. Thompson	Lakeport	Tiflis 41517	Percheron

Grades.

163	A. M. Boggs	Highland Springs	Almon Clay	Standard
182	A. W. Green	Lakeport	Dock	Percheron
2024	Frank Parker	Middletown	Major	Standard

Mongrels.

257	A. M. Boggs	Highland Springs	Pico	Mongrel
303	Emmett Rickabaugh	Kelseyville	Rowdy	Mongrel
175	Jones Bros.	Lower Lake	Orasco	Mongrel
855	O. F. Packwood	Upper Lake	Nig	Mongrel
533	Dr. R. Rickabaugh	Kelseyville	Jack	Mongrel
181	C. B. Rush	Middletown	Duke	Mongrel
387	W. H. Swicest	Middletown	Black Chief	Mongrel
2074	Omer Tune	Lower Lake	Ike	Mongrel

LASSEN COUNTY.

Purebreds.

657	R. L. Barnham	Standish	Keota Jamie 31833	Percheron
893	W. B. DeWitt and B. F. Gibson	DeWitt	Robin Hood 55077	Percheron
2026	L. E. DeForest and Roy R. Ramsey	Susanville	Crown Blue Vol. 28	Clydesdale
2052	A. J. Hall	Doyle	Lord Marcus 15381	Clydesdale
498	Meadow Brook Ranch	Janesville	Lockinge Hornbeam 26392	Shire
504	David Raker	Milford	Sample 50129	Jack
301	Geo. W. Randruk	Janesville	Witry 2279	Belgian
660	Standish Shire Horse Association	Standish	Moulton Rossevelt 12629	Shire

Mongrels.

260	Albert Brown	Coppervale	Lucky John	Mongrel
2216	Geo. C. Otis	Doyle	Casey Jones	Mongrel
2224	Raymond L. Watkins	Doyle	Sam	Mongrel

LOS ANGELES COUNTY.

Purebreds.

202	A. H. Anthony	Los Angeles	Adjutant 17273	Percheron
203	A. H. Anthony	Los Angeles	Kentucky Prince 1013	Jack
644	Mrs. Susanna Bixby	Long Beach	Hero 66636	Percheron
195	W. G. Durfee	Los Angeles	Carlokin 52785	Standard
196	W. G. Durfee	Los Angeles	Copa De Ora 36458	Standard
307	Adelaide S. Gillis	Los Angeles	Don Castano 5631	Am. Saddle
2059	Adelaide S. Gillis	Los Angeles	Highland Monarch 5205	Am. Saddle
188	H. L. Hall	Inglewood	Alquin (40180)	Percheron
867	G. A. Harris & Co.	Long Beach	Kersaint 87203	Percheron
865	G. A. Harris	Long Beach	General Gutherg 2666	Jack
566	Ted Hayes	Los Angeles	Bon McKinney 51480	Standard
2257	F. W. McIntyre	Glendale	De Voe 32797	Percheron
83	B. G. Mussachia	Downey	Surprise 45346	Percheron

LOS ANGELES COUNTY—Continued.

Purebreds—Continued.

License number	Name of owner	Address	Name of stallion	Breed
593	Nesmith & Sons	Los Angeles	King Lilly Pointer 52223	Standard
578	Norwalk & Artesia Horse Association.	Artesia	Grimpeur 40153	Percheron
159	A. A. Packard	El Monte	Alexis II 33372	Percheron
125	Percheron Horse Assn.	Gardena	Arrivera 41723	Percheron
2287	I. S. Richards	Calabasas	Robert M. 80248	Percheron
634	N. A. Ross	Los Angeles	Domino 68607	Percheron
917	San Joaquin Valley Alfalfa R. Co.	Los Angeles	Decembre 3926	French Coach
249	Walnut Center Horse Breeders' Association	Puente	Hugo 67325	Percheron
675	Chas. W. Winter	Alhambra	Alhambra Prince 57367	Standard
863	U. S. Wood	Pomona	Ketab 87277	Percheron

Grades.

58	Ray Brauscom	Norwalk	Zacon	Standard
237	J. W. Inman	Norwalk	Nick	Percheron
212	Nesmith & Sons	Los Angeles	King Clay	Trotter
215	Rebai Brothers	Los Angeles	Star Prince	Percheron
172	Mrs. Rachel Waters and W. A. Waters	Compton	Buster	Percheron
227	W. E. Stockwell	Los Angeles	Sir King	Grade
238	Thompson Brothers	Artesia	Chief	Percheron
106	Young Brothers	Los Angeles	Major	Belgian

Mongrels.

2081	F. E. Hutchinson	Compton	Todd	Mongrel
2048	W. A. Saunders	Los Angeles	Big Boy	Mongrel
2088	W. J. Welch	Puente	Red	Mongrel
2089	W. J. Welch	Puente	Black Prince	Mongrel

MADERA COUNTY.

Purebreds.

252	R. L. Cox	Madera	Lestor 86638	Percheron
883	Madera Coach Horse Assn.	Madera	Betel (4089)	German Coach
937	Madera Coach Horse Assn.	Madera	Balboy 44597	Percheron
354	G. W. Mathews	Madera	Madera Chief 20098	Jack
895	J. B. McDonald	O'Neals	Snider 5665	Jack
896	J. B. McDonald	O'Neals	Ben Hur 5664	Jack
390	Olcese & Buchanan	Berenda	Big Boy 4070	Jack
459	S. L. Skaggs	Madera	Omnium 42191	Percheron

Grades.

505	C. A. Clark	Madera	Prince	Percheron
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Mongrels.

409	R. N. Blanchard	North Fork	Geo. Washington Jr.	Mongrel
2090	August Brown	Chowchilla	Billie	Mongrel
224	Olcese & Buchanan	Berenda	Duke of Pacific	Mongrel
567	C. A. Clark	Madera	John	Mongrel
245	I. N. Cochran	Sesame	Johnnie	Mongrel
2082	W. F. Dillon	Madera	Monarch	Mongrel
503	W. E. Thorp	Madera	Nix Napoleon	Mongrel
2027	J. S. Scanland	Oakhurst	Dick	Mongrel
263	S. L. Skaggs	Madera	Tiger	Mongrel
2046	H. S. Wood	Raymond	Mortimer	Mongrel

MARIN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
514	William Bassett	Fallon	Outje 2899	German Coach
885	Mabry McMahon	San Rafael	Caton 3896	French Coach

Grades.

233	John Aville	Tomales	Sam	Belgian
202	L. M. Bugeia	Novato	Royal	Bel. & Norm.
36	Dave Laveroni	Novato	Novato Prince	Belgian

Mongrels.

2038	W. D. Bassett	Tomales	Black Prince	Mongrel
264	J. E. Kirkland	Tomales	Kentucky	Mongrel

MARIPOSA COUNTY.

Purebreds.

939	Cathay Association	Cathay	Dewet 4717	German Coach
951	Frank Hart	Coulterville	Silver Dick 2612	Jack
260	Stanley R. Ledson	Cathay	John Arpad 54953	Standard

Mongrels.

2225	J. C. Crospean	Mariposa	Wilson	Mongrel
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MENDOCINO COUNTY.

Purebreds.

2288	J. H. Bill	Ukiah	King John 2775	Percheron
173	M. C. Briggs	Potter Valley	Jonas 92827	Percheron
402	C. J. Buchanan, Jr.	Greenwood	Royal Ben 7666	Belgian
576	T. W. Cox	Ukiah	Pluto 2387	Jack
2255	Eden Valley Ranch	Hearst	Ed Gabilan 4944	Belgian
443	Greenwood Draft H. Co.	Greenwood	Inflammable 54218	Percheron
623	E. D. Howell & Co.	Ukiah	Anatol 2403	German Coach
163	H. L. Hughes	Ukiah	Black Republican 2613	Jack
162	H. L. Hughes	Ukiah	Col. Breckenridge 2094	Jack
34	J. L. McCracken	Talmage	Juin 95029	Percheron
481	Mendocino Draft H. Co.	Mendocino	Orleans 16142	French Draft
2013	S. A. Mitchell	Ukiah	Al De Baron 39085	Standard
430	Philo Imp. Breeders' A.	Philo	Pandore 4682	Belgian
32	Point Arena Horse Co.	Point Arena	Marcel De Nercle 6551	Belgian
35	Potter Valley Per. H. Co.	Ukiah	Alibi 40674	Percheron
859	Sawyers & Rodgers	Willits	Corre 6371	Belgian
262	H. B. Smith & C. H. Wilgus	Ukiah	Sir Poleon 52065	Standard
520	W. W. B. Spurlock	Covelo	Ideologue 14819	French Draft
378	Frank Spurlock	Covelo	Nateby Manners 8512	Shire
308	Geo. W. Upp & Co.	Willits	Rameur 40785	Percheron
480	Westport Coach H. Co.	Westport	Sunnyside Side Charley 56160	Percheron
372	Ed. Zimmerman	Point Arena	Avenir De Som 15762	Belgian

MENDOCINO COUNTY—Continued.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
42	Albert Andrae	Point Arena	Billy	Thoroughbred
126	Willits & Felton	Willits	Rameur Jr.	Percheron

Mongrels.

356	E. S. Hackley	Manchester	Duke	Mongrel
2020	L. S. Hazeltine	Mendocino	Montana Dam	Mongrel
2099	F. D. Hotskin	Willits	Ned	Mongrel
384	F. D. Howell	Ukiah	Tom Dailey	Mongrel
345	C. H. Hurt	Covelo	Bummer	Mongrel
318	R. E. Marshall	Laytonville	Dick	Mongrel
266	Frank Roberts	Fort Bragg	Johnny	Mongrel
2229	Round Valley Horse Co.	Covelo	Henri	Mongrel
282	Ed Brown	Willits	Duke	Mongrel
153	George Upp & Co.	Willits	Young Chief	Mongrel

MERCED COUNTY.

Purebreds.

2058	A. Abbott	Merced	Lustridon 33192	Standard
158	B. O. Baker	Merced	Insecte 77311	Percheron
931	M. W. Clendenin	Le Grande	Beautiful Prince 32929	Percheron
142	J. W. Dunlap	Irwin	Dexter Prince Jr. 20440	Standard
541	J. W. Dunlap	Irwin	Jasper II 71530	Percheron
2106	E. R. Gaerte	Dos Palos	Glorieux 91475	Percheron
436	Gustine Horse Co.	Gustine	Rupert 54917	Percheron
567	Legrande Percheron Assn.	Le Grande	Jasmin 42099	Percheron
576	M. A. Manchebo	Merced	Socrate 5959	Belgian
387	J. P. Menjoulet	Volta	Don Quichotho 42195	Percheron
611	C. H. Ragsdale	Merced	Rajah Excelsior 4258	Jack
574	C. H. Ragsdale	Merced	Comet McDonald 4688	Am. Saddle
575	C. H. Ragsdale	Merced	Missouri Choice R 4313	Jack
568	J. T. Ragsdale	Merced	Golden West 91816	Percheron
569	J. T. Ragsdale	Merced	Ofold Prince II 11667	Shire
570	J. T. Ragsdale	Merced	Maxey 56691	Percheron
571	J. T. Ragsdale	Merced	Victor 50889	Percheron
572	J. T. Ragsdale	Merced	Jack Rodgers 4576	Am. Saddle
683	J. W. Rider	Dos Palos	Tempest 4403	German Coach
59	Solomon Schockly	Merced	Black Star 43263	Percheron

Grades.

206	Geo. & Jos. Avila	Gustine	Doctor W	Standard
229	W. S. Clark	Gustine	Reflected	Trotter
23	J. M. De Silva	Los Banos	Sam	Shire
88	R. E. Piekham	Los Banos	Sam	Shire
8	Sol Shickly	Merced	Pathro	Standard
522	J. H. Wisenor	Atwater	Jim	Percheron

Mongrels.

579	Hugh Borland	Merced	Duke	Mongrel
388	F. E. Burreros	Irwin	Islam Jr.	Mongrel
390	M. Christian & Son, Inc.	Dos Palos	Pete	Mongrel
45	F. C. Givens	Merced	Buster Brown	Mongrel
203	H. P. Jorgenson	Snellings	Stonewall Jackson	Mongrel
139	Wm. J. McCorry	Planada	Bill	Mongrel
391	N. R. Schmidt	Cresey	Prince	Mongrel
597	D. C. Van Clief	Merced	Don	Mongrel
2025	Volta Horse Co.	Volta	Rube	Mongrel

MODOC COUNTY.

Purebreds.

license number	Name of owner	Address	Name of stallion	Breed
389	Cedarville Belgian H. Co.	Cedarville	Pompon de Bossierre 29362	Belgian
869	R. B. Clark	Adin	General Lawton 50139	Percheron
2268	John Gould	Lookout	Modoc Chief 42759	Percheron
2056	J. W. Roberts	Davis	Pauseur 41336	Percheron
2104	N. W. Snyder	Fort Bidwell	Incredule 53346	Percheron

Grades.

142	Wm. Green	Cedarville	King Barytone	Standard
240	Wm. Munroe	Fort Bidwell	Roch	Percheron
2204	Percheron Horse Co.	Lake City	Benjamin	Percheron

Mongrels.

333	H. Hobbs	Cedarville	Klamath	Mongrel
331	L. McCulley	Cedarville	Teddy	Mongrel

MONTEREY COUNTY.

Purebreds.

108	Paul Bianchi	Soledad	Pierre 43682	Percheron
2264	Wm. Casey & Wm. Blair	San Lucas	President Taft 5121	Jack
327	Chualar Belg. Horse Co.	Chualar	Amoureux 5061	Belgian
651	Chualar Belg. Horse Co.	Chualar	Stephan 1655	Belgian
151	Robert Diggs	King City	Pedro 50502	Jack
526	John Garside	Salinas	Chanate 50870	Standard
934	Handley Bros.	Soledad	Chandon 44235	Percheron
903	A. Hansen	Salinas	Chestnut King 10492	French Draft
294	H. H. Helman	Salinas	Alconda Jay 46831	Standard
418	Albino Ioppini	Soledad	London Prince 15382	Clydesdale
2068	M. P. Kelly	Gonzales	Salvador Baronet 10343	Shire
2256	King City Per. H. Co.	King City	Humorisme 9668	Percheron
190	H. N. Johnson	Moss	Bayard 6733	Belgian
326	Wells Parsons	Gonzales	Born Cadet 11591	Shire
379	Pinkerton & Rutherford	Pleyto	Bon Nobleman 11592	Shire
289	M. Rodriquez, Jr.	Castroville	Nateby Masterpiece 11589	Shire
495	Karl Romie	Soledad	Soldat 41305	Percheron
496	Karl Romie	Soledad	Alphonso 3937	Jack
425	Thos. Ross	San Lucas	Keota Smilax 8764	Shire
426	Thos. Ross	San Lucas	Phenida 11334	French Draft
300	Salinas Bel. Dft. H. Co.	Salinas	Brilliant de Noirechain 4075	Belgian
905	San Lucas Bel. H. Co.	San Lucas	Santiago 2796	Belgian
904	San Lucas Per. H. Co.	San Lucas	Bristol 76731	Percheron
613	Santos Wicker	Greenfield	Lecorro 49640	Standard
686	Soledad Bel. Horse Co.	Soledad	Mathy 3323	Belgian
621	Storm & Stuart	Salinas	Obus 26906	Percheron
620	Jas. Stuart	Salinas	Edinbourg 4048	French Coach
2030	A. L. & M. Wiley	Gonzales	Cactus 35618	Percheron
143	Worthington Parsons	Salinas	G. Albert Mac 51366	Standard

Grades.

28	Paul Bianchi	Soledad	Red Robin	Standard
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MONTEREY COUNTY—Continued.

Mongrels.

License number	Name of owner	Address	Name of stallion	Breed
592	Thos. Brinnan	San Ardo	Billy	Mongrel
70	Martha M. Cooper	Monterey	Blaze	Mongrel
92	M. M. Francioni	Greenfield	William Tell	Mongrel
2003	Geo. Grant	Salinas	Prince	Mongrel
108	John Q. Greenlaw	Parkfield	Scottish Chief	Mongrel
57	W. F. Darmsky	Gonzales	Lincoln	Mongrel
174	Wm. Hayes	Castroville	Prince	Mongrel
274	W. P. Kelly	Gonzales	Silver Pete	Mongrel
2223	Pat Leoni	Greenfield	Dock	Mongrel
33	C. M. Luck	Salinas	King of the Pacific	Mongrel
335	A. E. Moore	Jolon	Black Prince	Mongrel
93	Otto Olson	Paraiso Springs	Buster	Mongrel
242	Thos. Ross	San Lucas	Jerry	Mongrel
2227	Schmidt Bros.	Salinas	Chief	Mongrel
161	A. L. & M. Wiley	Gonzales	Cicero	Mongrel
2222	W. Wood	Bradley	Chris	Mongrel

NAPA COUNTY.

Purebreds.

900	C. S. Pines	Calistoga	Sambo Buch 4069	Jack
222	Michael Seally	Napa Junction	Freedom VII 11108	Shire
2274	H. C. Schaeffer	Pope Valley	Tafta 23494	French Draft
2089	Henry Wheatley	Napa	Botolph King John 21899	Shire
12	Henry Wheatley	Napa	Boro Stonewall 28124	Shire
15	Henry Wheatley	Napa	Bramhope Pell 28133	Shire
16	Henry Wheatley	Napa	Postland Pride II 13492	Shire
17	Henry Wheatley	Napa	Harboro Combination 28357	Shire
18	Henry Wheatley	Napa	Desford Banker 12999	Shire
19	Henry Wheatley	Napa	Ecuador 7785	Hackney
20	Henry Wheatley	Napa	Willaston Baronet 8591	Shire
521	J. Yotenyra	Napa	Salvador 51167	Percheron

Grades.

117	Reuben Clark	Monticello	Turrbine	Standard
515	L. R. Howard	Calistoga	Teddy Aldier	Standard
90	C. Moser	Rector	King	French Draft
114	Chas. Scott	St. Helena	Invermay	Standard
115	Chas. Scott	St. Helena	Salvador	Standard
37	Jos. Tiran	St. Helena	Duke	Percheron
124	G. W. Watson	Napa Junction	Prince Don	Trotter

Mongrels.

173	V. E. Burge	Oakville	Don Pedro	Mongrel
179	Reuben Clark	Monticello	Quartina	Mongrel
2012	Coleman Estate	Monticello	Jumbo	Mongrel
581	H. C. Schaeffer	Pope Valley	Boyd	Mongrel
73	H. H. North	Monticello	Doe	Mongrel
2023	L. D. Penland	Oakville	Eugene Debbs	Mongrel
188	G. W. Watson	Napa Junction	Blaine Jr.	Mongrel
2200	A. D. Welch	Napa	Yosalano	Mongrel

NEVADA COUNTY.

Purebreds.

Licence number	Name of owner	Address	Name of stallion	Breed
245	Nevada City Per. H. Co.	Nevada City	Yvan 1345	Belgian
936	H. H. Stuart & C. H. Barker	Nevada City	Antares 1565	Standard

Grades.

2201	Claus Ehlers	Gardnerville	Dook Darnley	Clydesdale
32	Ernest L. Johnson	Grass Valley	Prince	Standard
11	Walter Reed	Spenceville	Bud	Percheron
167	O. Twitchell, Sr.	Grass Valley	Paul Jr.	Percheron

ORANGE COUNTY.

Purebreds.

2107	Jotham Bixby Co.	Anaheim	Croissant 4096	French Coach
100	M. C. Cole	Huntington Beach	Baron Valleyfield 12644	Clydesdale
2015	T. J. Douglass	Santa Ana	Joe Tribble 5606	Jack
36	T. J. Douglass	Santa Ana	Big Jeff 20354	Jack
33	T. J. Douglass	Santa Ana	Charmant 4112	Percheron
90	Golden West Celery & Pro. Co.	Huntington Beach	Torpilleur 45760	Percheron
637	Abe W. Johnson	Myford	Directum Penn 36669	Standard
528	La Habra Belgian H. Co.	La Habra	Windzuiper 6830	Belgian
579	J. H. Mills	Los Alamitos	Fumeur 40721	Percheron
89	Peralta Per. H. Co.	Anaheim	Hurtu 61953	Percheron
2262	Alfred Quetu	Capistrano	Bataclan II 6352	Belgian
146	Geo. W. Stewart	Santa Ana	Sampson 73481	Percheron
186	H. W. Sylvester	Santa Ana	Black Prince 13018	Clydesdale
901	F. M. Thomas	Santa Ana	Queen's Paul 41275	Percheron
930	Wm. R. Yost	Santa Ana	Stylish Prince 49614	Percheron

Grades.

4	T. J. Douglass	Santa Ana	Ben Knight	Percheron
53	H. W. Lawrence	Santa Ana	Sun Light	Stand. Trotter
190	Martinez Bros.	Fullerton	Devoe Jr.	Grade
14	E. D. Waffle	Santa Ana	Zomblu	Standard

Mongrels.

573	W. S. Babb	Santa Ana	George	Mongrel
565	J. M. Jamison	Santa Ana	King Philip	Mongrel

PLACER COUNTY.

Purebreds.

920	Henry Chastain	Auburn	Hoche 91476	Percheron
122	Estate F. H. Bell	Auburn	Cesar 542N	French Draft
894	Mt. Vernon Bel. H. Co.	Auburn	Auburn 4107	Belgian
555	L. B. Spurgeon	Lincoln	Boodle Jr. 34834	Standard

Grades.

34	P. C. Anderson	Lincoln	Slim Slim	Standard
2002	Jeremiah J. Desmond	Newcastle	Oeco II	German Coach
187	George Furuto	Loomis	Bob	Percheron
98	L. W. Leok	Auburn	Gambetta	Percheron
45	I. N. Rogers	Lincoln	Black Diamond	Percheron

Mongrels.

58	P. C. Anderson	Lincoln	Glenn Wilkes	Mongrel
2098	W. E. Bancroft	Clipper Gap	Fammerlain	Mongrel
296	Blackwell & Hendrickson	Rocklin	Caesar Jr.	Mongrel
383	Edward T. Mears	Auburn	Kid	Mongrel
64	Jerry Shelley	Roseville	Ruhstaller	Mongrel

PLUMAS COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
908	Beekwith Per. H. Co.	Beekwith	Haguenet 41220	Percheron
525	Gus Stampfli	Taylorville	Lardon 55395	Percheron

RIVERSIDE COUNTY.

Purebreds.

160	Budd Doble	Hemet	Kinney De Lopez 49954	Standard
648	W. H. Frazier	Corona	Stevens Sampson 2384	Jack
2048	F. L. Hall	Perris	Barnot 89266	Percheron
538	Hemet Stock Farm	Hemet	Geo. W. McKinney 35573	Standard
161	Hemet Stock Farm	Hemet	Wilbur Lou 52595	Standard
200	W. F. Keil	San Jacinto	Vinus 1916	Belgian
201	W. F. Keil	San Jacinto	Keota Charley 35256	Percheron
419	Leon Percheron Horse Co.	Perris	D'Artagnan 43909	Percheron
244	S. M. Leshner	Arlington	Esbrsufe 4075	French Coach
399	C. P. Macy	Elsinore	Sultan 86218	Percheron
2263	M. L. Mapes	Perris	Rapid 4759	German Coach
592	C. E. McEwen	Winchester	Juge De Paix 41311	Percheron
591	Raphael & Rose	Hemet	Champion 53055	Percheron
921	R. J. Roulston	San Jacinto	Martin Carter 58005	Standard
645	R. F. Slaughter	Corona	Lapin 49742	Percheron

Grades.

22	Auguste Cantarini	Temecula	Rex	Belgian
2030	G. Garbani	Winchester	Dutch	Belgian
2027	Bruce Morris	Hemet	Pico Boy	Standard
214	L. L. Whitnig	Winchester	Pat	Percheron
503	J. W. McEuen & Son	Riverside	Black Diamond	Percheron

Mongrels.

590	Albert S. Baxter	Ethanac	Happy King	Mongrel
2044	Chas. A. Black	Beaumont	Billie	Mongrel
2042	B. H. Curler	Beaumont	Jake	Mongrel
236	W. H. Densmore	Hemet	King	Mongrel
2231	N. S. Dilworth	Coachilla	Mountaineer	Mongrel
389	W. A. Guthridge	Ethanac	Colonel G	Mongrel
6	N. C. Jensen	Wildomar	Tom	Mongrel
86	W. F. Keil	San Jacinto	Boston	Mongrel
230	C. P. Macy	Elsinore	King Dunlap	Mongrel
3	F. A. Ortego	Moreno	Sampson	Mongrel
312	Albert Pico	San Jacinto	Jerre	Jack
1312	J. F. Williams	Elsinore	Deurator	Mongrel
572	S. E. Yoder	Hemet	Dan	Mongrel

SACRAMENTO COUNTY.

Purebreds.

2070	Carlson & Rouff	Folsom	Sultan 70306	Percheron
228	J. B. Casagus	Courtland	Mouton (52766)	Percheron
470	Clay Station Horse Co.	Galt	Gallant Boy 35583	Percheron
472	Franklin Horse Co.	Franklin	Colonel 24022	French Draft
924	Geo. Heilbron	Sacramento	Lijero 45923	Standard
2080	E. G. Hoffman	Galt	Eureka 13934	Percheron
321	John Kenefick	Galt	Sensation 8509	Shire
511	Percheron Horse Co.	Sheldon	Albinus 63599	Percheron
2079	D. Smith	Sacramento	Monberte 43262	Percheron
2064	James Thompson	Sacramento	Guacho 56147	Standard
614	White, Terry & Moddison	Sacramento	Houiller 79338	Percheron
306	J. P. Yost	Fair Oaks	Pay Down 2101	Jack

SACRAMENTO COUNTY—Continued.

Grades.

License number	Name of owner	Address	Name of stallion	Breed
64	John Lauffer	Sacramento	Money Mac	Standard
2029	Frank McEnerney	Galt	Jim	Percheron
106	F. J. Ruhstaller	Sacramento	Moko Hall	Trotter
211	C. F. Silva	Sacramento	Teddy Bear	Standard
2015	R. P. Wilson	Sacramento	Killarney	Standard

Mongrels.

27	Jos. Alback	Sherman Island	Sherman	Mongrel
164	A. M. Bettencourt	Sacramento	Duke Sears	Mongrel
4	Wm. Dixony	Folsom	Duke	Mongrel
2061	C. Dillard	Elk Grove	John Creason	Jack
165	E. S. Driver	Antelope	Gray Eagle	Mongrel
305	Arthur Dukeshire	Sacramento	J. R. Wood	Mongrel
7	A. Fara	Emmaton	Pete	Mongrel
114	L. F. Johnson	Elk Grove	Jim	Mongrel
162	Joe McEnerney	Galt	Sport	Mongrel
24	Valley Farm & Stock Co.	Clay	Scotty	Jack
23	Valley Farm & Stock Co.	Clay	Prince of Selma	Mongrel
315	Samuel Brierly	Ryde	Black Rube	Mongrel

SAN BENITO COUNTY.

Purebreds.

315	Enos Garcia	Hollister	Locka Manners 13495	Shire
288	Mederros & Etchenerey	Tres Pinos	Pennington 9159	Shire
157	Pacheco Cattle Co.	Hollister	Captain Newton 7824	Shire
155	Paicines Ranch Co.	Paicines	Fernand 72763	French Draft
153	Paicines Ranch Co.	Paicines	Porte Drapeau 14946	French Draft
154	Paicines Ranch Co.	Paicines	Dictatus Medium 32499	Standard
559	Dan F. Regan and Jack Dooling.	Hollister	Boro Excelsior 11598	Shire
369	F. M. Tombrison	Hollister	Baily 46492	Percheron
368	F. M. Tombrison	Hollister	Actual 3015	Ger. Coach
276	James & Freeman Stone	Hollister	Harpiste 43269	Percheron

Grades.

217	Joseph Gomez	Hollister	Bill	Belgian
199	Overfelt Bros.	Hollister	Thomas Bookless	Clydesdale
30	John Blacklock	Hollister	Belgian Bill	Belgian
77	Manuel J. Caldera	Tres Pinos	Benton, Jr.	Standard

Mongrels.

2018	M. J. Caldera	Tres Pinos	Bill	Mongrel
374	Julius P. LaBarraue	Paicines	Buster	Mongrel
585	J. L. Reinos	Tres Pinos	Grant	Mongrel
2049	M. R. Rose	San Juan Bautista	Prince	Mongrel
2005	A. C. Sandl	Hollister	Pirate	Mongrel
198	F. M. Tombrison	Hollister	Magnet, Jr.	Mongrel

SAN BERNARDINO COUNTY.

Purebreds.

95	Brightman & Bager	Redlands	Adepto 4569	Ger. Coach
165	Chino Per. Horse Co.	Chino	Halgouet 93602	Percheron
135	Chino Belgian Horse Co.	Chino	Picolo 5943	Belgian
253	T. W. Grimes	San Bernardino	Leon D' Ormer 2440	Belgian
41	A. H. Tilton	San Bernardino	Hell 91477	Percheron
42	A. H. Tilton	San Bernardino	Denmark 23589	Percheron

Mongrels.

364	J. W. Bickmore	Chino	Black Prince	Mongrel
107	N. C. Burbank	Chino	General Kruger	Mongrel
569	J. B. Garat	Chino	Grover	Mongrel
205	A. B. Wise	San Bernardino	Nig Obert	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

SAN FRANCISCO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
2029	I. L. Borden.....	San Francisco.....	Pink Prince 84819	Percheron
476	E. A. Bridgford.....	San Francisco.....	Artist, Jr., 12.....	Am. Saddle
477	E. A. Bridgford.....	San Francisco.....	Alexander 12862.....	French Draft
654	Chas. B. Drew.....	San Francisco.....	Docus D. 42259.....	Standard
663	Fleury Gomet.....	San Francisco.....	Prince McKinney 51808.....	Standard
469	Howard Cattle Co.....	San Francisco.....	Folville Conqueror 11100.....	Shire
2265	T. L. Johnson.....	San Francisco.....	Lord Denmark 2801.....	Saddle
27	John C. Kirkpatrick.....	San Francisco.....	Charley D. McKinney 01873.....	Standard
597	Geo. H. Mastick & A. L. Lhuiller.	San Francisco.....	Longis 101513	Percheron
626	Wm. H. Saylor.....	San Francisco.....	Content 50613	Percheron
468	D. M. Schaltenbrandt.....	San Francisco.....	Scott McKinney 33749	Standard

Grades.

241	Thos. B. Bodkin.....	San Francisco.....	Louoroton	Standard
2000	John N. Colcomb.....	San Francisco.....	Onward McGregor	Non - Standard

Mongrels.

588	Mrs. Annie Fablan.....	San Francisco.....	Prince	Mongrel
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SAN DIEGO COUNTY.

Purebreds.

2091	W. N. Bradbury.....	Escondido	Gordon 72383	Percheron
2092	J. M. Cabrillas.....	Valley Center	Obolus (3097)	Ger. Coach
658	Coronado Beach Co.....	San Diego	Floral King 3775.....	Jack
535	H. H. Harrison.....	San Marcos	Mattocks duca 2nd 4397.....	Jack
676	H. A. Johnson & J. Rooker.	Vista	Yolo Coeur 3302.....	Belgian
653	Chas. Lohman	San Diego	Lochlane Laird 11805	Clydesdale
208	Jerome O'Neill	Oceanside	Rey Astro 65586	Thoroughbred
209	Jerome O'Neill	Oceanside	Johock 1826	Thoroughbred
210	Jerome O'Neill	Oceanside	Bruno 4592	Belgian
681	Russell Bros.	San Luis Rey.....	Siphon 45759	Percheron
618	Frank Stiles	Escondido	Badger Please 46372	Percheron
242	James O. Wallace.....	San Diego	Darkest Way 55003	Standard
873	R. J. Wilmit	De Luz	Royal Daggen (41032)	Standard

Mongrels.

84	J. M. Cabrillas.....	Valley Center	Artesia	Mongrel
350	S. Hillkowitz	San Diego	Prince	Mongrel
213	A. B. Cooper.....	Escondido	Slim	Mongrel
214	A. B. Cooper.....	Escondido	Albert	Mongrel
215	A. B. Cooper.....	Escondido	Mack, Jr.	Mongrel
2233	B. B. Higgins.....	Brousal	Piton	Mongrel
306	N. J. Peavey.....	Nestor	Vorsus	Mongrel
1125	Jerome O'Neill	Oceanside	McKinley	Mongrel
30	San Diego Land Co.....	National City	Ben	Mongrel
69	G. D. Stevens.....	Bonsall	George	Mongrel
111	Feleciano Preciado	San Luis Rey.....	Punch	Mongrel

SAN JOAQUIN COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
261	E. F. Alexander	Ripon	Conseil 80169	Percheron
394	Bethany Belg. Dft. H. Co.	Bethany	Vulcain de la Cobocherie 5568	Belgian
263	Clements Bros.	Clements	Major 47923	Percheron
239	F. H. Cordway	Lodi	Bryan 51113	Percheron
238	F. H. Cordway	Lodi	Ore. W. 40315	Standard
317	E. D. Diggs	Stockton	McAdrian 45391	Standard
2011	Dill Bros.	Clements	General Lee's Pride 5647	Jack
233	Dill Bros.	Clements	Abram, Jr. 2099	Jack
257	Patrick F. Dolan	Stockton	Captain de Goreux 4202	Belgian
248	Escalon Horse Co.	Escalon	Imbu 44784	Percheron
103	Farmington Belg. H. Co.	Farmington	Robustede Rowvroy 3633	Belgian
672	Farmington Eugene Dft. Horse Assn.	Farmington	Camelia 13551	French Draft
440	Mrs. L. S. Foss	Ellsworth	Paul 44681	Percheron
254	J. W. Fowler	Lodi	Labonrer II 1408	Belgian
11	Frankenheimer Bros.	Stockton	Ricondo 80171	Percheron
81	F. A. Groom	Stockton	Dexter Derby 55825	Standard
406	J. W. Johnston	Stockton	Brilland 27820	Percheron
144	H. G. Learned	Stockton	Pink Paris 69415	Percheron
2087	H. G. Learned	Stockton	Insurance 93760	Percheron
96	Lewis & Dawson	Linden	Mogul 2093	Jack
305	Linden Horse Co.	Linden	Gontram 55938	Percheron
341	Lodi Percheron Horse Co.	Lodi	Lille 99005	Percheron
298	Megerle Bros.	Lockeford	Keota Reasoner 27660	Percheron
124	August Meier	Lockeford	Par Hazard 4047	Belgian
232	Edmund Miller	Stockton	Caladin 4291	French Coach
928	Mokelumne G. C. Horse Assn.	Lockeford	Heinz 3777	Ger. Coach
2054	Moreing Bros.	Stockton	Benito 100829	Percheron
256	Jas. Olson	Stockton	Ed Bailey 85547	Percheron
250	L. J. Megerle and W. S. Montgomery.	Lockeford	Labourdette 41262	Percheron
386	Pennington & Buell	Stockton	Fritz 91068	Percheron
218	Wm. L. Prater	Ellisworth	Searchlight 75227	Percheron
105	E. Powers	Manteca	Vulcain 53143	Percheron
362	J. Sanguinetti	Peters	Shinole 87456	Percheron
556	Louis Sanguinetti	Peters	August 60960	Percheron
73	Sayles Bros.	Stockton	Black Percy 3885	Jack
98	John Seerest	Stockton	Pilote 49736	Percheron
119	John Seerest	Stockton	Governor G. 69409	Percheron
120	John Seerest	Stockton	Miltan 44684	Percheron
75	Wm. Siegalff	Lodi	Silver Fox 58014	Standard
94	Stockton Per. H. Co.	Stockton	Imitable 71719	Percheron
172	H. B. Thornberry	Stockton	Big Buck 2097	Jack
234	H. B. Thornberry	Stockton	Missouri Douglas 5679	Jack
2073	C. W. Van Gelden	Acampo	Don 87575	Percheron
458	Van Meter Bros.	Thornton	Isidore 42834	Percheron
167	J. W. Wakefield	Acampo	Caramel 76465	Percheron
168	J. W. Wakefield	Acampo	Hola 54360	Percheron
169	J. W. Wakefield	Acampo	Mohikaner 4735	Ger. Coach

Grades.

135	W. E. Carey	Stockton	Burnham Bill	Percheron
168	Lauren H. Cansey	Stockton	Black Dick	Percheron
180	Walter Chinn	Lathrop	Manteca Boy	Standard
71	H. B. Thornberry	Stockton	Diomedes, Jr.	Percheron
256	Mrs. L. S. Foss	Ellisworth	Noah	Jack
138	Henry Finck	Stockton	Honest John	Jack
134	Henry Finck	Stockton	Prince	Percheron
19	P. W. Groom	Stockton	Colen	
2006	Jones & Bunch	Stockton	Hanover	Standard
83	M. J. Lund	Stockton	Trappiste, Jr.	Belgian
84	M. J. Lund	Stockton	Diamond Dick	Belgian
73	Edmund Miller	Stockton	Prince	Percheron

SAN JOAQUIN COUNTY—Continued.

Grades—Continued.

License number	Name of owner	Address	Name of stallion	Breed
54	Geo. L. Mosher	Stockton	Colonel	Percheron
95	J. A. Murphy	Clements	Prince Albert	Percheron
2005	Walter McCormick	Stockton	Royal McKinney	Standard
120	John Ohm	Vernalis	Black March	Grade
101	G. Peirano	Lodi	Alta Genoa	Standard
165	John J. Pope	Lodi	Star	Percheron
13	B. E. Sayles	Stockton	Alcazar	Percheron
245	Sam Schmidt	Tracy	Duke	Percheron
2019	Walter Thorne	Clements	Frascati II	Percheron
2020	Walter Thorne	Clements	Star McKinney	Standard

Mongrels.

10	S. P. Bell	Lockeford	Irish Pat	Mongrel
229	C. A. Brandt	Stockton	Minaut	Mongrel
79	E. Curran	Tracy	Prince	Mongrel
119	Patrick F. Dolan	Stockton	Monarch, Jr.	Mongrel
113	F. Garnero	Stockton	Dan	Mongrel
217	A. Gaul	Stockton	Monarch	Mongrel
218	A. Gaul	Stockton	Noricher	Mongrel
262	W. M. Garvey	Stockton	Dewil	Mongrel
2029	Richard E. Hanna	Manteca	Tom	Mongrel
176	H. B. Hinshaw	French Camp	King Tom	Mongrel
2058	N. J. Jorgenson	Ripon	Ensign	Mongrel
2059	N. J. Jorgenson	Ripon	Irish John	Jack
120	C. A. Kelley	Lodi	Mack	Mongrel
121	C. A. Kelley	Lodi	Prince John	Mongrel
122	C. A. Kelley	Lodi	Black Jack	Mongrel
124	L. Leonardini	Linden	Mono	Mongrel
59	Geo. H. Locke	Lockeford	Ciucco Ciucco	Mongrel
41	Geo. E. Minges	Ripon	Big Pete	Mongrel
42	Geo. E. Minges	Ripon	Jumbo	Mongrel
43	Geo. E. Minges	Ripon	Little Joe	Mongrel
2069	John Ohm	Vernalis	Sandy	Mongrel
151	G. Peirano	Lodi	Alta Genoa, Jr.	Mongrel
302	G. S. Brogia	Stockton	Barney	Mongrel
255	J. Pettis	Manteca	Harry Wilkes	Mongrel
254	Emile P. Podesta	Stockton	Duke	Mongrel
233	B. F. Pope	Lodi	MacMillan, Jr.	Mongrel
228	J. P. Ratto	Stockton	Romeo Second	Mongrel
126	Thos. Richards	French Camp	Florence	Mongrel
197	J. Sanguinetti	Peters	King Rudolph	Mongrel
2019	S. T. Sanguinetti	Stockton	Nick	Mongrel
371	M. J. Sanguinetti	Stockton	Jacob	Mongrel
372	M. J. Sanguinetti	Stockton	Chief	Mongrel
307	Louis Sola & Co.	Stockton	Nero	Mongrel
313	R. J. Stanley	Stockton	Duke	Mongrel
183	Peter Moy	Stockton	Big Tom	Mongrel
83	A. Sturgeon	Stockton	Mack	Mongrel
112	D. J. Thomas	Lockeford	Hercules, Jr.	Mongrel
404	P. W. Tophorn	Tracy	Blue Dick	Mongrel
154	G. W. Wetherbee	Lathrop	Lathrop Dick	Mongrel
155	G. W. Wetherbee	Lathrop	Prince	Mongrel
89	Simon Wittmier	Lockeford	Barney	Mongrel

SAN LUIS OBISPO COUNTY.

Purebreds.

license number	Name of owner	Address	Name of stallion	Breed
264	Victor Anderson	Paso Robles	Lampion 17364	Percheron
191	J. J. Andre	San Luis Obispo	Domino de Leernes 4454	Belgian
312	Geo. L. Andrews	Cholame	Sankey, Jr., 4566	Jack
291	Arroyo Grande Bel. H. Co	Arroyo Grande	Cerbere de Nil 5079	Belgian
205	R. S. Brown	San Luis Obispo	Nolac B. 48044	Standard
922	California Poly. School	San Luis Obispo	Ibidem 44767	Percheron
643	Cambria Horse Co.	Cambria	March Coronation 12959	Shire
334	Campbell, Rhyme and Cunklaw.	Paso Robles	Pratt 80947	Percheron
612	H. L. Flournoy	Santa Margarita	Keota Robert 44793	Percheron
535	R. R. Ketchum	Arroyo Grande	Highland C. 43835	Standard
10	Wm. and Peter Kneppel	Adelaide	Favoro 1619	Belgian
938	H. T. Liliencrantz	Creston	Huer Huero 54609	Percheron
404	J. B. Machado, H. P. Silva, J. R. Rodrigues and M. R. Gularte.	Morro	Monsieur 5129	Belgian
2078	H. Peterson & Bros.	Templeton	Brown Prince 73369	Percheron
832	B. Pool	San Miguel	St. Michael 50905	Jack
259	J. M. Reis & E. J. Bell	Morro	Moka 40732	Percheron
449	San Miguel Per. H. Co.	San Miguel	Gosdubois 61967	Percheron
149	San Luis Obispo Breeders' Assn.	San Luis Obispo	Hamster 70239	Percheron

Grades.

94	Roy Benadom	Templeton	Vaniteaux, Jr.	Percheron
243	Charles Bullock	Pozo	Jack	Belgian
2	G. J. Claassen	Paso Robles	Prince	Percheron
99	Mrs. Jessie Darrach	Paso Robles	Barney	Percheron
521	A. P. Forsting	Cayucos	Buster	French Draft
72	T. F. Freeman	Paso Robles	Dixie	Jack
97	Wm. J. Johnson	Paso Robles	Black Tom	Percheron
78	O. A. Olsen	San Luis Obispo	Jim Wood	Standard
76	Henry Mankins	San Luis Obispo	Duke	Shire
157	Ed. J. Slaughter	Pozo	Wm. J. Bryan	Percheron
200	J. P. Starnes	Paso Robles	Junio, Jr.	Standard

Mongrels.

156	Geo. L. Andrews	Cholame	Duke	Mongrel
2045	Wm. G. Carter	Cholame	Teddy, Jr.	Mongrel
283	B. T. Carr	San Miguel	Tom	Mongrel
351	Florino Dalidio	Cayucos	Jim	Mongrel
207	Geo. Devaul	San Luis Obispo	Nig	Mongrel
148	A. Dubost	Adelaide	David	Mongrel
149	A. Dubost	Adelaide	Sultan	Mongrel
98	Nick Habbesland	San Miguel	Memento Wilks	Mongrel
40	F. K. Houghton	San Miguel	Babe	Mongrel
210	O. M. Witherow	Arroyo Grande	Clyde	Mongrel
265	H. T. Lillencrantz	Creston	Jacob	Mongrel
32	W. H. Phillips	Poso	Bradly	Mongrel
109	T. H. Rougeot	San Miguel	George Crow	Mongrel
2080	Chris Twisselman	Shandon	Joe	Mongrel
168	S. M. Twitchell	Templeton	Prince	Mongrel
381	H. L. Flournoy	San Margarita	Jack	Mongrel
332	Cramer Williams	Arroyo Grande	McGregory 2d	Mongrel
103	Alva Zabriskie	Adelaide	Black Pat	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

SAN MATEO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
352	Ansel M. Easton.....	Burlingame	Anwick Arthur 14730.....	Shire
353	Ansel M. Easton.....	Burlingame	Rampton President (27392).....	Shire
2044	Ansel M. Easton.....	Burlingame	Blackhawk Merry Boy 14364.....	Shire
2045	Ansel M. Easton.....	Burlingame	Blackhawk Harold 14065.....	Shire
22	John and Joe Francis.....	Woodside	Ambulant 3969	German Coach
133	A. Pasckieez	San Gregorio	Keota Lorimer 33428.....	Percheron

Grades.

2007	Ansel M. Easton.....	Burlingame	Ducasse II	French Coach
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Mongrels.

2022	John E. Wilson & Son.....	San Gregorio	Prince	Mongrel
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SANTA BARBARA COUNTY.

Purebreds.

337	J. G. Bissinger.....	Lompoc	Debut 51739	Percheron
384	Fred H. Bixby.....	Concepcion	Eastern Governor 9168.....	Shire
1585	T. B. Bishop Co.....	Goleta	Royal Irwin 16153.....	Clydesdale
86	T. B. Bishop Co.....	Goleta	Rockwood 17078	Clydesdale
281	Calef & McGillivray.....	Los Olivos	Baron Findlater 15149.....	Clydesdale
2095	B. F. Careaga.....	Orby	Francois 33174	Belgian
594	T. B. Dibblee Est.....	Lompoc	Bonnie Edward 15445.....	Clydesdale
400	Robert Earl	Santa Monica	Joachim 2723	German Coach
673	Hayes Bros.	Lompoc	Coudert 40715	Percheron
285	John H. Hector.....	Los Alamos	Brilliantine (44635)	Percheron
531	E. A. Hollister.....	Goleta	Belmont 60042	Percheron
492	C. L. Huych.....	Lompoc	Superflu 35563	Percheron
684	T. L. Kellogg.....	Oreutt	Keota Brownie 35247.....	Percheron
534	Oso Flaco Bel. H. Co.....	Guadalupe	Vilain de Bove 5567.....	Belgian
615	C. H. Pearson.....	Los Alamos	Valseur 45176	Percheron
529	Percheron Horse Co.....	Santa Maria	Grandchamp 76254	Percheron
542	Percheron Horse Co.....	Santa Maria	Genereux 4279	French Coach
661	E. J. Pezzoni Horse Co.....	Guadalupe	Escadron 16143	French Draft
110	Shire Horse Co.....	Santa Maria	Actor 16555	Shire
907	Elmer Treanor	Santa Maria	Lord Alwin 55127.....	Standard
236	Frank Treanor	Santa Maria	Email 49715	Percheron
237	F. Treanor	Santa Maria	Giboyeur 42905	Percheron
633	Union Sugar Co.....	Betteravia	Depute 2374	Belgian

Grades.

2025	Frank Carlson	Santa Maria	Black George	Percheron
2017	S. Compodonica	Guadalupe	Duke	Percheron
199	R. W. Earl	Santa Monica	"R. W."	Standard
2210	G. D. and C. A. Smith.....	Goleta	Baron Stately	Clydesdale

Mongrels.

216	Fred H. Bixby.....	Concepcion	Louis	Mongrel
209	James M. Cox.....	Los Alamos	Nick	Mongrel
423	T. L. Kellogg.....	Oreutt	King Blue	Mongrel
560	S. O. Nance.....	Santa Maria	Chief B.	Mongrel
150	Peter Veglia	Santa Maria	Captain Thompson	Mongrel

SANTA CLARA COUNTY.
Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
140	T. W. Barstow	Edenvale	Nearest McKinney 40698	Standard
70	Coyote H. Brdrs. Assn.	San Jose	Neron 70693	Percheron
409	Henry C. Doerr	San Jose	Kaiser 2893	German Coach
933	Jas. F. Dunne	Gilroy	Keota Caywood 7948	Shire
310	Evergreen Per. H. Assn.	Evergreen	Gland 54093	Percheron
619	J. W. Fowler	San Martin	Examinero 35687	Standard
267	Gilroy Bel. H. Co.	Gilroy	Mouton d' Erque 4049	Belgian
527	A. J. Jackson	Morgan Hill	Admiral Evans 82762	Percheron
25	J. Frank Jackson	San Martin	Hassan Kalep 50822	Jack
635	Oliver P. Jenkins	Stanford University	Lombard 45935	Percheron
932	Oliver P. Jenkins	Stanford University	Ingomar 3395	Belgian
2267	Jerome & Mast Bros.	Morgan Hill	Mast's Teddy 4561	Jack
325	J. B. King	Wright	Sorrento 70377	Percheron
464	Geo. W. Martin	San Jose	Sultan de Zee 1459	Belgian
465	Geo. W. Martin	San Jose	Gallifet 47277	Percheron
272	C. P. McCan	San Jose	The Bondsman 37641	Standard
410	Rice Bros., C. R. Willson and A. A. Martin.	Gilroy	Eclatant 1602	Belgian
558	Thos. Russell	Milpitas	Martin 35874	Percheron
2074	Henry Scott	San Jose	Bon McK 56493	Standard
127	Henry Scott	San Jose	Owynez 38688	Standard
349	Turner Bros.	Gilroy	Boro' Rival 11590	Shire
888	Geo. A. Uheman	San Jose	Implexe 60563	Percheron
316	Whalen, Lane & Morgan	Milpitas	Major de Liefte 2000	Belgian

Grades.

210	J. E. Blanchard	San Jose	Diavolo	Standard
12	John J. Connell	Edenvale	Jack	Percheron
160	Thos. Dale	Mountain View	Duke	Norman
2012	Thos. Dale	Mountain View	Olwarez	Percheron
188	Harry R. Griffith	San Jose	Barney	Percheron
239	Lester Hubbard	Mt. Hamilton	Major	Shire
20	J. M. Main	Los Gatos	Ned	Percheron
193	J. A. Matters	Morgan Hill	Buck	Percheron
136	W. N. Price	San Jose	Bob	Belgian
221	E. Hiatt	Coyote	Romano, Jr.	Norman
208	H. E. Kellogg	Mountain View	Almak	Standard
153	Henry J. Richard	Milpitas	King Carlton	Shire
192	O. E. Roos	Gilroy	David	Percheron
514	Carl Rode	San Jose	Black Prince	Percheron
26	M. V. Rose	Lawrence	Prince	Percheron
509	E. M. Wool	Milpitas	Leroy	Belgian

Mongrels.

339	Cribari Bros.	Morgan Hill	Ike	Mongrel
25	Ernest Dowdy	Gilroy	Ben	Mongrel
87	R. O. Howe	Morgan Hill	Black Raven	Mongrel
582	Thos. P. Kell	Morgan Hill	Harry	Mongrel
61	A. D. Patton	San Jose	Black Ranger	Mongrel
235	A. A. Martin	Gilroy	Sambo	Mongrel
142	Joseph Mellott	Alma	George	Mongrel
125	F. H. Nelson	San Jose	Danger	Mongrel
76	Thos. Newman	Coyote	Silas	Mongrel
28	J. M. Borge	Milpitas	Darbin	Mongrel
2065	Slayton & Rea	Gilroy	Ala Baba	Mongrel
246	M. P. Silva	Milpitas	Don	Mongrel
167	Edwin Willson	Gilroy	Ned	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

SANTA CRUZ COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
512	R. W. Mann.....	Watsonville	Star of Paicines 57421.....	Percheron
513	R. W. Mann.....	Watsonville	Patrick D. 56301.....	Standard
6	F. C. Pickle.....	Santa Cruz	Alexander Malone 35744.....	Standard
454	Jas. Redman	Watsonville	Rocher 5624	Belgian
380	Watsonville Dft. H. Co....	Watsonville	Marguerit 12801	French Draft

Grades.

2028	G. M. Akers.....	Soquel	Hassan	Standard
2008	John H. Dunlap.....	Watsonville	Rex	Belgian
508	John E. Hughes.....	Watsonville	Captain Adolph	Percheron
164	Jas. Redman	Watsonville	Van Junior	French Draft
177	H. M. Rider.....	Watsonville	Ned	Standard
178	H. M. Rider.....	Watsonville	Nig	Percheron

Mongrels.

157	Peterson Bros.	Watsonville	Jack	Mongrel
206	D. W. Cole.....	Watsonville	Model Prince	Mongrel
85	J. E. Forster.....	Watsonville	Chas. Sumner	Mongrel
221	Geo. Mann	Watsonville	Terry	Mongrel
222	Geo. Mann	Watsonville	Black Diamond	Mongrel

SHASTA COUNTY.

Purebreds.

333	O. P. Arnold.....	Millville	Sphinx Baron 38375.....	Standard
1798	Cottonwood Horse Co....	Cottonwood	Diamond King 9890.....	Clydesdale
61	Green & Arnes.....	Ono	Pilot 22415	French Draft
204	Mrs. L. C. Lutz and John W. Lutz.	Redding	Omer 72385	Percheron
617	Melville Per. H. Co....	Melville	Cousin 43677	Percheron
396	Chas. M. Murphy.....	Ono	Stylish Prince 63643.....	Percheron
74	J. D. Shuler.....	Balls Ferry	El Dinero 53055.....	Standard
478	Wm. Souza	Gas Point	Joe Starto 46468.....	Standard
2061	Whitmore Horse Assn....	Whitmore	Starell 61825	Percheron

Grades.

511	Frank Henriques	Cottonwood	Prince	Clydesdale
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Mongrels.

127	Wm. A. Asbill.....	Millville	Dashaway	Mongrel
385	H. P. Beidman.....	Cottonwood	Joe Genilla	Mongrel
128	Clifford A. Doll.....	Ono	Tim	Mongrel
129	Clifford A. Doll.....	Ono	Bluejay	Mongrel
2000	K. Henigan	Redding	Prince	Mongrel
166	Fred Maupin	Gas Point	Joe	Mongrel

SIERRA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
860	A. T. Hathaway.....	Loyalton	Nateley Ensign II 19886.....	Shire
150	Sierraville Per. Assn.....	Sierraville	Isambert 44359	Percheron

Grades.

81	Star Ranch Co.....	Sattley	Smoke	Belgian
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SISKIYOU COUNTY.

Purebreds.

2102	H. F. Calloway.....	Etna Mills	Superior Medium 46957.....	Standard
887	E. R. Chandler.....	Teenor	Vulcain 1908	Thoroughbred
641	Edgewood & Big Springs Horse Co.	Edgewood	Kachet 88595	Percheron
861	Edgewood Horse Assn.....	Edgewood	Hier 53340	Percheron
175	Walter M. Fay.....	Scott Valley	Major Domo 54086.....	Standard
656	Fort Jones Dft. H. Co.....	Fort Jones	Baron De Lessines 5062.....	Belgian
543	Gazelle Horse Brdrs Assn.	Gazelle	Kantal 88309	Percheron
2090	A. E. Hughes.....	Etna Mills	Siskiyou Star 15175.....	French Draft
99	J. A. Wayner & Bros. Co.	Etna Mills	Forban 5085	Belgian
355	Liskey, Wright, Wright and Newton.	Hornbrook	Buffon 93668	Percheron
536	Little Shasta D. H. Co..	Montague	Dunsmore Victor King 11634.....	Shire
537	Little Shasta D. H. Co..	Montague	Keota Burgess 5783.....	Shire
2273	McCloud River Lbr. Co..	McCloud	Hispanique 4435	Percheron
145	Mitchell Bros.	Mount Dome	Konsensus 88590	Percheron
5	Oak Bar Horse Co.....	Oak Bar	President 40114	Percheron
680	A. E. Rowe.....	Edgewood	Marceau (46706)	Percheron
624	Ruby Horse Co.....	Ruby	Gerfaut de Zweve 3293.....	Belgian
653	Scott Valley Shire Horse Breeders' Assn.	Etna Mills	Catterall-Harold 10657	Shire
852	Scott Valley Per. H. Co..	Fort Jones	Lusardi 63594	Percheron
123	Walker & Barnum.....	Etna Mills	Thorntaun 15175	French Draft
126	Walker & Barnum.....	Etna Mills	Bruno de Promelles 4184.....	Belgian
605	Yreka Bel. H. Co.....	Yreka	Tiburon 4145	Belgian

Grades.

224	Antone Birch	Thrall	Pete	Percheron
151	H. Kurt	Hornbrook	Dewey yet, Jr.....	Clydesdale

Mongrels.

2095	S. S. Cavener.....	Teenor	Duke	Mongrel
568	E. R. Chandler.....	Dorris	Turk, Jr.	Mongrel
2094	E. R. Chandler.....	Teenor	Scar Face	Mongrel
2234	E. R. Chandler.....	Tecnor	Grandmas	Mongrel
2096	Charles E. Cross.....	Dorris	Jumbo	Mongrel
11	Mrs. Sarah E. Hearn.....	Hornbrook	Stockings	Mongrel
2075	J. W. Henry.....	Gazelle	Templeton	Mongrel
2097	H. B. Holzhauser.....	Teenor	Frank	Mongrel
316	Walter Hovenden	Etna Mills	Acey	Mongrel
190	Chas. Liskey.....	Hornbrook	Kheo	Mongrel
358	H. F. Maust.....	Maedoe	Jim	Mongrel
2205	Mitchell Bros.	Mt. Dome	Dewey	Mongrel
402	Leander Pool	Yreka	Jimmy	Mongrel
403	Leander Pool	Yreka	Don	Mongrel
2219	Leander Pool	Yreka	John	Mongrel
9	H. E. Spannaus.....	Boswick	Cape Horn Prince.....	Mongrel
287	E. J. Seikel.....	Klamathon	Kruger	Mongrel
324	Samuel T. Sorgent.....	Yreka	Clyde	Mongrel
2208	Lyman G. Thomas.....	Yreka	Eclipse	Mongrel
352	W. W. Turner.....	Dorris	Red Cloud	Mongrel
2100	R. J. Young.....	Maedoe	Chief	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

SOLANO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
114	F. B. Chandler	Vacaville	Brutus 12207	Percheron
1743	F. B. Chandler Jr.	Vacaville	El Verona 17611	Percheron
953	Smith Colvin Church	Rio Vista	Mestoe 31875	Standard
78	M. P. Coronado	Vallejo	Bay Prince 12494	Clydesdale
101	Dixon & Davis Horse Co.	Dixon	Havanais 44383	Percheron
2	Felix Drouin & Co.	Rio Vista	Sultan De Velle 5566	Belgian
91	Elmira Per. Co.	Elmira	Charbonnier 41227	Percheron
3	M. G. Joseph	Rio Vista	Zola De Commin 5569	Belgian
13	Geo. H. Lent and C. J. Fink	Rio Vista	Stonewall Jackson Jr. 2615	Jack
2077	Lou Matavia	Dixon	Healani 56150	Standard
518	McCormack Bros.	Rio Vista	Severn Pilot 11587	Shire
4	Percheron Horse Co.	Rio Vista	Lucien 53130	Percheron
632	Wm. Pierce	Suisun	Bonjour 1297	Belgian
77	B. F. Rush	Suisun	Montbaine 48667	Standard
590	J. R. Stantfeld	Vacaville	Franco 42187	Percheron
221	Vallejo Dft. Horse Assn.	Vallejo	Inquiet 77306	Percheron
636	E. W. Westgate	Rio Vista	Tenton Gray Tad 13384	Shire
314	Ernest N. Young	Birds Landing	Philosophe 2611	Belgian

Grades.

116	Louis Matavia	Dixon	Alton	Standard
5	H. Anderson	Suisun	Black Prince	Norman
162	Fred Campbell	Suisun	Prince	Percheron
74	Freland & Sparling	Dixon	Falmont	

Mongrels.

187	J. W. Blacklock	Suisun	Teddy R	Mongrel
38	F. B. Chandler Co.	Vacaville	Byron II	Mongrel
12	Smith Colvin Church	Rio Vista	Fordy King Jr.	Mongrel
2016	Julius Dodini	Dixon	Florador	Mongrel
37	Herman Hackmann	Dixon	Pongo	Mongrel
408	Chas. D. King	Dixon	Silver	Mongrel
359	J. P. Mortensen	Rio Vista	Chief Harold	Mongrel
410	R. McWilliams	Suisun	Dude	Mongrel
328	Charles Peters	Vacaville	Solano	Mongrel
49	F. W. Robben	Dixon	Cyrus	Mongrel
50	F. W. Robben	Dixon	Dr. Burke	Mongrel
51	F. W. Robben	Dixon	Dick	Mongrel
2013	H. H. C. Schielke	Vacaville	Dandy Junior	Mongrel
52	H. H. C. Schielke	Vacaville	King Leopold	Mongrel
53	H. H. C. Schielke	Vacaville	Dandy	Mongrel
308	H. W. Studer	Cordelia	Don	Mongrel
220	H. G. Winchell	Elmira	Jack	Mongrel
2026	Carl Wren	Dixon	Allandale	Mongrel

SONOMA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
182	A. C. Arbuckle	Santa Rosa	Glen Wilkes Jr. 32843	Standard
374	J. K. Barnes	Cloverdale	Mollock (6923)	Ger. Coach
282	O. H. Brandt	Shellville	Handicap 67988	Percheron
540	Harvey Brittain	Santa Rosa	Baron Fontteroy 12642	Clydesdale
112	Peter Frey	Kenwood	Clayton 58683	Percheron
296	W. C. Helman	Santa Rosa	Allan Jay 59163	Standard
309	T. J. Liveroni	Sonoma	Dray Prince II 12957	Shire
666	Jack London	Glenellen	Neradd Hillside (28601)	Shire
375	Martnelli Bros.	Petaluma	Pastur (21042)	Belgian
2101	Peter Matzen	Petaluma	Rokeyby Pioneer 6466	Shire
60	G. P. McNear	Petaluma	Brillant De Momalle 1577	Belgian
2251	F. M. Mitchell	Santa Rosa	The Potrero 59552	Standard
364	Jas. J. Summerfield	Santa Rosa	Matasham 59539	Standard
517	J. J. Summerfield	Santa Rosa	Don Sonoma 36459	Standard
2049	F. S. Turner	Santa Rosa	Guy Carlton 54846	Standard
2050	F. S. Turner	Santa Rosa	Guy Dillon 39568	Standard

Grades.

131	Fred B. Cook	Santa Rosa	Sonoma Chief	Shire
85	L. L. Cannon	Pennsgrove	Buffalo Bill	Grade
86	L. L. Cannon	Pennsgrove	Stambrul Junior	Standard
2031	J. M. Dougherty	Petaluma	Pride of Petaluma	Belgian
293	Dolcini & Dolcini	Petaluma	McMyrtle	Standard
22	Geo. F. Helman	Cotati	Mohammed	Non-Standard
149	W. P. Hinshaw	Petaluma	Rock	
132	Charles Marsh	Cotati	Chief	Shire
107	F. B. Mason	Healdsburg	Almont Jr.	Percheron
62	Alex McDonald	Valley Ford	Garibaldi	Shire
2001	D. R. Misner	Santa Rosa	Milbrae	Non-Standard
197	Arthur Nistrath	Cazadero	Teddy N	Percheron
35	Peter Noorbom	Sonoma	Prince Washington McKinney	
2205	C. Olsen	Geyserville	Duke of Dominion	Percheron
2206	C. Olsen	Geyserville	Herald Haarlagre	Percheron
89	C. W. Osborn	Healdsburg	Lord Roberts	Shire
46	C. Olsen	Geyserville	Don	Percheron
47	C. Olsen	Geyserville	Frank	French Draft
1	Dr. R. E. Perkins	Petaluma	Oseto W.	Standard
2003	Walter Pellecio	Valleyford	Billy	Shire
2016	Frank Pedroncelli	Kenwood	George	Belgian
103	John Strong	Santa Rosa	Prince	Percheron
130	J. J. Summerfield	Santa Rosa	Cotati	Suffolk
228	Erhard E. Steiger	Sonoma	Bismark	Belgian

Mongrels.

1249	Blank Bros.	Sebastopol	Bill	Mongrel
329	J. M. C. Bork	Petaluma	Burke Sunday	Mongrel
394	Geo. Boyd	Santa Rosa	Ben Jackson	Mongrel
241	Geo. E. Brush	Cloverdale	King Charles	Mongrel
130	L. L. Cannon	Pennsgrove	Prince Albert	Mongrel
553	A. Ghisletta	Petaluma	Duke	Mongrel
2201	R. Ghisletta	Sears Point	Farmer	Mongrel
291	John Grimes	Petaluma	Duke	Mongrel
231	W. P. Hinshaw	Petaluma	Jack	Mongrel
504	Kaiser Bros.	Petaluma	Bismarek	Mongrel
2041	R. T. Kee	Bodega	Prince	Mongrel
1386	John Langley	Sebastopol	Leo	Mongrel
200	Martinelli Bros.	Petaluma	Oakdale	Mongrel
2085	T. A. Nufer	Petaluma	Pollock	Mongrel
416	P. J. Redmond	Sebastopol	Robin	Mongrel
194	B. W. McGrath	Cloverdale	Colonel	Mongrel
2041	H. C. Freshorn	Geyserville	Dan	Mongrel
211	Wm. Von Grafen	Santa Rosa	Buffalo Prince	Mongrel
426	G. W. Woodson	Petaluma	Rolland	Mongrel

STANISLAUS COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
488	Clyde R. Baldwin -----	Turlock -----	Ebouriffant 4096 -----	French Coach
117	Neil Black -----	Newman -----	Soliman 1409 -----	Belgian
876	Broadway Livery -----	Turlock -----	Knighthorpe Speculator 13638_	Shire
877	Broadway Livery -----	Turlock -----	Brilliant 3956 -----	Percheron
855	J. W. Crane -----	Oakdale -----	Bang up 7570 -----	Shire
463	Crows Landing H. Co. --	Crows Landing -----	Duke of Fullarton 11799 -----	Clydesdale
551	Eldon P. Mains & George Simon	Turlock -----	Losange 99000 -----	Percheron
329	Fairview Draft Horse Co.	Turlock -----	Impromptu 77380 -----	Percheron
2067	Fernandez Belgian H. Co.	Turlock -----	Cesar d' Hubaume 5954 -----	Belgian
902	E. R. and J. W. Hanner	Patterson -----	Delta 12953 -----	French Draft
219	W. M. Kinkle -----	Modesto -----	Monarch 8755 -----	Percheron
515	M. A. Lewis -----	Oakdale -----	Guy McKinney 37625 -----	Standard
88	C. W. McGinnis -----	Crows Landing -----	Alfort 51328 -----	Percheron
136	H. E. Middleton -----	Oakdale -----	Amos 73144 -----	Percheron
137	H. E. Middleton -----	Oakdale -----	Royal Prince 50888 -----	Jack
138	H. E. Middleton -----	Oakdale -----	Besigue H. 75146 -----	Percheron
139	H. E. Middleton -----	Oakdale -----	Jumbo 50891 -----	Jack
177	G. W. Nelson -----	Waterford -----	Black Warrior 4552 -----	Jack
304	Stanislaus Breeders' Assn.	Modesto -----	Indice 79341 -----	Percheron
439	J. B. Stearns -----	Oakdale -----	Doctor Bryson 38782 -----	Standard
456	Turlock Per. Horse Assn.	Turlock -----	Keota Soltaire 49097 -----	Percheron
549	Turlock Imp. Bel. H. Co.	Turlock -----	Gilles de Binche 7855 -----	Belgian
255	Waterford Per. H. Co.	La Grange -----	Galoubet 43683 -----	Percheron
479	W. V. Witcher -----	Newman -----	Merriman (28558) -----	Shire

Grades.

518	Jeff Belt -----	Newman -----	George -----	Belgian
504	Broadway Livery -----	Turlock -----	Bonnie -----	Standard
51	A. M. Dillwood -----	Oakdale -----	Salisbury Jr. -----	Standard
33	L. Dobzensky -----	Newman -----	W. H. D. -----	Standard
21	Bart Essen -----	Turlock -----	Fritz Nutwood -----	
249	C. O. Fewell -----	Turlock -----	Juno -----	Standard
245	J. J. Fleshman -----	Turlock -----	German -----	Percheron
100	O. D. Fisher -----	Modesto -----	Reflector -----	Standard
119	Jacobsen Bros. -----	Modesto -----	Leopold -----	Belgian
49	Antony Morgan -----	Ceres -----	Bruce -----	French Draft
24	C. R. Mortimer -----	Modesto -----	Floro McKinney -----	Standard
2001	H. E. Middleton -----	Oakdale -----	Seal -----	Standard
4	Al Lellair -----	Turlock -----	Jim -----	Crossbred
174	N. M. Parsons -----	Hickman -----	Charles Sable -----	Percheron
154	Herman Skaw -----	Waterford -----	Andacieux Prince -----	Percheron
161	J. B. Stearns -----	Oakdale -----	Comet -----	Percheron
143	Chas. Stuart -----	Eugene -----	Success -----	French Draft

Mongrels.

417	Willis Bledsoe -----	Modesto -----	Montpelier -----	Mongrel
334	J. J. Canhoto -----	Turlock -----	Jim -----	Mongrel
143	M. G. Carmichael -----	Oakdale -----	Jeff -----	Mongrel
346	W. S. Costner -----	Cooperstown -----	Jumbo -----	Mongrel
2050	Geo. Crow Est. -----	Newman -----	Shorty -----	Mongrel
2051	Geo. Crow Est. -----	Newman -----	Newman Boy -----	Mongrel
2052	Geo. Crow Est. -----	Newman -----	Dr. Fajo -----	Mongrel
2053	Geo. Crow Est. -----	Newman -----	Johnnie -----	Mongrel
2037	E. R. Elliott -----	Modesto -----	Rex -----	Mongrel
36	A. Frerra -----	Ceres -----	Jean -----	Mongrel
2039	F. Haney -----	Modesto -----	Major -----	Mongrel
413	H. M. Hatch -----	Modesto -----	Jumbo -----	Mongrel
414	H. M. Hatch -----	Modesto -----	Prince -----	Mongrel
248	R. S. Kernahan -----	Newman -----	Chas. Marvin -----	Mongrel
2028	Copp Kimberling -----	Oakdale -----	Johnnie -----	Mongrel
237	Copp Kimberling -----	Oakdale -----	Brigham -----	Mongrel
238	Copp Kimberling -----	Oakdale -----	Robin -----	Mongrel
116	Guy Laughlin -----	Waterford -----	Bill Bailey -----	Mongrel

STANISLAUS COUNTY—Continued.

Mongrels—Continued.

Licence number	Name of owner	Address	Name of stallion	Breed
2008	J. D. McNabb	Turlock	Jimmy Mc	Mongrel
104	H. E. Middleton	Oakdale	Robin A'dair	Mongrel
395	R. L. Montgomery	Cooperstown	Rondo	Mongrel
392	B. Moran	Crows Landing	Lorenzin	Mongrel
74	Anthony Morgan	Ceres	Prince Albert	Mongrel
46	C. R. Mortimer	Modesto	Charter Oak	Mongrel
2084	W. R. Noble	Turlock	Orator	Mongrel
2083	W. R. Noble	Turlock	Bart	Mongrel
17	J. B. Nuns	Newman	Tom	Mongrel
144	Jacob Olson	Montpelier	Turlock	Mongrel
300	N. M. Parsons	Hickman	Prince Ted	Mongrel
2024	I. Ramazzina	Patterson	Bill	Mongrel
354	W. H. Smith	Modesto	Star	Mongrel
2	Fred J. Spenker	Modesto	Monarch	Mongrel
252	J. B. Stearns	Oakdale	Independence	Mongrel
158	Frank Woods	Newman	Van	Mongrel

SUTTER COUNTY.

Purebreds.

141	P. A. Darrach	Pleasant Grove	Orphan Boy 2102	Jack
189	Meridian F. D. H. Co.	Meridian	Audacieux (446)	French Draft
858	E. E. Proper	Yuba City	Pat Crow 2607	Jack
608	Joseph Schibig	Meridian	Oconee 31650	Standard

Grades.

179	J. F. Dearing	West Butte	Prince Mastie	Belgian
60	Jake Doty	Meridian	Johnnie Miron	Grade
55	F. J. Michel	Nicolaus	Prince	Percheron
160	Suel Harris, Jr.	Yuba City	Young John	Standard
236	Richard Harris	Tudor	Jack Hackins	Standard
171	H. P. Harrison	Cranmore	Mastie Jr.	Belgian
2014	Chas. A. Jay	Pleasant Grove	Alvon	Percheron
189	G. W. Keys	Pleasant Grove	Jim Corbett	Shire
173	Jos. F. King	Yuba City	Audacieux Jr.	French Draft

Mongrels.

66	P. F. Darrach	Pleasant Grove	Dexter	Mongrel
321	J. F. Dearing	West Butte	Jaques	Mongrel
223	A. Graffes	Tudor	Tom Boy	Mongrel
269	Chas. A. Jay	Pleasant Grove	Del Paso Jr.	Mongrel
270	Chas. A. Jay	Pleasant Grove	Prince	Mongrel
298	Jos. F. King	Yuba City	Jumbo	Mongrel
299	Jos. F. King	Yuba City	Abraham	Mongrel
337	Krull & Bender	Live Oak	Sidney	Mongrel
243	Live Oak Breeders' Assn.	Live Oak	Red Oak	Mongrel
77	F. J. Michels	Nicolaus	Bismark	Mongrel
396	J. P. Wiget	Meridian	Duke	Mongrel
280	W. D. Sullenger	Yuba City	Jumbo	Mongrel

TEHAMA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
373	J. V. Andrews	Red Bluff	North California 50141	Standard
473	Merrill O. Ballard	Red Bluff	Pekin 80970	Percheron
505	James H. Benjamin	Red Bluff	Master Middleton 16936	Clydesdale
52	Stewart Carter	Corning	Palo Prieta 59498	Standard
9	Corning Per. H. Assn.	Corning	Graam 43264	Percheron
343	Josie S. Frary	Red Bluff	Herbert Dillon 44524	Standard
607	David W. Fuller	Red Bluff	Chilperis 40711	Percheron
370	F. E. Gilmore	Red Bluff	Prince de Bursit 4194	Belgian
376	J. M. Goodrum	Red Bluff	Paul 2780	French Coach
587	J. R. Long	Jelly	Liverpool 44363	Percheron
211	F. M. Meyers	Paskenta	Maxwell 10434	Clydesdale
213	F. M. Meyers	Paskenta	Ahmed Bey	Jack
129	G. G. Morgan	Corning	Negro 51334	Percheron
474	Earl S. Potter	Los Molinos	Jurat 69842	Percheron
371	Red Bluff Per. H. Co.	Red Bluff	Trompeur 41351	Percheron
246	Ruff Bros.	Paskenta	Cesarewicht 45969	Percheron
377	W. H. Stone	Manton	Due 3101	Ger. Coach

Grades.

10	W. F. Brooke	Red Bluff	Clyde	Standard
121	F. N. Frary	Red Bluff	Corning Boy	Standard
198	Godbolt Bros.	Red Bluff	Colonel	Percheron
246	W. A. Hendricks	Los Molinos	Athadean	Standard
2203	S. K. Hopkins	Manton	Chris	
2202	Collis Montgomery	Red Bluff	Trompieur	Percheron
242	A. Mundaney	Red Bluff	Dandy	Ger. Coach
235	A. L. Zielke	Henleyville	Billy Bilbouquet	French Coach

Mongrels.

374	J. R. Baker	Hooker	Chub	Mongrel
576	J. A. Beauchamp & Son	Kirkwood	Clipper	Jack
306	Jas. H. Benjamin	Red Bluff	Jack Johnson	Mongrel
589	E. J. Blossom	Red Bluff	Sweede	Mongrel
232	J. T. Boote	Red Bluff	George	Mongrel
2021	Dr. Chauncey Butler	Corning	Young Bailey	Mongrel
349	Henry Clark	Corning	Nip	Mongrel
397	Cone Ranch Co.	Red Bluff	Baby John	Mongrel
285	W. J. Davis	Los Molinos	Rowdy	Mongrel
160	G. W. Gauthier	Hunter	King	Mongrel
199	J. M. Goodrum	Red Bluff	Shannon	Mongrel
201	J. M. Goodrum	Red Bluff	Snip	Mongrel
382	Godbolt Bros.	Red Bluff	Dewey	Mongrel
118	Frank Moller	Corning	Shamrock	Mongrel
2228	Lindner Bros.	Red Bluff	Cap	Mongrel
117	Frank Moller	Corning	Teddy Roosevelt	Mongrel
376	E. J. Noreutt	Red Bluff	George Washington	Mongrel
2030	Ralph Norton	Corning	Rastus	Mongrel
401	C. E. Patterson	Red Bluff	Prince	Mongrel
225	Austin Powers	Hunter	Tom	Mongrel
415	A. Prensner	Red Bluff	Billy Clifford	Mongrel
56	W. H. Rice	Paskenta	Frenchy	Mongrel
348	Joe Warmoth	Paskenta	Johnnie	Mongrel

TRINITY COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
26	W. S. Gibson	Douglas City	Jan. II 2895	Ger. Coach

Mongrels.

2093	James C. Givan	Lewiston	Wallace	Mongrel
54	E. R. Twitchell	Ruth	The Scout	Mongrel
55	E. R. Twitchell	Ruth	Barney Ink	Mongrel

TULARE COUNTY.

Purebreds.

39	John J. Adams	Dinuba	Louis de Belle Croix 6610	Belgian
40	John J. Adams	Dinuba	Diamond Dick 2897	Jack
97	I. M. Bartley	Lindsay	Noble 55690	Percheron
229	G. W. Betts	Porterville	Lofty 50195	Jack
44	John Campbell	Tulare	Royal Envoy 36477	Standard
2085	R. D. Campbell	Orosi	Ima 66347	Percheron
616	Ducor Horse Breeders Assn	Ducor	Issigeac 88559	Percheron
491	Fox & Thompson	Angiola	Hainvilliers 70242	Percheron
667	E. L. Ganes	Porterville	Montgomery Tom 42059	Percheron
1	J. W. Green	Waukena	Bay King 41895	Percheron
429	T. E. Henderson	Porterville	Squirrel Montrose 2139	Saddle
428	Fred C. Howe	Tulare	Gervais 41770	Percheron
553	Thos. Husback	Exeter	Maurice 97093	Percheron
2069	I. M. Lipson	Tulare	Uganda 53942	Standard
2253	Monroe & Sons	Woodville	Commodore 71711	Percheron
2252	J. B. Newman	Tulare	Doctor Leon 4587	Jack
886	H. Nororin	Tulare	Star Envoy 50591	Standard
875	Arthur Oliver	Tipton	Felix Lester 2432	Mammoth
299	Percheron H. Co.	Visalia	Istres 54443	Percheron
870	W. A. Persian	Sultana	Uhland 4753	Ger. Coach
345	Tulare Per. Horse Assn	Tulare	Garant 42929	Percheron
347	Tulare Per. Horse Assn	Tulare	Mutin 41293	Percheron
682	The Whitcomb Co.	Exeter	Rora McGregor 45374	Standard
408	Geo. M. Wilfong	Dinuba	King Rastus 2284	Jack Spanish
2032	R. Witten	Visalia	Rusan 5043	Jack

Grades.

87	D. H. Hickman	Orosi	Bill	Standard
129	R. J. Kirk	Dinuba	Rantstram	Standard
96	J. L. Woods	Visalia	Doe	Percheron

Mongrels.

184	W. A. Anderson	Porterville	Duke II	Mongrel
185	W. A. Anderson	Porterville	Black Sam	Mongrel
102	G. W. Betts	Porterville	Nero, Jr.	Mongrel
400	J. H. Blasdel	Tulare	Bay Duke	Mongrel
2067	W. S. Brainard	Corcoran	Dan	Mongrel
563	Dan Bruce	Tulare	Colonel	Mongrel
71	L. P. Chambers	Alpaugh	Young Madison, Jr.	Mongrel
290	E. L. Fox	Angiola	Red Fox	Mongrel
29	A. Guthrie	Dinuba	Eleck	Mongrel
131	D. H. Hickman	Orosi	Teddy	Mongrel
132	D. H. Hickman	Orosi	Sampson	Mongrel
195	R. J. Kirk	Dinuba	Norman	Mongrel
196	R. J. Kirk	Dinuba	Martin	Mongrel
2203	I. M. Lipson	Tulare	Tip	Mongrel
1102	J. C. Mosier	Visalia	Ras	Mongrel
2230	J. B. Newman	Tulare	Doctor Long	Mongrel

TULARE COUNTY—Continued.

Mongrels—Continued.

License number	Name of owner	Address	Name of stallion	Breed
47	Osborn & Co.	Angiola	Cealie	Mongrel
564	M. E. Sweetland	Cooperstown	Victor	Mongrel
2055	E. L. Tourtillott	Lindsay	Major	Mongrel
44	F. C. Van Loan	Visalia	Mt. Diablo	Mongrel
271	J. M. Wells	Visalia	Drifter	Mongrel
272	J. M. Wells	Visalia	Tulare Sam	Mongrel
273	J. M. Wells	Visalia	Plumbpike	Mongrel
234	G. M. Wilfong	Dinuba	Ferguson	Mongrel
557	Monroe & Sons	Woodville	Kentucky King	Mongrel
145	J. L. Woods	Visalia	Chiefton	Mongrel
146	J. L. Woods	Visalia	Jim	Mongrel
422	The Whitcomb Co.	Exeter	Prince Joe	Mongrel

TUOLUMNE COUNTY.

Purebreds.

176	James Diamond	Tuolumne	Duhme 49795	Thoroughbred
104	Tuolumne Per. H. Assn.	Jamestown	Bouton 42600	Percheron
457	Sonora Ger. Coach H. Co.	Sonora	Bosporous 407	Ger. Coach

Mongrels.

101	O. D. Childress	Sonora	Little Sid	Mongrel
367	W. F. Knoop	Stenet	Dan	Mongrel

VENTURA COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
57	John Casner	Fillmore	Lion, Jr. 3309	Jack
58	John Casner	Fillmore	Aveline 3394	French Coach
871	Frank Crowley	Newbury Park	Pandexter 20629	Jack
471	Remi De Johnge	Oxnard	Bismark 3152	Belgian
2103	Henry Delaney	Ventura	Escobado 39746	Standard
671	G. W. Dinsmore	Simi	First Choice 18106	Clydesdale
24	Dan Emmett, Jr.	Somis	Sampson Mc 1673	Jack
2446	M. A. Kennedy	Moorpark	Duke 89544	Percheron
876	D. McGrath Estate Co.	Oxnard	Valseur 41329	Percheron
503	Wm. J. McMillan	Santa Paula	Brilliant 40174	Percheron
337	Ojai Per. Horse Assn.	Nordhoff	Duke 78055	Percheron
148	F. J. Runkle	Simi	Champignon 83454	Percheron
668	Chas. W. Saviers	Oxnard	Nicolas II 40735	Percheron
183	O. A. Wadleigh	Ventura	Prince George 60034	Percheron

Grades.

1	Henry Delaney	Ventura	Joe Locke Vol. 29	Non-Standard
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Mongrels.

301	Chester Arnold	Oxnard	Prince	Mongrel
30	John Dent	Ventura	Champion	Mongrel
311	J. F. Dunn	Piru	Duke	Mongrel
72	Al. Hoslett	Oxnard	Bob	Mongrel
188	John Olharraguy	Fillmore	Dan	Mongrel
37	Thos. L. Lavin	Ventura	Dick	Mongrel
327	Gus Nauman	Oxnard	Tom	Mongrel
5030	F. J. Runkle	Simi	Dewey	Mongrel
258	F. J. Runkle	Simi	Superior, Jr.	Mongrel

YOLO COUNTY.

Purebreds.

License number	Name of owner	Address	Name of stallion	Breed
411	Frank Campbell	Davis	Bartone, Jr. 4073	Jack
412	Frank Campbell	Davis	Darknight 4074	Jack
413	Frank Campbell	Davis	Moss 4075	Jack
414	Frank Campbell	Davis	Compound Alexander 3298	Jack
415	Frank Campbell	Davis	Jim Jeffries 3470	Jack
2084	John W. Considine	Woodland	Robert Bingen 45033	Standard
134	Don Creighton	Winters	Penelope 51335	Percheron
51	T. B. Gibson	Woodland	Noirhat Docteur 4050	Belgian
2065	Grafton Live Stock Co.	Grafton	Rufus 54916	Percheron
2259	H. C. Hinkley	Grafton	Postland Pride 13492	Shire
2260	H. C. Hinkley	Grafton	Fred Kiesel 3530	Jack
183	H. S. Hogoboom	Woodland	Palo King 44910	Standard
647	F. Howlett	Brooks	Billboquet 3673	French Coach
424	M. C. Keefer & C. A. Spencer.	Woodland	The Proof 51956	Standard
453	W. W. Leeman	Broderick	Buzantin (52233)	Percheron
130	Madison Belg. H. Co.	Madison	Gladiateur 5502	Belgian
147	J. E. Montgomery	Davis	Jim Logan 44997	Standard
148	J. E. Montgomery	Davis	Logan Pointer 52167	Standard
640	Ruby & Bowers	Davis	Gregoire 5967	Belgian
445	Ruby & Bowers	Davis	Max 4988	Belgian
447	Ruby & Bowers	Davis	Royal Astonishment 13123	Shire
115	C. E. Ruggles	Winters	Long John 2092	Jack
116	Ruggles, Bowman & Wyatt	Winters	Pago 71345	Percheron
2047	Clarence Scott	Winters	The Black Prince 102960	Percheron
914	The Putah Per. H. Assn.	Davis	Liberateur 5931	Belgian
889	The Winters Per. Dft Horse Assn.	Winters	Laurier 101837	Percheron
523	Woodland Stock Farm	Woodland	Prince Ansel 29220	Standard
625	Yolo Dft. Horse Assn.	Yolo	Granier 55299	Percheron

Grades.

52	O. M. Colburn	Woodland	Mastie, Jr.	Belgian
29	F. W. Herold	Winters	Delmer D.	Standard
56	H. G. Hogoboom	Woodland	Ashon	Standard
184	Dr. D. F. Herspring	Woodland	Don Rosine	Standard

Mongrels.

2068	E. H. Archer	Madison	Jumbo	Mongrel
357	John H. Beck	Woodland	Royal Tom	Mongrel
75	F. B. Colburn	Woodland	Cracker Jack	Mongrel
365	W. H. Eakle	Woodland	Jeff	Mongrel
2054	C. P. Green	Woodland	Prince	Mongrel
2060	J. D. Greene	Davis	Don	Mongrel
230	W. C. Hardy	Woodland	Prince S., Jr.	Mongrel
531	Geo. Hennigan	Woodland	Tule Jim	Mongrel
319	H. B. Johnson	Madison	Jack	Mongrel
48	F. W. Palmer & J. D. Rowe.	Davis	Pete	Mongrel
105	John W. Pritchett	Brooks	Jimmie Britt	Mongrel
106	John W. Pritchett	Brooks	Buster	Mongrel
5	John Reiff	Rumsey	Chesterfield	Mongrel
170	Fred E. Reusch	Blacks Station	Tom L. Smith	Mongrel
577	Ruggles, Bowman & Wyatt	Winters	Schmitz	Mongrel
292	L. Ulrich	Woodland	Jumbo	Mongrel

REPORT OF THE STALLION REGISTRATION BOARD.

YUBA COUNTY.

Purebreds.

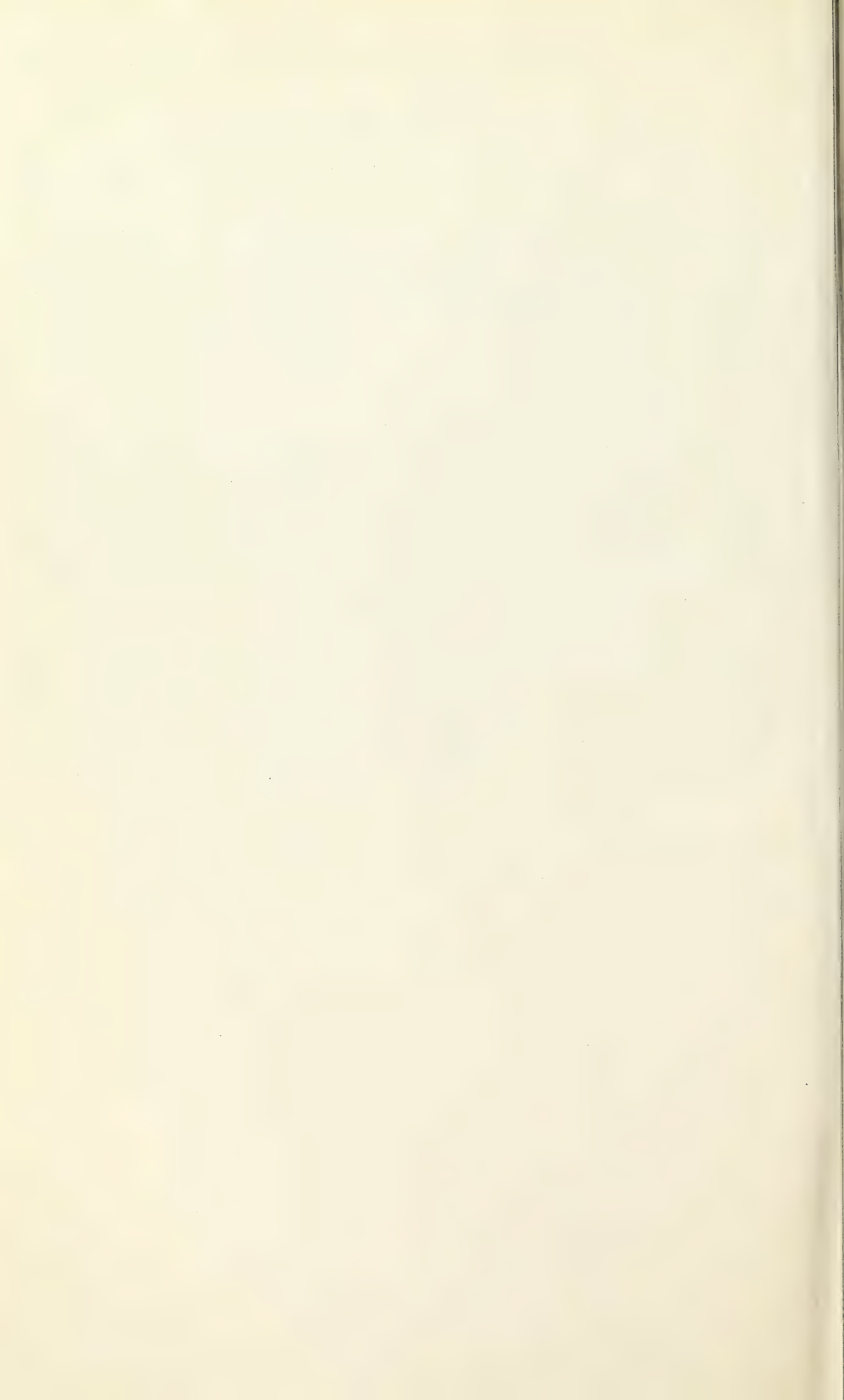
License number	Name of owner	Address	Name of stallion	Breed
431	Armstead Bros.	Wheatland	Gen. Lee, Jr. 2603	Mammoth
432	Armstead Bros.	Wheatland	Corbiguy 12949	French Draft
884	Herman E. Berg	Marysville	Mosel 5095	Belgian
689	Creps Bros.	Wheatland	Croman Premier 30070	Shire
220	Fred E. Emlacy	Marysville	Washington McKinney Jr. 49593	Standard
311	L. J. Sullivan	Marysville	Happean 44771	Percheron
519	Yuba & Sutter Breeding Assn.	Marysville	Figaro de Mater 5683	Belgian
395	Yuba County Per. H. Co.	Browns Valley	Bayard de Mol 4073	Belgian

Grades.

66	Gomas Bros.	Marysville	McNear	Standard
181	C. V. Griffith	Marysville	Dexter	Percheron
213	A. D. Hunt	Waldo	Alex. Button III	Standard
63	P. W. McCune	Marysville	M. D. N.	Standard
15	J. H. Sanders	Smartsville	Sidney Wilkes	Standard
186	Stevenson Estate	Marysville	Sir John	Standard
141	J. E. Strain	Marysville	King S.	Standard
512	W. Sutfin	Marysville	Prince	French Draft
16	Joseph Wood	Oregon House	Black Diamond	Percheron

Mongrels.

327	Bert Boardman	Marysville	Black Jack	Mongrel
323	C. V. Griffith	Marysville	Brigham	Mongrel
278	E. E. Hutchinson	Wheatland	Bismark	Mongrel
2070	Charles Lazear	Marysville	Pete	Mongrel
123	W. C. Ruff	Rackerby	Jack London	Mongrel
35	J. H. Sanders	Smartsville	Blacksmith	Mongrel
293	E. E. Jacques	Marysville	Nutwood	Mongrel
78	P. Young	Browns Valley	Dude	Mongrel







Ninth Biennial Report

OF THE

State Commission in Lunacy

FOR THE

Two years ending June 30, 1914



CALIFORNIA
STATE PRINTING OFFICE
1914

STATE COMMISSION IN LUNACY.

HON. HIRAM W. JOHNSON	-	-	-	-	-	<i>Governor of California</i>
HON. FRANK C. JORDAN	-	-	-	-	-	<i>Secretary of State</i>
HON. U. S. WEBB	-	-	-	-	-	<i>Attorney General</i>
DR. F. W. HATCH	-	-	-	<i>General Superintendent of State Hospitals</i>		
DR. DONALD H. CURRIE	-	-	-	<i>Secretary of State Board of Health</i>		

OFFICERS.

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OFFICE OF THE
STATE COMMISSION IN LUNACY.

SACRAMENTO, December 15, 1914.

To the Legislature:

In compliance with the statute, the State Commission in Lunacy herewith presents its ninth biennial report, covering the two fiscal years beginning July 1, 1912, and ending June 30, 1914.

The report includes such facts in regard to the institutions for the insane and feeble-minded as seem necessary for your information, with the annual reports made to the Commission.

Respectfully submitted.

STATE COMMISSION IN LUNACY.

REPORT OF THE GENERAL SUPERINTENDENT.

The State Commission in Lunacy herewith presents its biennial report for the two years ending June 30, 1914.

The work during the last two years has been marked by increased progression and improvement.

In a medical way very much closer and more careful work is being done in the investigation of the causes of insanity. Much bacteriological and serological work is being done at all of the hospitals. At Napa we have a trained pathologist whose class of work will be found specified in a special article on the subject in the Napa report, a part of this volume. At Southern California State Hospital we also have an excellent pathological worker. For the other northern hospitals we have as part of our equipment a trained worker in serology, Dr. Grace L. Boalt, who takes care of them all. With this kind of work there is a closer study of the individual and a detection of organic troubles as a cause of disordered mentality. We have added more trained nurses and to some extent increased our working force of attendants. Much work has been done in the improvement of existing structures, water supply, lighting and heating systems, and in providing additional accommodation for patients; a statement on this subject will be found elsewhere itemized.

Through the efforts of the Commission and the assistance of the Board of Control and the State Hospitals we have been able to place two very important workers in the field, one for after-care work of the paroled and discharged insane, and the other a eugenics field worker.

AFTER-CARE WORK.

For many years the difficulty of keeping in touch with our paroled cases has been a problem. Patients are paroled or given a leave of absence in the care of their relatives when their conditions and home conditions will justify it. While these patients are paroled on a thirty-day period, subject to renewal, and their relatives agree to report their condition to the hospitals, it is a fact that the hospitals are unable to keep closely in touch with them so that they may have close knowledge. Under the after-care system we have a physician located in San Francisco who looks after the paroled in the cities around the bay and reports the true situation of patients and home surroundings to the proper hos-

pital. The worker is in a position to give advice both to patient or friends and visits the home where the patient is not well enough to come to her. Another very useful feature of her work is her attention to the friendless women discharged from the hospitals. She assists them in securing employment and finds a proper place for them to live until they are able to do something for themselves. It is no stretch of the imagination to realize that a young woman who has suffered from a mental breakdown, who has spent her savings in medical treatment, who has been committed to a hospital for the insane and who is finally discharged as restored to reason but who leaves the hospital penniless and may be discouraged, needs a helping hand to tide her over the period in which she begins life anew. Our after-care worker has been extending to them this helping hand.

Dr. E. C. Reid, who is our after-care worker, is a woman of broad experience in the care of the insane, having been for a number of years an assistant physician at the Government Hospital for the Insane at Washington, D. C., and for a year or more at the Mendocino State Hospital. She is in constant attention at the sessions of the Examiners in Lunacy in San Francisco, becomes acquainted with the patients and keeps in touch with those whose cases are under suspension. The work promises to grow both in its extent and importance and to become more necessary and valuable as it grows.

EUGENIC FIELD WORKER.

Through the kindness of the Eugenics Record Office, and those supporting it, we have been able to install a trained field worker, and will probably have her services for the next year or more. This work means the careful and scientific study of the hereditary aspect of mental defect. The chief advantage of eugenic work, which studies the factors of race betterment and is concerned with the improvement of inborn traits of the race, is in its relation to future generations. That human heredity is governed by law is an accepted fact, but the discovery of the exact methods of inheritance and the relation to defects depends upon a prolonged and careful study of the histories of the families who bring into the world defectives. Many thousands of families must be studied and much time taken before conclusions can be drawn intelligently.

The field worker starting with defective or insane individual traces the family, the relatives direct and collateral as far back as possible—two or three generations if possible. To carry out the work the worker must be trained, must have discretion, patience, and perseverance. The results and records of the work are kept and tabulated at the Eugenics Record Office at Cold Spring Harbor, New York, where they are studied and conclusions drawn. This office is maintained by a few public spirited people who are interested in race betterment, and also desire

that the forces controlling and the hereditary consequences of marriage matings should be carefully studied with a view to ultimately benefiting the public by education on these points.

Field workers are scattered throughout the United States and the results of their research studied at Cold Spring Harbor. No publicity is given the names, results are looked for and will be made public when sufficiently studied to draw proper conclusions.

We all recognize that inheritance or heredity is of the greatest importance in the transmission of human traits and California is fortunate in being able to have the services of a field worker.

Miss Ethel H. Thayer, who is in charge of the field work, has taken the course of study at the Cold Spring Harbor School at Long Island, N. Y., and has had a year of actual service in that state.

DENTISTS.

Resident dentists have been installed at the Stockton and Southern California State Hospitals and prompt attention is given to the necessary work of the patients. This installation cuts off the two largest state hospitals from the work of the state dentist and enables him to give more time to the other four.

RE-EDUCATION OF PATIENTS.

Much attention is being given to this class of work, at least two of the hospitals having special teachers who are doing good work and benefiting many patients. Attention is called to the remarks of Dr. Clark, superintendent of the Stockton State Hospital, on this subject.

NORWALK STATE HOSPITAL.

A site of three hundred acres for the new hospital for southern California, near the town of Norwalk, Los Angeles County, has been purchased. The land has been examined by the director of the agricultural department of the State University, Dr. Thos. F. Hunt, and his assistants, and a definite plan of improvement and management of the farm formulated. Plans are now being drawn by the state architect for the main kitchen, commissary and bakery, the engine and boiler room, and one cottage for patients. It is believed by the state architect that these buildings should be completed by October, 1915.

Additional appropriations will be needed for enlargement and it is hoped that the legislature will grant us sufficient to complete the laundry and several cottages with steam, water, and light connections.

The gross population of the ten largest towns in southern California is six hundred and thirty-five thousand eight hundred and thirty-two. The gross population of ten of the largest cities of the northern and central end of the state is eight hundred and ninety-one thousand seven

hundred and ninety-eight, with four hospitals for their care. The disproportion is evident and emphasizes the necessity for liberal appropriations for Norwalk, that we may quickly relieve the hospital at Patton.

INCREASE OF INSANITY COMPARED WITH INCREASE OF POPULATION IN CALIFORNIA.

The general interest in the question of increase of insanity will justify a few words on the subject.

The comparison made between June 30, 1910, and June 30, 1914, both for insane and population.

The estimates for population as made by the United States Census Bureau for 1910 are taken rather than the actual figures for the reason that there are no actual figures made for the year 1914. In 1910 the estimate for California's population was 2,396,379, while in 1914 the estimate was 2,757,895, an increase of 15 per cent. In 1910 there were on the books of the state hospitals and private hospitals 7,326 patients, while in 1914 there are on the books of the hospitals and private hospitals 9,258.

From the number of 1914 we should deduct 309 who remained in the hospitals under inebriety commitments, leaving us a total of 8,949, or an increase of 22 per cent.

To put this in another way, in 1910 there was one insane to every three hundred and twenty-seven, and in 1914 one insane to every three hundred and five of the general population. But commitments in the last two years have increased 25 per cent, excluding the inebriety commitments in both cases.

Of the commitments $34\frac{9}{10}$ per cent were foreign born. There is no estimate as to the number of foreign born at present, but in 1910 they constituted $24\frac{7}{10}$ per cent of the population.

The figures given above are based on the book population, that is, they include those on parole and not actually in the hospital but subject to return at any time; it also includes those in private hospitals. This method was taken for the reason that those on parole are presumed to be patients until discharged.

Comparing the actual numbers present in the state hospitals between June 30, 1912, and June 30, 1914, the increase is shown in the table below:

Actual number present in State hospitals, 1912.....	8,484
Actual number present in State hospitals, 1914.....	8,742
Increase in two years.....	258

In this tabulation the committed insane increased 348 and the voluntary cases by 45, while the inebriety cases on hand had decreased 135, leaving an actual increase of 258, or 3 per cent.

DEPORTATION OF ALIENS.

Attention is called to the report of Mr. Chas. F. Waymire of this office regarding the deportation of aliens in state hospitals.

Without any appropriation we have returned to their home country 125 Chinese out of the hospital support funds. While we were able to do this it was a considerable expense and has greatly limited our support fund balances. This return of Chinese has given us additional room and will result in a considerable saving, but the work has proven the necessity of some fund out of which we could return to their homes those who have been committed to our hospitals from other states; we should have a fund out of which the expense could be borne. We are not particular about having the money appropriated to this office, but believe if \$20,000 could be appropriated for the State Board of Control or the Controller, to be drawn upon proof that we could return these non-residents, it would result in good and be wisely expended.

EXPENSE OF STATE HOSPITALS.

With an increased number of patients the total cost of maintaining hospitals will naturally increase, but so long as the per capita or individual cost is kept within reasonable limits the other increase is normal.

There was some advance in the per capita cost during the last year due to several principal causes, viz, the increased cost of our staple contract supplies and the increase of the wages of women employees to the level of the wages of men doing similar work, the increase in mechanics' wages, and the increase of the wages paid nurses and attendants at the Sonoma State Home to a level of those paid at the hospitals. These principal causes of increased cost, one, the cost of supplies unavoidable, the others, the increased wages of women to a level of men, and the increased wages of mechanics and the Home employees entirely justifiable, made an apparent advance of $6\frac{1}{2}$ per cent in the per capita cost over 1912, or \$12.13 per patient, while by economies in other lines the actual increase amounted to \$6.73, showing that under ordinary conditions our per capita cost would have been less.

The State Architect has supplied this office with the following information regarding the progress of the work under construction made under the appropriations by the last legislature. Some of the work has not yet been completed, but is well under way or near completion.

Appropriations.

	Furnishing	Building	Contract price
Sonoma State Home			
Boys' nursery -----	\$1,500 00	\$17,500 00	\$15,985 00
Dormitory—female employees -----		5,000 00	Not let
Cottage for epileptic girls -----	1,500 00	17,500 00	Not let
Farm cottage -----		2,000 00	Day labor
Water supply -----		10,000 00	
Septic tanks -----		5,500 00	
Southern California State Hos- pital—			
Four cottages (J, K, L, M) -----	\$20,000 00	\$80,000 00	\$73,070 25
Laundry -----	2,000 00	18,000 00	Not let
Reservoir -----	5,000 00		
Water stock -----		10,000 00	
Stockton State Hospital—			
Ward 25 -----	\$2,500 00	\$55,500 00	\$48,472 00
Dairy building -----	1,200 00	18,800 00	Not let
Elevators -----		6,000 00	Day labor
Heating male ward -----		15,000 00	Day labor
Fire system -----			
Reflooring -----		15,000 00	
Norwalk State Hospital—			
Buildings and land -----		\$250,000 00	Not let
State dairy herd -----		12,000 00	
Purchase of land -----		90,000 00	
Agnews State Hospital—			
Workers' cottage -----	\$7,500 00	\$52,500 00	\$36,750 00
Nurses' home -----	7,000 00	43,000 00	32,750 00
Rewiring and steam -----		30,000 00	Day labor
Mendocino State Hospital—			
Gas plant -----		\$10,000 00	\$5,285 00
Reservoir -----		12,500 00	
Napa State Hospital—			
Laundry -----		\$25,000 00	\$19,354 00
Dozier cottages -----		13,000 00	11,428 50
Dairy buildings -----		20,000 00	16,985 00
Farm dormitories -----	\$1,000 00	9,000 00	Day labor
North pay cottage alteration -----		10,000 00	8,337 00
Steam boilers -----		7,000 00	4,180 00
Steam heating -----		20,000 00	Day labor
Rewiring -----		15,300 00	Day labor
Chambers, cottage -----		12,000 00	Not let
Reclamation -----		10,000 00	

THE NEED AND PURPOSES OF PSYCHOPATHIC HOSPITALS.

One county in this state, Los Angeles, has built and equipped a modern psychopathic hospital. Recently a physician well equipped for the treatment of mental diseases has been appointed physician in charge.

A well equipped psychopathic hospital will provide scientific care and treatment for persons against whom an insanity charge has been made, until their cases can be investigated as thoroughly as necessary and they are either discharged by court or provision made for them elsewhere. Persons suffering from mental diseases should be admitted who on investigation are found to be proper subjects for treatment. Acute cases temporarily detained should be kept a reasonable time for treatment. At such an institution properly conducted laboratory work and clinical methods will work hand in hand, and problems of secretion and metabolism can be worked out.

Much of the advance in medicine has been due to laboratory methods. With modern hydrotherapeutic methods cases of acute delirium from alcohol and other causes can be properly treated without over-drugging. Such a hospital under scientific management, laboratory, medicine, and social service would become the center of education for physicians.

These excited and delirious patients are not treated in general hospitals by methods elaborated in hospitals for the insane. They are not generally prepared to supply hydrotherapy, special attendants and isolation rooms. Many cases of acute alcoholic delirium are committed as insane who could be just as well or better cared for in a psychopathic hospital. The psychopathic hospital will afford early treatment, advanced investigation with the combination of the assistance of social workers, and will be a distinct progression in the work of caring for the insane.

The state has many burdens on its hands and the counties should come forward and help in this advanced work.

ASEXUALIZATION.

Without going into definite details it may be stated that we have continued our work of sterilization and have done some 300 cases since our last biennial report. The longer we continue this work and the more study we give to it, the more convinced we become of its beneficial curative and preventive tendencies.

Those who keep in touch with insane work must have become convinced of the increasing number of defectives and departures from normal among the fairly young people.

The more acute maniacal forms seem to lessen, while those with disharmonies, with ill formed delusions, with the various alcoholic psychopathies, seem to increase.

In our sterilization work we have followed the same plan of obtaining the consent of relatives, where they can be found, before operating. Especially in women we are very particular to obtain consent before undertaking the more serious operation.

There is on the part of some writers a tendency to take it for granted that vasectomy is negligible in its effects. Such a conclusion is contrary to our experience, for we find that many of our cases show a marked clearing up a few weeks after operation. In several instances patients have applied for vasectomy after consulting with their fellows who have been operated upon and have found benefit from it. In women, who with every childbirth have a pronounced mental upset, there can be no valid objection to the work, or in those women who, while still single, continue to bring into the world children whose fathers are unknown, it would seem the part of wisdom when they become insane to cut off their reproductive ability.

Sterilization may possibly prevent the development of a future genius once in a while, but so many who are defective or psychopathic come into the world for lack of sterilization that it is hardly profitable to discuss the question. The genius is a remote possibility, the defective is a distinct probability. Most of our cases have been between the ages of twenty and thirty years of age; quite a number are under twenty.

Of the types of mental trouble manic depressive forms are in the majority with dementia praecox, epilepsy and alcoholic psychosis next in order.

When you come to discuss the number of cures much latitude must be used. For instance, I have before me an unselected series of twenty-one cases, all women, in whom there was 50 per cent of restorations. In some of these cases the operation was done after decided improvement and preliminary to their discharge after consultation with their relatives as to the advisability of the operation.

Study of the individual case and his or her potentiality for reproducing defectives is necessary and should be given.

DEFECTIVES AND FEEBLE-MINDED IN CALIFORNIA.

Those who study the subject closely realize that mental defectiveness is the foundation upon which is gradually built up much of our mental troubles, much of our crime and delinquency, much of the retrogression from sober, law-abiding citizens into shiftless ne'er-do-wells, into inebriety and dependency. This short article is intended to be a discussion of the situation as it exists in California. The subject will be treated more from the social and financial aspect than the scientific. No new theories will be advanced, but a plain statement of facts will be presented and liberal quotations made.

As a general rule it is the idiot and imbecile that comes to our mind when the subject of mental defectiveness or feeble-mindedness is discussed because they only are representative of a class whose trouble is apparent to slight observation.

Recent writers, as Goddard, Healy, and others, include under the term the following:

A. Feeble-minded.

- a. Idiots, mental age below two years;
- b. Imbeciles, mental age between two and seven years;
- c. Morons, mental age between seven and twelve years.

B. Subnormal or mentally dull but above the usual institutional type.

C. Mentally dull or debilitated chronically from—

- a. General physical condition.
- b. Enfeebling habits, including the use of stimulants and narcotics.

D. Cases of specialized mental defect.

Of these the feeble-minded, because they are a recognized institutional class, are of particular interest to the public generally. It is common to associate the idiot and imbecile with the term feeble-minded, but the term has a much broader meaning and should include that very much larger class "who by reason of incomplete development of brain or mind are unable to perform their duties as members of society in the position of life to which they were born and live a normal life"; who are "unable to compete with their fellows in the struggle for existence"; who are "unable to manage their own affairs with ordinary prudence"; who are "unable to exercise that self-control which is necessary to live a moral life." It is easily understood that under this social definition very many are included that are not recognized as feeble-minded. It is roughly estimated that there are close to 8,000 feeble-minded in this state, though the exact number is not known. Recently an effort has been started to secure reliable information on this subject. With the present investigation, which has only been started, we have definitely located between 3,500 and 4,000. There are at the present time 1,100 inmates at the Sonoma State Home (Home for Feeble-minded), with over a hundred more on the waiting list. The population of the Home is measured only by its capacity. It never has room to receive all those who apply. Recently, with a view of a study of the type of cases maintained at the Sonoma State Home, Dr. William Palmer Lucas of the University of California and Professor Terman of the Stanford University have, at the request of the Commission, made through their assistants, Dr. Brosseau and Miss Lyman, a careful examination of the inmates of the Home with a view to classification of the cases and suggestions for future treatment. As a result of psychological tests and

the Binet-Simon method they have, after four months' work and a study of some 825 cases, classified them as follows:

Idiots, of a mental age up to two years, 281.

Imbeciles, of a mental age up to seven years, 389.

Morons, of a mental age up to eleven years and over, 155.

Each of the above classes is further subdivided into the low grade, the middle grade, and the higher grade, according to their relative capabilities.

The above classification is that adopted by the American Association for the study of the feeble-minded.

The classification is based on the assumption that intellectual capacity, as such, is complete in a normal child at about thirteen years of age and that any considerable arrest of mental development that accrues before that age renders the child feeble-minded and that his place in the scale is expressed by the age of a normal child of corresponding mental ability.

The Binet-Simon scale enables us to classify our feeble-minded children into those that are like normal children of one year, two years, three, four, etc., and up to twelve.

Formerly, what we now term "Morons" were called high grade imbeciles. The term "Moron," a fairly recently suggested word, applies to those of a mental age up to twelve years, and means literally "a dull thing."

In the survey of the Home made by Doctors Lucas and Terman they classified as "Morons" one hundred and fifty-five out of eight hundred and twenty-five examined, or a percentage of practically 18.5. With the pronounced idiots and imbeciles we must rest content with the belief that the greater proportion of them become inmates of an institution for their care, but with the higher grades, the "Morons" and the subnormally dull, and those with specialized defects, the question of their disposition and care becomes one of great moment.

With these higher grade mental defectives we are brought face to face with a problem that is difficult to solve and far-reaching in its effects. There is no doubt but that the higher grade defectives, the subnormally dull, and those with specialized defects, are responsible for much drunkenness, much prostitution, much crime, and much that tends to disturb public welfare.

A recent mental test of those committed to one of our state hospitals under the inebriety law demonstrated that 85 per cent were of mental age not over twelve years.

There is no doubt but that a very large proportion of the prostitutes are mentally deficient.

Experience teaches that a large percentage of our dependents and our delinquent or criminal class are mentally defective.

The high grade mental defectives are among our worst offenders, inasmuch as "a certain amount of shrewdness and skill is not incompatible with a moderate amount of intellectual subnormality."

It must be recognized that in the criminal class of defectives the centers of self-restraint are most defective—they may have full knowledge of the nature of their offenses and comprehend that they are morally wrong, still they have not the will power to resist the impulse to commit a wrongful act.

We can not leave this subject without considering for a moment the epileptic. It is estimated by careful observers that there is one epileptic to every five hundred of a general population. At the Home for Feeble-minded there are two hundred and ninety epileptics out of a population of eleven hundred. Of the epileptics, many of them were originally feeble-minded and have the epilepsy engrafted on the condition. Others have been originally ordinarily bright but have been brought into a condition resembling feeble-mindedness as the effect of the long continued epileptic convulsions. There is no doubt but that many of our repeated offenders are epileptics. A careful study shows that at least 7 per cent of repeated offenders are of that class.

An epileptic who develops criminal tendencies is, from the standpoint of society, a dangerous person. An impulse, and any deed may be committed—fancied injuries without a basis of truth may lead to murder or other crime, often sexual in its character. Long continuation of epilepsy gradually tends to defectiveness and brings about danger to society.

HIGH GRADE DEFECTIVES.

Considering the higher class of mental defectives there is no doubt of the troubles caused by them. In the idiots and the lower grades of imbecility the trouble is so apparent that protection is assured by the institutional life or home care, but among the higher grades we find those superficially bright who have some special defect that ultimately is the cause of great trouble. In some there is a lack of the moral sense, and in spite of tender home care, bad associations are made, bad habits contracted, truth telling is an unknown quantity, affection for those who tenderly rear is forgotten, and life is made a burden to the family. There being lack of development of the moral sense, there is no power to guide the individual along the right paths of truthfulness, honesty and virtue. This condition is bad enough among the boys, but in the girls the misery and anxiety are increased a hundredfold in the families. Again, we have a class that are failures in life, who can not, as the age of self-support approaches, maintain themselves. They fail in all useful methods of self-support, they have been backward at school, their deficiency has been recognized but overlooked in the hope that with increasing years ability and steadfastness would come. From this class many

of our drunkards, our drug users, our sexual offenders, and our repeating offenders come. With all the opportunities for a better life and for education they have not been mentally able to benefit by their studies and resist the impulse to do wrong. The foundation of their troubles is to be found usually in a true lack of development of brain or mind engrafted upon them by their ancestors, which greatly limits their capacities to benefit by study or to properly exercise their will power. The problem is particularly difficult among high grade feeble-minded girls. How best can they be protected and prevented from bringing forth their kind? Segregation with education and cultivation of such industrial pursuits as women can engage offers encouragement, but the burden of segregation will be great and become greater with the passage of time. Another greater hope is in sterilization. Sterilization prevents procreation and makes it safe, as far as future generations are concerned, to liberate many for whose protection restraint is necessary.

CAUSES OF FEEBLE-MINDEDNESS.

One great cause stands out above all others—heredity. There is nothing more certain in inheritance than the statement that feeble-minded will bring forth feeble-minded. Sixty to seventy per cent are due to heredity. The condition if due to heredity is not one of disease but to defective cell makeup. There is a true arrest of development due to internal causes. Feeble-minded grow to a certain development of brain and then stop. The limitations are transmitted by their ancestors. "For each tree is known by its own fruit; for of thorns, men do not gather figs, nor of a bramble bush gather they grapes." (St. Luke vi, 44).

Other causes are to be found in injuries to mother before the birth of the child, injuries to the child at birth or falls or other injuries during infancy. Alcoholism or syphilis in the parents are pretty active factors in causing deficiency in the children. Toxic causes during disease, as in scarlet fever, measles, etc., are to be reckoned with. Deprivation, loss of sight and hearing, whereby the individual is prevented from communicating with his fellows, may bring about feeble-mindedness unless means are taken to communicate with him and develop his mentality.

THE PRESENT AND FUTURE OF THE SONOMA STATE HOME.

During the summer, at a meeting of those interested in the care of defectives, the suggestion was made that Dr. Lucas, of the Medical Department of the University of California, make a survey of the Home and its inmates with a view to offering suggestions for its improvement. He has embodied the results of his examination in a report, from which I quote below:

"The material development of the grounds, the care of the wards, the attention to the physical wants of the children deserve heart's praise

from the state. The inmates are well fed and well clothed, and the attention to the details in the care of the children is exceedingly good, especially when one considers the large number he (Dr. Wm. J. G. Dawson, superintendent) must care for and the comparative crowding of the buildings.”

It has been recommended by Dr. Lucas that “the teaching force be largely increased, that we pay greater attention to the teaching of industrial pursuits, that we increase our grade teachers, that we increase our corps of physicians. More vocational work is advised with a trained teacher for each class of work and a considerable development of recreational features.”

At the present time, out of eleven hundred inmates, five hundred and sixty-five are engaged in some useful work. Fifty-four work in the sewing room, seventeen iron in the laundry, and others help on the wards, dining-rooms, and assist in the care of the helpless. Of the boys, twenty-four work in the laundry washing and sorting room, eight in the carpenter shop, five with the landscape gardener, twenty-nine in various outside details, six on the ranch, and the rest scattered through the buildings and grounds.

Further summarizing the recommendations of Dr. Lucas, he advocates “the enlargement of the kindergarten department so that every child in the lower grades shall have an opportunity to be studied and to develop whatever capacity he may have; that in the higher grades we should have one teacher to every twenty or twenty-five children; that the vocational system now in operation be enlarged; that recreational teaching be much enlarged; that an educational director be employed to have charge of all educational work; that a vocational school be erected costing in the neighborhood of one hundred thousand dollars (\$100,000.00), and that a Moron colony for girls be developed.”

In the foundation of a Moron colony for girls Dr. Lucas proposes that cottages with a capacity of fifteen or twenty inmates each be erected on the property of the Sonoma State Home, but at a considerable distance from the main buildings. Each cottage is to have a teacher and an assistant in charge who should educate the children and keep them occupied in the vocational school.

The question of the care of these higher grade girls is a serious one. That protection and vocational education and work is advisable for them is undoubted, and the establishment of such a colony would be great progress.

Whether the state is now prepared to take up this subject and expend the \$125,000, or more, which will be necessary to build, equip and maintain this colony for one year, is a question of policy and finance and must be determined by those best fitted to judge, the legislature.

F. W. HATCH,
General Superintendent of State Hospitals.

REPORT OF AFTER-CARE PHYSICIAN.

State Commission in Lunacy.

GENTLEMEN: I beg to submit the following statement of work done since my appointment:

The first three weeks were spent in visiting state hospitals at Stockton, Agnew and Napa.

The latter part of July an office was established at the University of California Hospital, where an office and the services of a stenographer for part of the day were accorded me by the University free of charge.

The hours of 9 to 11 every morning were set aside as office hours; likewise 7 to 9 every Monday evening for the benefit of those who work during the day.

Eighteen patients paroled or discharged from state hospitals have called for consultation.

Thirty-two friends or relatives have called seeking advice regarding patients.

Seventeen patients have been brought to the office for examination as to their sanity.

Eighty-nine calls have been made in San Francisco, Oakland, and Berkeley on or in behalf of patients.

Homes and employment have been found for five women paroled or discharged from state hospitals.

Daily visits have been made at the detention hospital where patients are committed to state hospitals.

Three alcoholic patients have been paroled in my care by the court and ordered to report weekly in lieu of sending them to state hospitals.

The time spent at the various hospitals gave me an opportunity to become acquainted with the medical staffs of these hospitals, their methods of work, and the patients about to be paroled or discharged. It also put me in the position to answer intelligently questions asked by prospective patients and their friends in regard to the various hospitals. Friends and relatives of patients have called seeking advice on all sorts of subjects, namely, advisability and methods of having patients committed to state hospitals, having them discharged or paroled from state hospitals, the advisability of visiting them and writing letters to patients, the sending of clothing, food and medicine.

Of the seventeen persons brought to the office for examination as to their sanity, two were from the city prison. Four of these were found

to be normal, ten were found to be suffering from mild mental disorders, but remain at home and receive some supervision from the social workers of general hospitals; three were found to be insane and considered to be dangerous if left at large; these were committed to state hospitals. Examinations made in this way have in many cases saved the trouble and expense of having persons suspected of being insane having to be arrested and taken to the detention hospital for examination by the Lunacy Commission.

Many calls were made at the request of the superintendents of the various hospitals to investigate home conditions before patients were paroled or discharged, to discover actual facts in cases where family quarrels regarding guardianship of persons and property had arisen, and to ascertain the mental condition of persons on parole who applied for discharge.

The most important need of the work at the present time is a home where women and girls paroled or discharged from state hospitals, and who are without friends or money, can find a temporary shelter while they are looking for positions. This work might be carried on in some home for women and girls already established. The Girls' Welfare Home of San Francisco announce their willingness to assist in this work to a limited extent. A fund from which they could be allowed a small sum of money for carfare and employment agency fees is very needful. The disbursing of such a fund should be left to the discretion of the superintendents of the state hospitals, who would be in a position to know the needy and worthy cases.

Respectfully submitted.

EVA C. REID,
After-Care Physician for State Hospitals.

REPORT OF SECRETARY.

To the California State Commission in Lunacy.

GENTLEMEN: I respectfully submit to your honorable commission the following report for the sixty-fourth and sixty-fifth fiscal years:

The collections for the contingent funds of the various state hospitals for this biennial period show a satisfactory increase over the preceding two years, and are the greatest in the history of this commission. The collections for the period were:

Sixty-fourth fiscal year-----	\$192,202 08
Sixty-fifth fiscal year-----	203,842 23
Total -----	\$396,044 31

showing an increase over the preceding two-year period of \$66,985.80.

The efforts of the attorneys for the commission should be favorably mentioned, not only for the results obtained in a financial way for the state through their activities, but also for the valuable service rendered the commission in opinions and advice in consultations. Mr. C. P. Cutten acted as attorney for the commission from June 1, 1911, to August 1, 1913, the date his resignation took effect. Mr. Edward J. Tyrrell was appointed to succeed Mr. Cutten and is the attorney at the present time. From personal observation I feel that the commission can well commend their work.

The collections for the state of charges for transportation of the insane to the several state hospitals also show a material gain over previous years.

Following will be found tables showing collections at the state hospitals by months during the last two biennial periods, movement of patients, nativity, statement of contingent funds, etc.

Respectfully,

E. S. BIRDSALL,
Secretary.

MONTHLY RECEIPTS AT THE FIVE STATE HOSPITALS.

From July 1, 1911, to June 30, 1912.

Months	Stockton	Napa	Agnews	Mendo- cino	Southern California	Total
1911—July -----	\$2,151 89	\$3,768 30	\$1,791 50	\$2,056 40	\$4,234 00	\$14,002 09
August -----	2,937 05	4,828 03	1,654 90	684 35	4,253 30	14,357 63
September -----	2,295 50	4,845 88	2,089 36	989 50	3,873 32	14,093 56
October -----	2,469 14	4,206 86	1,395 59	2,383 00	3,843 29	14,297 88
November -----	2,165 45	3,625 70	2,013 50	1,017 75	5,052 90	13,875 30
December -----	3,178 49	4,051 85	2,212 36	790 50	4,126 45	14,359 65
1912—January -----	2,103 38	4,269 33	2,612 19	1,294 82	4,440 13	14,719 85
February -----	2,338 35	4,030 25	2,436 25	1,629 85	4,801 02	15,235 72
March -----	2,973 39	3,785 90	2,466 95	1,171 28	3,781 31	14,178 83
April -----	1,847 43	4,093 00	2,553 96	1,025 50	4,353 49	13,873 38
May -----	1,593 28	3,874 15	2,513 30	1,632 09	4,955 52	14,598 34
June -----	3,156 65	2,992 71	2,088 95	832 50	3,764 28	12,835 09
Totals -----	\$29,210 00	\$48,371 96	\$25,828 81	\$15,537 54	\$51,479 01	\$170,427 32

MONTHLY RECEIPTS AT THE FIVE STATE HOSPITALS.

From July 1, 1912, to June 30, 1913.

Months	Stockton	Napa	Agnews	Mendocino	Southern California	Total
1912—July -----	\$2,401 17	\$2,942 57	\$2,656 50	\$2,240 38	\$7,154 36	\$17,394 98
August -----	2,185 89	3,661 50	3,440 75	1,218 37	5,220 34	15,726 85
September -----	2,542 00	3,770 23	2,456 86	1,395 00	4,890 39	15,054 48
October -----	1,424 25	3,979 07	2,653 15	1,179 00	6,703 02	15,938 49
November -----	2,020 60	3,787 77	2,475 02	1,441 50	3,559 65	13,284 54
December -----	2,051 02	3,894 67	3,916 49	1,238 00	6,192 70	17,292 88
1913—January -----	2,222 80	4,568 71	3,047 19	2,485 85	4,939 18	17,263 73
February -----	3,592 73	4,696 00	2,526 60	1,079 55	4,277 89	16,172 77
March -----	3,090 14	4,424 03	2,910 91	887 68	4,919 27	16,232 03
April -----	2,116 46	4,126 25	3,082 27	2,293 00	5,739 32	17,357 30
May -----	2,524 85	4,578 24	3,363 75	1,203 50	4,787 49	16,457 83
June -----	1,973 26	4,361 84	3,182 44	976 00	3,532 66	14,026 20
Totals -----	\$28,145 17	\$48,790 88	\$35,711 93	\$17,637 83	\$61,916 27	\$192,202 08

From July 1, 1913, to June 30, 1914.

1913—July -----	\$2,607 92	\$4,544 34	\$3,419 61	\$2,325 95	\$4,143 82	\$17,041 64
August -----	1,933 54	4,847 87	3,859 98	763 25	3,647 88	15,052 52
September -----	2,474 79	4,634 36	3,930 72	748 60	4,675 32	16,463 79
October -----	3,921 77	6,676 53	3,848 26	1,997 09	4,111 40	20,555 05
November -----	2,749 00	4,313 65	2,805 63	1,424 50	4,831 23	16,124 01
December -----	1,415 85	4,009 32	3,847 95	1,128 00	3,767 18	14,168 30
1914—January -----	2,145 14	5,399 21	4,218 85	1,450 25	4,425 46	17,638 91
February -----	1,902 29	5,314 66	4,043 85	1,093 00	4,605 90	16,959 70
March -----	2,757 51	5,033 42	3,586 51	1,429 50	4,172 30	16,979 24
April -----	2,803 02	5,068 15	4,617 43	1,669 00	5,247 41	19,405 01
May -----	2,101 64	4,717 94	3,714 23	1,200 18	3,720 71	15,454 80
June -----	2,847 22	5,740 94	3,510 65	1,075 50	4,824 95	17,999 26
Totals -----	\$29,659 69	\$60,300 39	\$45,403 77	\$16,304 82	\$52,173 56	\$203,842 23

REPORT OF ATTORNEY.

To the California State Commission in Lunacy.

GENTLEMEN: The undersigned was appointed attorney for the Commission on the first day of August, 1913, and at the time of submitting this report (June 30, 1914) has served your honorable Commission for a period of eleven months.

Hon. Charles P. Cutten, my predecessor, in turning over the affairs of the office to me, submitted a concise and intelligent history of the matters then pending, and I have had little or no difficulty in taking up the work where he left off.

The collection of delinquent accounts is one of the duties which takes a large part of the time of the attorney. Many cases are brought to his attention which require considerable correspondence, tact, and in some instances, the commencement of a legal action. During the eleven months covered by this report I have collected in the neighborhood of \$5,000, a large part of which passed through my hands and was promptly remitted to the Commission. These collections were made by me after the various hospital authorities had been unable to accomplish any results.

In many instances we have discovered relatives or guardians of non-pay patients who had heretofore failed to pay the monthly rate specified by law, notwithstanding they were amply able to do so, and they have been compelled to assume this just burden.

A great many opinions were requested of the attorney by the medical superintendent and the Commission itself, and they have been promptly answered.

Section 2185c of the lunacy law, commonly referred to as the "in-briety section," has caused not only the various medical superintendents, but the general superintendent and the attorney much trouble and work. The judges of the superior courts throughout the state have committed many patients to the hospitals where the affidavit for the arrest was absolutely void in view of a decision of the Supreme Court, and we have experienced a great difficulty in persuading the judges to see that a proper affidavit was made in every case, the result being that many patients were released by the medical superintendents on the ground that they were not properly committed.

It is the intention of your attorney to endeavor to remedy this trouble by having this section amended at the next session of the legislature. It is also my intention to endeavor to so amend the law that more attention will have to be paid to an examination of the financial standing of the intended patient at the time he is examined before the superior court. In many instances we find the judges are somewhat lax in ascertaining whether or not the patient has sufficient funds to pay the prescribed rate, or whether he has relatives upon whom the law places this obligation with the result that numerous patients are committed as nonpay cases, and later on, after we have ascertained they have considerable property, or relatives well able to pay the small monthly rate prescribed by law, it has been a very difficult matter to collect the arrears due from the time the patient was admitted to the hospital.

While section 2178 of the lunacy law (P. C. 2178) provides that the district attorney of each county in which an order of commitment is made must make diligent inquiry into the ability of the person committed to pay the charges and costs of his maintenance and care while in the state hospital, I am of the opinion that this command of the law would be more carefully observed by the various district attorneys if, in addition to the "statement of financial ability" now required to be made out by the judge of the superior court, we could also require a certificate to be made out by the district attorney that he, or one of his deputies, was personally present in court at the hearing and examined the patient and whatever relatives were present in court as to the patient's financial condition.

Your attorney has also been called upon to investigate private matters for patients the hospital authorities had reason to believe had property interests that were not being properly cared for, and in many instances the guardians and attorneys of inmates in the various hospitals have consulted the undersigned in reference to the various interests of their wards and clients.

Respectfully submitted.

EDW. J. TYRRELL.

December 8, 1914.

To the California State Commission in Lunacy, Sacramento, California.

GENTLEMEN: I have the honor to submit the following report of my work as attorney since the rendition of my last report to August 1, 1913, the date of the acceptance of my resignation.

During the period covered by the report I rendered many written opinions to your honorable body, as well as to the different state hospitals. All delinquent accounts submitted to me received my attention. In a great many cases collections were made without resort to legal pro-

ceedings. In other cases it became necessary to cite certain guardians of the estates of insane persons into the superior courts to have them show cause why the particular account should not be paid.

With the approval of the Commission, I prepared for presentation to the legislature bills making certain amendments to the law governing guardians of such insane persons as are or shall be confined in the state hospitals. The objects of the proposed laws were (1) to increase the collections of the hospitals by providing a system whereby the Commission would obtain timely information concerning the financial condition of the patient through the filing of inventories and accounts by guardians; (2) to protect the wards by compelling such guardians to report to the court the value and character of the estates which they may be administering and to account to the court for moneys which they may receive and expend in the course of guardianship. These bills were known as Senate Bills Nos. 202, 203, 204 and 205, and were introduced by Senator A. E. Boynton, who gave them his best attention with the result that they were all reported favorably from the committees to which they were sent, passed by both houses and finally approved by Governor Johnson. The amendment to section 1773 of the Code of Civil Procedure provided for the removal of the guardian of an insane person upon failure to return to the court a verified inventory of the estate of his ward within three (3) months after his appointment, and also provided for his removal upon his failure to render his annual account. Service of a copy of the inventory filed with the court and of all accounts rendered by the guardian must be made upon the secretary of the State Commission wherever the insane person is or has been an inmate of a state hospital.

Section 1774 of the Code of Civil Procedure, as amended, provides that settlement of the account of a guardian of an insane person who is or has been confined in a state hospital can not be made until five days' previous notice thereof had been given to the secretary or attorney for the State Commission in Lunacy. The experience of your attorney in finding guardians of the estates of insane persons who had been studiously and successfully covering up the estates of their wards to escape paying to the state the small amount required by law for the care and maintenance of insane persons who can well afford to pay their way, suggested to him that if the guardian could be compelled to file and serve upon the State Commission in Lunacy the inventory of the ward's estate and his annual accounts, under penalty of losing his guardianship if he failed to perform these duties, that the Commission would secure timely and correct information of the condition of the estates of all of its wards under control of the different superior courts throughout the state.

Section 1777 was amended to provide for the sale or hypothecation of the real or personal property of an insane person when the income of his estate is insufficient to pay the state for his care and maintenance.

Senate Bill No. 206 made an amendment to section 2197 of the Political Code to remove an existing doubt as to the power of the Commission to bring a proceeding in mandamus to compel county officers to perform their duties in respect to making payments to the state institutions for the care and maintenance of its wards in such cases as the law provides that payment shall be made.

On April 1, 1913, I tendered to your honorable body my resignation as your attorney, which was duly accepted on the first day of August, 1913. Shortly after the acceptance of my resignation and the appointment of my successor, Hon. Edward J. Tyrrell, I prepared a detailed report of each case which had been submitted to me during my incumbency and forwarded the original thereof to your honorable body, together with certain correspondence and papers relating to the same. I also forwarded a copy of my report to Hon. Edward J. Tyrrell, together with other correspondence and papers in connection with the cases therein referred to. Each of the state hospitals received a copy of the report in so far as it appertained to cases in which it was interested.

In view of the fact that the report hereinbefore referred to contained a statement of all proceedings taken in each case, I deem it unnecessary to here enumerate in complete detail the actions and proceedings which have been taken in relation thereto during the period for which this report is made. I am appending hereto, however, as Appendix "A," a brief statement in relation to certain of said cases.

Respectfully submitted.

CHARLES P. CUTTEN.

APPENDIX "A."

The cases of State Commission in Lunacy *vs.* John Welch, as treasurer of San Benito County, and State Commission in Lunacy *vs.* John Welch, as treasurer, and Elmer Dowdy, as auditor, of San Benito County, have both been finally decided adversely to the contention of the Commission. These actions against the auditor and treasurer of San Benito County were commenced by the filing of petitions for writs of mandamus to compel payment to the state for the care and support of feeble-minded children sent by that county to the Sonoma State Home for the years 1903, 1904, 1905, 1906, 1907, 1908, and 1909. The first case was commenced several years ago; the petition in the second case was filed August 5, 1910. Demurrers to both petitions were sustained by the Superior Court of San Benito County, and judgments were given and made in favor of defendants on May 24, 1911, before my employment as attorney for the Commission. Appeals were taken to the District Court of Appeal for the First Appellate District from these judgments, in which appeals I participated. The District Court of Appeal on December 12, 1912, rendered decisions affirming the judgments of the Superior Court sustaining the demurrers to the petitions. Petitions for rehearing after decision by the

District Court of Appeal were filed in January, 1913, with the Supreme Court of the State of California, which petitions were subsequently denied. The decisions in these cases will be found in Volume 20 of California Appellate Decisions, at pages 624 and 807.

Claim of Napa State Hospital against Mary J. Anderson for \$105. Citation was issued directing the guardian, Union Trust Company of San Francisco, to show cause why the account of the hospital should not be paid. On March 13, 1913, the sum of \$150 was paid to the Napa State Hospital under direction of the court.

Claim of Napa State Hospital against William Barclay. The patient died at Napa State Hospital August 28, 1889. He left an estate consisting of two certificates of deposit for \$100 and \$200, respectively. The public administrator of the city and county of San Francisco took out letters of administration and acted without compensation.

Claim of Stockton State Hospital against Mrs. Augusta Bock. I secured payment of \$100 on account on February 1, 1913.

Claim of Agnews State Hospital against Mary Burnett. A relative of this patient was persuaded to make regular payments for the care of this patient. Further details will be found in the report of the case.

Claim of Agnews State Hospital against J. P. Burke. I investigated this matter and ascertained that A. G. Gilcrest, a brother-in-law of the patient, had been making payments but could no longer afford to do so. He being under no legal obligation to make the payment, no further action was taken.

Claim of Agnews State Hospital against John F. Burns. Mrs. Edith A. Burns is his guardian. The patient is possessed of property valued at about \$10,000. The property is heavily mortgaged. The attorney for the guardian advised that payment will be made as soon as property is disposed of.

Claim of Agnews State Hospital against Lillian Chase. The patient owed \$13.50. Bert S. Chase, husband of patient, filed petition in bankruptcy. A claim was filed with the referee in bankruptcy for the amount owing which claim was allowed.

Claim of Agnews State Hospital against C. H. Catton. The Union Trust Company of San Francisco is his guardian. I secured an order of court directing the guardian to pay the hospital the sum of \$251 in July, 1911. From that date until July 24, 1913, no payments were made to the hospital. A petition for a citation to compel the guardian to show cause why the claim should not be paid was filed. The case was pending at the time my successor was appointed.

Claim of Mendocino State Hospital against Adeline Delventhal. F. W. Delventhal of 1634 Shrader street, San Francisco, is a son of the patient. The account of this patient amounted to \$352 on July 1, 1913, and suit was commenced on the claim and was pending at the time my successor was appointed.

Claim of Napa State Hospital against Henry E. Dikeman and Louisa Matilda Dikeman for \$925 and \$825, respectively. These patients are brother and sister and are heirs of Simon H. Dikeman, who died in Oakland, November 24, 1907. The interest of each patient is valued at \$15,000. On investigating the guardianship proceedings, I ascertained that there was no lawfully acting guardian for either incompetent. After several months' delay new guardians qualified and suits were commenced for the collection of the above amounts. These cases are pending.

Claim of Napa State Hospital against Daniel Dempsey. This patient is an heir of Martin T. Doyle, deceased. The patient's interest in the estate amounts to about \$100. A petition was filed with the Superior Court of the city and county of San Francisco for an order appointing the secretary of the State Commission in Lunacy guardian of the estate of this incompetent. The secretary was appointed guardian on September 3, 1913. He is now in negotiations with the surety on the bond of the administratrix of the estate of Martin T. Doyle to secure payment of the amount due said Dempsey.

Claim of Mendocino State Hospital against Michael Devereux. Father J. J. Gannon is guardian of this patient. On January 11, 1913, I secured the payment of \$285 to the hospital which paid the account to October 10, 1912. No payments having been made for more than one year, a petition was filed for a citation to

issue directing the guardian to show cause why the account of the hospital should not be paid. The matter was pending when my successor took office.

Claim of Napa State Hospital against Peter Eckmeyer. This case was taken up with Edward S. Bell, attorney for the guardian of the estate of this patient. The court reduced the amount to be paid monthly to the hospital to \$7.50. I do not believe that the court has jurisdiction to make such an order. As the Commission felt disposed to accept the amount, under the circumstances surrounding the case no action was taken to annul the order.

Claim of Agnews State Hospital against Caroline Friedlander. William Friedlander of Berlin, Germany, was the husband of this patient. The husband, during his lifetime, took out a policy of insurance in the amount of \$3,000, making the patient the beneficiary. After his death I attempted to collect from the Connecticut Mutual Life Insurance Company the amount of this policy. Investigation, however, showed that the patient, before she became incompetent, had assigned, for a valuable consideration, all her interest in the policy to a third party. After a careful examination of the assignment I concluded that it was valid and that the patient had no interest in the policy of insurance.

Claim of Sockton State Hospital against Thomas J. Gish. Mrs. M. J. Hughes, 45 Fox avenue, San Jose, California, is guardian. Investigation showed that the patient has property valued at \$1,000 which has not been productive. The guardian promised to pay the hospital as soon as property could be sold. Suit was recommended against guardian to secure judgment in order that collection can be made when property is sold.

Claim of Napa State Hospital against Anne Gyselaar. John Gyselaar, husband of this patient, left an estate valued at \$60,000, one half of which was devised to trustees for the purpose of paying the income for the care of the patient. The trustees entered into an agreement with the hospital to pay \$85 per month for the care of the patient and nurse in attendance, but subsequently refused to make payments. Your attorney interposed an objection to the account of the trustees filed in the Superior Court of Humboldt County and succeeded in having the fees of the trustees materially reduced. He prepared complaints against the trustees and the guardian and advised them that unless payment was immediately made suits would be commenced. Negotiations were entered into resulting in the payment of all the charges for the support of the patient and the wages of the nurse. Payments are now being regularly made.

Claim of Napa State Hospital against Patrick Hassett. The hospital authorities advised that patient was the owner of an estate in Solano County. Investigation showed that patient executed before he became insane a deed to his daughter, Mary A. Hassett, of a lot in Vallejo. No property remains to satisfy any judgment which could be secured on this claim.

Claim of Agnews State Hospital against J. D. Houghton in the sum of \$150. Payment of this amount was secured.

Claim of Agnews State Hospital against J. Hirschbaum. The patient has one third interest in the net income derived from trust estate valued at about \$9,000, of which Union Trust Company of San Francisco is trustee. Patient's interest from estate each month is small. I made arrangements whereby \$15 was to be paid each month to the hospital.

Claim of Napa State Hospital against Rose Haberly. William T. Haberly of 405 Mechanic's Institute Building, San Francisco, is guardian. George W. Haberly, a son of this patient, died leaving an estate valued at about \$10,000. The beneficiary under the will was Emolyn Grace Campbell, a sister of the deceased and daughter of this patient. Suit was commenced by the guardian to recover certain moneys which were alleged to have been collected by the deceased in his lifetime for the benefit of the patient and also an attempt made to break the will of George W. Haberly. Both actions failed. An action was brought against Emolyn Grace Campbell for the sum of \$4,800 for the care and support of her mother. The case was pending at the time my successor took office.

Claim of Napa State Hospital against Susan B. Hart. The patient has an estate consisting of lot of land valued at \$2,000. In order to protect the claim

of the state I secured a note from the guardian for \$580, which will pay the account of the patient to June 1, 1913. The note can be collected as soon as the property is sold.

Claim of Southern California State Hospital against Johannes F. Keffel. The patient's estate is valued at about \$15,000. Johanna Agnes Keffel, mother of the patient, now deceased, was guardian. A claim was presented to the guardian but was not paid at the time of her death. After the appointment of a new guardian, I demanded payment of the account in full. The guardian refused to pay the amount demanded. Suit was commenced in the Superior Court of Los Angeles County against the estate of the incompetent. The action was pending at the time my successor took office.

Claim of Agnews State Hospital against Eliza McKerron. A. McKerron, 122 McAllister street, San Francisco, California, is her husband. He was the owner of a ranch near Gilroy, valued at \$30,000, which was mortgaged. Husband has recently sold ranch and should be in position to pay the account.

Claim of Napa State Hospital against Bartholomew S. Morrissey. Investigation showed that the patient is the owner of an estate consisting of a one fourth interest in a lot on Geary street near Third avenue, San Francisco. The interest of the incompetent amounts to about \$725. An arrangement was made with the attorney for the payment of one year's support at the hospital and thereafter \$15 per month.

Claim of Southern California State Hospital against Helen O. Morris. W. A. Snedeker, 608 Bryson Block, Los Angeles, California, was guardian of this patient. The patient died at the hospital on June 2, 1912. Through negotiations with the guardian the payment of the account in full was secured on May 21, 1913.

Claim of Agnews State Hospital against Charles Pettijohn. E. Myron Wolf is guardian of the incompetent. Investigation showed that on March 5, 1904, the State Commission in Lunacy, through its attorneys, filed a suit in San Francisco against the incompetent for \$1,005. The record in the case was destroyed in the fire of 1906. Pettijohn died March 19, 1913. The public administrator of the city and county of San Francisco was then appointed administrator of the estate. A claim was presented against the estate for \$2,457.50 for fourteen years' board and care. I also prepared and presented a claim for \$1,005 together with interest amounting to \$656.66 previously sued for. In order to have the claim allowed it will be necessary to restore the old records. Steps to have this record restored were being taken at the time my successor was appointed.

Claim of Agnews State Hospital against John Pinard. J. A. Chargin, 167 Vine street, San Jose, California, is guardian of this patient. The patient was discharged April 25, 1913. There was then owing the hospital the sum of \$472. Investigation showed that the guardian had collected several debts due the incompetent and has in his possession cash amounting to \$1,500. A petition was filed and citation issued to the guardian to show cause why the account should not be paid. The matter was pending at the time of my successor's appointment.

Claim of Napa State Hospital against George A. Roberts and Elizabeth Roberts. Investigation shows that George Roberts is the owner of property consisting of $1\frac{3}{4}$ acres of land with a warehouse and grocery store and bar connections situated about five miles from Santa Rosa. Claim can not be paid until property is disposed of.

Claim of Mendocino State Hospital against James F. White. This patient had an estate consisting of cash on deposit with the German Savings and Loan Society. Upon petition being filed with the Superior Court, the secretary of the State Commission in Lunacy was appointed guardian of the patient.

Claim of Agnews State Hospital against Edwin Thomas Renshaw. This patient was committed on May 16, 1900. No payments were made for care and support. I ascertained that patient was entitled to an interest in the estate of Fred Renshaw, his brother, amounting to the sum of \$1,572. Upon the consent of the relatives of the patient the secretary of the State Commission in Lunacy was appointed guardian by order of court on August 15, 1913. Payments are now being regularly made to the hospital.

REPORT OF AUDITOR.

To the State Commission in Lunacy.

GENTLEMEN: I herewith submit my report on the deportation of alien and non-resident insane, and your attention is respectfully called to the accompanying tables. On June 30, 1914, the hospital population was 8,742, of whom 4,197 were of foreign birth, or 48 per cent. The deportations represent 8 per cent of the discharges for the biennial period and 8.7 per cent of the foreign admissions for the same period.

With the effectual cooperation of the State Board of Control and the State Hospitals we have returned to their native villages 125 Chinese at a per capita cost of \$93.80. The average hospital residence of the 125 Chinese was eight years, and it is safe to say that their average hospital life would continue for a like period, as the Chinese, under the care and treatment received in our hospitals, are a long lived and healthy portion of the hospital population. This movement of the Chinese was accomplished without extra cost to the state as the expenses thereof were defrayed from the appropriations for support of the several state hospitals. It will readily be seen that the movement was a good business proposition for the state. While the per capita cost of the movement was \$93.80 the per capita cost of maintenance for the sixty-fifth fiscal year was \$196.70. The cost of the movement was charged to the appropriation for support for the sixty-fifth fiscal year, while the benefit to be derived will be spread over a period of from eight to ten years.

Citing the above as an example of what can be done along these lines, I would most earnestly recommend that an appropriation of \$10,000 per year be provided to carry on this work. Of the 3,728 admissions to the state hospitals for the insane during the biennial period, 2,485 are reported as natives of states other than California. We consider 5 per cent as a very conservative estimate of the above 2,485 as strictly non-residents and with available funds would be able to relieve the state of the unjust burden of their support and maintenance.

As an index of the volume of the alien insane you are advised that 290 cases were investigated. Of this number 75 were deported on United States Government warrants and 97 by the Commission.

With hearty cooperation and aid of the United States Immigration Service I am pleased to report the deportation of alien insane in a very satisfactory condition.

With the opening of the Panama Canal and the Panama-Pacific Exposition we looked forward to a large increase in foreign immigration. The European war has, undoubtedly, checked this anticipated influx. While there has been a very decided decrease in immigration from the war zone its effect on the deportation of alien insane has not yet been felt, and in all probability will not be felt for the next two or three years.

Respectfully submitted.

CHAS. F. WAYMIRE,
Auditor State Commission in Lunacy.

TABLE 1.

Nativity of aliens deported between July 1, 1912, and June 30, 1914.

Armenia	1	Italy	18
Austria	5	Japan	2
Azores Islands	5	Korea	1
Bulgaria	1	Mexico	6
Canada	1	Poland	2
China	98	Portugal	1
Denmark	3	Russia	4
England	4	Spain	3
Finland	1	Sweden	2
France	4	Switzerland	4
Germany	8	Turkey	1
Greece	5		
Ireland	4	Total	184

TABLE 2.

Time in the United States of those deported on United States Government warrants,
July 1, 1912, to June 30, 1914.

1 to 3 months	4	18 to 21 months	6
3 to 6 months	6	21 to 24 months	6
6 to 9 months	4	24 to 30 months	7
9 to 12 months	9	30 to 36 months	11
12 to 15 months	9		
15 to 18 months	13	Total	75

TABLE 3.

July 1, 1912, to June 30, 1914.

Deported on United States Government warrants	75
Deported by friends and relatives	13
Deported by Commission	97
Verified, but Immigration Department refused to deport	5
Cases with negative results	101
Total	291

TABLE 4.
Showing the financial benefit derived by the state through the efforts of the State Commission in Lunacy.

	1905	1906	1907	1908	1909	1910	1911	1912	1913	1914	Totals
Aliens deported and non-residents returned -----	10	15	8	15	27	63	63	44	39	146	430
Per capita cost for maintenance, etc. -----	\$156 37	\$150 35	\$162 32	\$165 08	\$163 03	\$180 02	\$192 11	\$175 14	\$190 63	\$196 70	-----
Saving based on cost for maintenance -----	1,563 70	2,255 25	1,298 56	2,476 20	4,401 81	11,341 26	12,102 93	7,706 16	7,434 57	28,718 20	\$79,298 64
Per capita cost for construction, furnishing, etc. -----	550 00	550 00	550 00	550 00	750 00	750 00	750 00	750 00	750 00	750 00	-----
Saving based on cost for construction, etc. -----	5,500 00	8,250 00	4,400 00	8,250 00	20,250 00	47,250 00	47,250 00	33,000 00	29,250 00	109,500 00	312,900 00
Total based on cost for maintenance, construction, etc. -----	7,063 70	10,505 25	5,698 56	10,826 20	24,651 81	58,506 26	59,352 93	40,706 16	36,674 57	138,218 20	392,198 64
Expense of State Commission in Lunacy -----	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	1,200 00	12,000 00
Net saving to the State through State Commission in Lunacy	5,863 70	9,305 75	4,498 56	9,526 20	23,451 81	57,391 26	58,152 93	39,506 16	35,474 57	137,018 00	380,198 64

FINANCIAL STATEMENT.

Amount expended by the State Commission in Lunacy.

Sixty-fourth fiscal year.

Appropriation for salaries.....	\$18,750 00
Unexpended balance, sixty-third fiscal year.....	883 35
	<hr/>
	\$19,633 35
Amount expended.....	17,900 00
	<hr/>
Unexpended balance.....	\$1,733 35
Appropriation for traveling and contingent.....	\$2,500 00
Unexpended balance sixty-third fiscal year.....	621 30
	<hr/>
	\$3,121 30
Amount expended.....	3,121 30
	<hr/>
Appropriation for printing.....	\$2,750 00
Unexpended balance, sixty-third fiscal year.....	214 43
	<hr/>
	\$2,964 43
Amount expended.....	2,964 43

Sixty-fifth fiscal year.

Appropriation for salaries.....	\$18,000 00
Amount expended.....	17,991 65
	<hr/>
Unexpended balance.....	\$8 35
Appropriation for traveling and contingent.....	\$2,500 00
Amount expended.....	2,218 32
	<hr/>
Unexpended balance.....	\$281 68
Appropriation for printing.....	\$3,000 00
Amount expended.....	2,999 26
	<hr/>
Unexpended balance.....	\$0 74

RECEIPTS AND DISBURSEMENTS FROM THE CONTINGENT FUND FOR THE TWO YEARS ENDING JUNE 30, 1914.

	Stockton	Napa	Agnews	Mendocino	Southern California	Sonoma	Totals
Balance on hand July 1, 1912-----	\$7,795 44	\$82,735 08	\$33,075 77	\$15,104 15	\$66,215 03	\$9,853 94	\$164,779 41
Receipts sixty-fourth fiscal year-----	29,075 11	47,333 66	44,782 86	16,206 13	51,909 32	14,564 43	203,871 51
Total receipts -----	\$36,870 55	\$80,068 74	\$77,858 63	\$31,310 28	\$118,124 35	\$24,418 37	\$368,650 92
Disbursements -----	25,780 07	50,057 61	41,740 32	10,432 27	72,826 40	11,386 14	212,222 81
Balance on hand July 1, 1913-----	\$11,090 48	\$30,011 13	\$36,118 31	\$20,878 01	\$45,297 95	\$13,032 23	\$156,428 11
Receipts sixty-fifth fiscal year-----	28,800 73	59,100 49	34,955 31	17,315 33	62,147 92	18,077 77	220,397 55
Total receipts -----	\$39,891 21	\$89,111 62	\$71,073 62	\$38,193 34	\$107,445 87	\$31,110 00	\$376,825 66
Disbursements -----	28,905 60	51,946 89	35,898 70	8,493 06	45,581 34	16,391 25	187,216 84
Balance on hand July 1, 1914-----	\$10,985 61	\$37,164 73	\$35,174 92	\$29,700 28	\$61,864 53	\$14,718 75	\$189,008 82

DISBURSEMENTS OF THE STATE HOSPITALS FROM THE CONTINGENT FUND FROM THE TIME SAID FUND WAS CREATED BY LAW.

	Stockton	Napa	Agnews	Mendocino	Southern California	Sonoma
	From July 1, 1883, to June 30, 1914	From July 1, 1883, to June 30, 1914	From July 1, 1886, to June 30, 1914	From July 1, 1894, to June 30, 1914	From July 1, 1894, to June 30, 1914	From July 1, 1902, to June 30, 1912
Machinery and hardware	\$18,301 86	\$34,784 34	\$1,954 27	\$2,128 61	\$21,586 69	\$4,093 05
Farm and grounds	69,440 38	83,589 65	31,487 30	6,427 69	38,308 74	4,176 93
Buildings	76,940 74	104,365 56	115,379 73	45,919 76	124,884 99	31,256 85
Furniture, bedding, etc.	61,117 00	64,704 07	41,879 61	6,836 02	35,459 54	517 39
Labor on grounds, etc.	10,942 30	59,903 77	2,064 30	1,514 17	11,214 01	1,972 86
Rent of land and purchase of real estate	31,752 79	38,705 07	7,185 75	300 00	3,556 00	5 00
Interest and exchange	13,489 44	9,714 00	81 81	16 05	21 92	
Improvements and repairs	121,715 59	114,452 67	73,319 26	33,803 48	41,439 45	11,788 76
Entertainment and religious exercises	3,159 01	5,293 83	247 25	195 03	2,034 75	
Incidentals and miscellaneous	14,413 21	8,548 51	12,247 18	2,574 50	4,907 45	830 38
Traveling expenses	4,626 65	2,409 20	1,234 70	193 65	2,129 21	
Groceries, fruit, etc.	3,190 69	7,417 19	842 98	17 50	2,196 67	40 73
Refunded board and discharged patients	7,872 97	4,628 00	1,607 64	4,228 86	6,759 70	63 65
Sewerage, water, light and heat	45,821 68	61,704 27	56,624 08	36,617 67	96,678 99	21,720 61
Fire protection	3,771 28	13,773 97	7,134 64	1,078 99	4,294 98	695 97
Live stock	13,092 21	5,175 50	1,158 00	121 32	2,011 50	
Telegraph and telephone	240 60	908 66	1,012 35	69 30	1,090 69	220 51
Books and stationery	235 75	3,326 89	496 41	33 00	111 73	
Freight and express	758 99	989 92	6 00		449 14	
Advertising and printing	1,345 95	354 47	609 25	142 80	360 86	171 50
Inspection and insurance of boilers	688 25	1,548 76	411 65		368 00	350 00
Attorney fees	1,630 00	1,680 20	57 50	112 50	541 60	
Subsistence of assistant physician	22,197 49					
Improvement of streets and roads	11,102 50					
Ice plant		6,889 87	1,263 37		3,893 15	
Metallic file cases		1,906 65				
Detective service		575 70				
Orr's shortage—ex-treasurer	1,890 95					
Tower clock			783 50			

Deficiency (support) -----	2,325 13	1,424 59	2,444 24	200 00	200 00	10,842 86
Revolving fund -----	200 00		200 00			
Surgical instruments, etc. -----	2,621 50	4,992 22	3,973 42	1,649 29	1,421 04	
Clothing and dry goods -----	916 38	674 15	440 00		390 60	2 00
Reporter's fees -----		775 00			926 35	
Oil burning plant -----	976 15	5,694 89	867 14	3,467 63	370 50	1,209 00
Brick chimney, female department -----	2,322 70					
Painting buildings -----		3,412 85				3 70
Shoe shop -----	1,041 02					
Automobile and repairs -----	10,951 02	9,268 63	1,427 00		6,288 60	
Replumbing buildings -----	10,472 63	53,560 13	8,649 01	642 17	637 90	
Reclamation work -----	4,799 95	28 33				
Expense smallpox epidemic -----		810 90				
Expense diphtheria epidemic -----					6,542 37	
Experting books and accounts -----		308 50				
Hydrotherapeutic apparatus -----		1,159 76	2,257 54			
Telephone system -----		982 29	2,453 00		194 72	1,769 28
Salaries and wages -----	14,709 65	11,051 92	11,389 83		17,975 45	5,216 59
Totals -----	\$591,098 42	\$729,553 21	\$393,186 71	\$148,389 99	\$439,247 29	\$122,895 37

RECAPITULATION.

	Receipts	Disbursements	Balance
Stockton -----	\$602,084 03	\$591,098 42	\$10,985 61
Napa -----	766,717 94	729,553 21	37,164 73
Agnews -----	428,361 63	393,186 71	35,174 92
Mendocino -----	178,090 27	148,390 00	29,700 27
Southern California -----	501,111 82	439,247 29	61,864 53
Sonoma State Home -----	137,614 12	122,895 37	14,718 75
Totals -----	\$2,613,979 81	\$2,424,371 00	\$189,608 81

MOVEMENT OF PATIENTS (INSANE) FOR THE YEAR ENDING JUNE 30, 1913.

	Stockton			Napa			Agnews			Mendocino			Southern California			Totals		
	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals
Number of patients June 30, 1912-----	1385	812	2197	1162	930	2092	536	406	942	678	319	997	1094	674	1768	4855	3141	7996
Number returned escapes-----	18	2	20	64	---	64	8	---	8	54	---	54	62	---	62	206	2	208
Number admitted to June 30, 1912-----	310	144	454	282	122	404	244	214	458	142	46	188	481	246	727	1459	772	2231
Number under care and treatment-----	1713	958	2671	1508	1052	2560	788	620	1408	874	365	1239	1637	920	2557	6520	3915	10435
Number discharged recovered-----	74	28	102	48	40	88	49	40	89	46	32	78	146	88	229	363	223	586
Number discharged improved-----	10	3	13	26	8	34	21	14	35	25	6	31	53	23	76	135	54	189
Number discharged unimproved-----	8	---	8	5	3	8	5	---	5	46	2	48	14	3	17	78	8	86
Number discharged not insane-----	5	1	6	---	---	---	---	---	---	1	2	3	3	1	4	9	4	13
Number discharged, order of court-----	3	---	3	---	---	---	---	---	---	---	---	---	2	---	2	5	---	5
Number transferred-----	3	3	6	2	5	7	1	---	1	---	3	3	2	1	3	8	12	20
Number died-----	128	68	196	100	61	161	68	50	118	44	17	61	126	46	172	466	242	708
Number escaped-----	47	1	48	83	1	84	24	---	24	14	---	14	81	---	81	249	2	251
Total died, discharged, escaped-----	278	104	382	264	118	382	168	104	272	176	62	238	427	157	584	1313	545	1858
Number remaining June 30, 1913-----	1435	854	2289	1244	934	2178	620	516	1136	698	303	1001	1210	763	1973	5207	3370	8577
Number on parole June 30, 1913-----	76	87	163	80	85	165	29	37	66	5	4	9	107	62	169	297	275	572
Number actually in hospitals June 30, 1913-----	1359	767	2126	1164	849	2013	591	479	1070	693	299	992	1103	701	1804	4910	3095	8005

VOLUNTARY PATIENTS.

Number of patients June 30, 1912-----	2	---	2	3	3	6	1	3	4	---	---	---	8	4	12	14	10	24
Number admitted to June 30, 1913-----	6	2	8	19	12	31	4	7	11	---	1	1	14	9	23	43	31	74
Number under care and treatment-----	8	2	10	22	15	37	5	10	15	---	1	1	22	13	35	57	41	98
Number discharged-----	2	1	3	16	10	26	2	7	9	---	---	---	14	7	21	34	25	59
Number died-----	2	---	2	2	1	3	---	---	---	---	---	---	1	---	1	5	1	6
Number died and discharged-----	4	1	5	18	11	29	2	7	9	---	---	---	15	7	22	39	26	65
Number remaining June 30, 1913-----	4	1	5	4	4	8	3	3	6	---	1	1	7	6	13	18	15	33

MOVEMENT OF PATIENTS (INEBRIATES) FOR THE YEAR ENDING JUNE 30, 1913.

	Stockton			Napa			Agnews			Mendocino			Southern California			Totals		
	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals
Number of patients June 30, 1912.....	100	40	140	83	28	111	58	21	79	74	17	91	73	8	81	388	114	502
Number admitted to June 30, 1913.....	87	22	109	99	30	129	70	32	102	93	34	127	201	24	225	550	142	692
Number returned escapes.....	33		33	32		32				19		19	33		33	117		117
Number under care and treatment.....	220	62	282	214	58	272	128	53	181	186	51	237	307	32	339	1055	256	1311
Number discharged recovered.....	3		3	6	1	7				112	32	144				121	33	154
Number discharged term expired.....	15	3	18	27	7	34	69	30	99	8	2	10	54	6	60	173	48	221
Number discharged further treatment not beneficial.....	4	1	5	59	12	71				4	5	9	74	2	76	141	20	161
Number discharged illegal commitment.....	96	37	133										31	3	34	127	40	167
Number discharged, order of court.....										2		2	1		1	3		3
Number transferred to other hospitals.....				1		1										1		1
Number died.....	2	2	4	3	2	5				1		1	2	1	3	8	5	13
Number escaped.....	32		32	32		32	4		4	13		13	40		40	121		121
Total died, discharged and escaped.....	152	43	195	128	22	150	73	30	103	140	39	179	202	12	214	695	146	841
Number remaining June 30, 1913.....	68	19	87	86	36	122	55	23	78	46	12	58	105	20	125	360	110	470
Number on parole June 30, 1913.....	22	4	26	38	17	55	12	7	19							72	28	100
Number actually in hospital June 30, 1913.....	46	15	61	48	19	67	43	16	59	46	12	58	105	20	125	288	82	370

RECAPITULATION.

Insane.....	1359	767	2126	1164	849	2013	591	479	1070	693	299	992	1163	701	1864	4910	3095	8005
Inebriates.....	46	15	61	48	19	67	43	16	59	46	12	58	105	20	125	288	82	370
Voluntary.....	4	1	5	4	4	8	3	3	6		1	1	7	5	13	18	15	33
Total actual number in hospital June 30, 1913.....	1409	783	2192	1216	872	2088	637	498	1135	739	312	1051	1215	727	1942	5216	3192	8408

MOVEMENT OF PATIENTS (INSANE) FOR THE YEAR ENDING JUNE 30, 1914.

	Stockton			Napa			Agnews			Mendocino			Southern California			Totals		
	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals
Number of patients June 30, 1913-----	1425	854	2289	1244	934	2178	636	516	1152	698	303	1001	1210	763	1973	5207	3370	8577
Number returned escapes-----	181	1	182	61	3	64	19	16	35	16	16	32	109	6	115	386	10	396
Number admitted to June 30, 1914-----	367	150	517	267	123	390	379	255	634	167	31	198	461	243	704	1641	802	2443
Number under care and treatment-----	1983	1005	2988	1572	1060	2632	1034	771	1805	881	334	1215	1780	1012	2792	7284	4182	11416
Number discharged recovered-----	287	113	400	46	24	70	77	66	143	50	13	63	139	104	243	599	320	919
Number discharged improved-----	13	3	16	57	18	75	38	33	71	19	4	23	114	54	168	241	112	353
Number discharged unimproved-----	55	2	57	1	---	1	25	6	31	34	---	34	29	8	37	144	16	160
Number discharged not insane-----	1	---	1	1	---	1	1	---	1	4	---	4	2	---	2	9	---	9
Number discharged, order of court-----	---	1	1	---	---	---	---	---	---	---	---	---	3	---	3	3	1	4
Number transferred-----	72	32	104	67	37	104	16	1	17	3	1	4	1	1	2	159	62	221
Number died-----	136	49	185	90	53	143	93	60	156	64	18	82	128	55	183	514	235	749
Number escaped-----	61	---	61	60	3	63	42	---	42	20	---	20	91	6	97	274	9	283
Total died, discharged, escaped-----	625	200	825	322	135	457	295	166	461	194	36	230	507	228	735	1943	755	2698
Number remaining June 30, 1914-----	1358	805	2163	1230	925	2155	739	605	1344	687	298	985	1273	784	2057	5291	3427	8718
Number on parole June 30, 1914-----	66	24	90	92	87	179	23	16	39	3	2	5	23	18	41	207	147	354
Number actually in hospital June 30, 1914-----	1292	781	2073	1138	838	1996	716	589	1305	684	296	980	1250	766	2016	5084	3280	8364

VOLUNTARY PATIENTS.

Number of patients June 30, 1913-----	4	1	5	4	4	8	3	3	6	1	1	1	7	6	13	18	15	33
Number admitted to June 30, 1914-----	13	5	18	12	13	25	25	10	35	4	4	8	37	21	58	91	53	144
Number under care and treatment-----	17	6	23	16	17	33	28	13	41	4	5	9	44	27	71	109	68	177
Number discharged-----	12	5	17	10	5	15	19	4	23	2	2	4	30	15	45	73	31	104
Number died-----	2	---	2	1	---	1	---	1	1	---	---	---	---	---	---	3	1	4
Number died and discharged-----	14	5	19	11	5	16	19	5	24	2	2	4	30	15	45	76	32	108
Number remaining June 30, 1914-----	3	1	4	5	12	17	9	8	17	2	3	5	14	12	26	33	36	69

MOVEMENT OF PATIENTS (INEBRIATES) FOR THE YEAR ENDING JUNE 30, 1914.

	Stockton			Napa			Agnews			Mendocino			Southern California			Totals		
	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals	Men	Women	Totals
Number of patients June 30, 1913-----	68	19	87	86	36	122	59	23	82	46	12	58	105	20	125	350	110	460
Number admitted to June 30, 1914-----	93	33	126	72	32	104	61	26	87	113	25	138	155	22	177	494	138	632
Number returned escapes-----	23		23	30		30				6		6	31		31	90		90
Number under care and treatment-----	184	52	236	188	68	256	120	49	169	165	37	202	291	42	333	934	248	1182
Number discharged recovered-----				1		1				44	8	52	67	16	83	112	24	136
Number discharged term expired-----	24	7	31				76	35	111	4	1	5				104	43	147
Number discharged further treatment not beneficial-----	72	23	95	91	38	129				38	9	47	133	18	151	334	88	422
Number discharged illegal commitment-----	1	1	2										2		2	3	1	4
Number discharged, order of court-----																		
Number transferred to other hospitals-----	1		1	2		2										3		3
Number died-----	5		5	4	2	6	1		1	2		2				12	2	14
Number escaped-----	16		16	38	1	39	4		4	14		14	30		30	102	1	103
Total died, discharged and escaped-----	119	31	150	136	41	177	81	35	116	102	18	120	232	34	266	670	159	829
Number remaining June 30, 1914-----	65	21	86	52	27	79	39	14	53	63	19	82	59	8	67	278	89	367
Number on parole June 30, 1914-----	23	9	32	11	8	19	4	1	5	2		2				40	18	58
Number actually in hospital June 30, 1914-----	42	12	54	41	19	60	35	13	48	61	13	80	59	8	67	238	71	309

RECAPITULATION.

Insane-----	1292	781	2073	1138	838	1996	716	589	1305	684	296	980	1250	766	2016	5084	3280	8364
Inebriates-----	42	12	54	41	19	60	35	13	48	61	19	80	59	8	67	238	71	309
Voluntary-----	8	1	4	5	12	17	9	8	17	2	3	5	14	12	26	33	36	69
Total actual number in hospital June 30, 1914-----	1337	794	2131	1204	869	2073	700	610	1370	747	318	1065	1323	786	2109	5355	3387	8742

**RECEIPTS AND DISBURSEMENTS OF FARM, GARDEN, AND DAIRY FOR THE
SIXTY-FOURTH AND SIXTY-FIFTH FISCAL YEARS.**

Hospital	Sixty-fourth fiscal year			Sixty fifth fiscal year		
	Receipts	Disburse- ments	Excess receipts	Receipts	Disburse- ments	Excess receipts
Stockton -----	\$45,457 14	\$14,377 07	\$31,080 07	\$39,759 73	\$18,065 79	\$21,693 94
Napa -----	46,964 98	28,604 23	18,360 75	54,496 48	33,016 90	21,479 58
Agnews -----	21,112 09	17,676 74	3,435 35	18,117 70	15,823 09	2,294 61
Mendocino -----	31,067 72	17,903 00	13,164 72	30,140 42	19,262 07	10,878 35
Southern California--	40,692 39	23,987 87	16,704 52	49,000 09	26,624 80	22,375 29
Sonoma State Home--	23,296 32	18,223 82	5,072 50	19,196 59	18,724 33	472 26
Totals -----	\$908,590 64	\$120,772 73	\$87,817 91	\$210,711 61	\$131,516 98	\$79,194 03

**VALUE OF FOOD AND FARM PRODUCTS AND PER CAPITA OF FOOD
PRODUCTS BASED ON SAME.**

Sixty-fourth and Sixty-fifth Fiscal Years.

Hospital	Sixty-fourth fiscal year			Sixty fifth fiscal year		
	Food supplies	Hay and grain	Per capita food supplies	Food supplies	Hay and grain	Per capita food supplies
Stockton -----	\$29,879 20	\$15,577 94	.04	\$25,179 02	\$14,284 31	.03
Napa -----	43,132 25	3,832 73	.06	50,748 91	1,719 96	.07
Agnews -----	18,582 59	1,946 00	.05	17,117 58	735 00	.03
Mendocino -----	22,539 37	5,983 75	.06	24,020 50	3,997 42	.06
Southern California--	37,103 42	1,217 50	.06	37,576 20	3,194 02	.05
Sonoma State Home--	20,336 05	2,435 00	.06	16,275 79	2,623 50	.04
Totals -----	\$171,572 88	\$30,992 92	.33	\$170,918 00	\$26,554 21	.28

TOTAL COST OF STATE HOSPITALS, WITH AVERAGE NUMBER OF PATIENTS AND PER CAPITA COST FOR THE TWO YEARS
ENDING JUNE 30, 1914.

Sixty-fourth Fiscal Year.

Hospital	Salaries appropriation	Support appropriation	Salaries contingent	Support contingent	Permanent improvements contingent	Miscellaneous contingent	Total	Per capita	Number of patients
Stockton	\$152,957 39	\$181,613 75	\$5,343 59	\$11,239 58	\$8,946 90	\$250 00	\$360,351 21	\$161 15	2,179
Napa	153,027 96	185,879 35	-----	20,625 94	31,284 95	36 00	390,854 20	173 60	2,071
Agnews	103,976 05	109,128 07	-----	19,431 79	16,395 98	70 93	240,002 82	219 58	1,018
Mendocino	81,148 34	110,565 43	-----	3,954 01	4,291 15	247 90	200,206 83	192 96	1,014
Southern California	110,280 18	185,180 61	-----	8,997 31	56,249 97	178 00	368,287 19	172 11	1,812
Sonoma State Home	89,986 02	123,328 80	-----	4,325 58	7,325 58	-----	224,965 98	224 37	970
Totals	\$691,375 94	\$886,696 01	\$12,744 71	\$68,574 21	\$124,494 53	\$782 83	\$1,784,668 23	\$190 63	9,064

Sixty-fifth Fiscal Year.

Stockton	\$158,174 93	\$204,010 61	\$9,355 03	\$14,179 04	\$4,273 80	\$1,086 70	\$391,091 14	\$181 18	2,129
Napa	154,877 46	188,139 11	11,051 92	25,685 02	12,951 50	369 17	393,074 18	187 71	2,023
Agnews	111,525 45	146,904 07	11,389 83	13,193 72	16,984 26	172 51	300,169 84	211 36	1,339
Mendocino	88,216 61	117,134 13	-----	3,882 81	6,001 60	547 86	215,783 01	201 57	1,038
Southern California	127,001 31	211,362 38	10,574 33	9,637 98	24,249 23	1,119 80	383,885 03	180 00	1,992
Sonoma State Home	97,595 91	113,803 20	5,216 59	7,683 27	3,491 39	-----	227,793 36	218 40	1,027
Totals	\$757,391 67	\$881,293 50	\$47,598 73	\$74,261 84	\$67,951 78	\$3,296 04	\$1,911,793 56	\$196 70	9,548

NOTE.—Per capita is based on salaries and support—appropriation and contingent.

NATIVITY OF PATIENTS IN THE FIVE STATE HOSPITALS JULY 1, 1914.

	Stockton	Napa	Agnews	Mendocino	Southern California	Totals
Africa	1		1		2	4
Alaska		1	3			4
Armenia						
Australia	2	24	2	1	11	40
Austro-Hungary	69	44	56	40	35	235
Belgium	1		1	1	6	9
Canada	50	41	26	21	72	210
Chili	1		2	2	1	6
China	69	32	4	18	5	128
Denmark	30	13	17	17	15	92
England	65	74	63	32	66	300
France	46	36	25	19	37	163
Germany	192	215	107	77	119	710
Greece	10	9	3	8	3	33
Guatemala		1				1
Holland	6	4	1	1	2	14
India	2	2	2		3	9
Ireland	157	260	125	111	77	730
Italy	95	57	65	48	37	302
Japan	28	11	3	1	21	64
Mexico	33	10	7	10	93	153
New Zealand	1	3	1	2		7
Norway and Sweden	79	81	41	48	63	312
Peru	1	2	1			4
Portugal	21	22	15	8	9	75
Philippine Islands	2	2	1	4	1	10
Russia	69	59	34	63	54	279
Sandwich Islands	4		3			7
Scotland	7	25	4	12	14	62
South America	4	2	2		1	9
Spain	21	7	6	5	3	42
Switzerland	21	29	20	21	18	109
Turkey	16	1	3	2	4	26
Wales		4	4	2	2	12
West Indies	11	3	1		5	20
Western Islands	8	2	2	4		16
Totals	1,113	1,076	651	578	779	4,197
United States	1,034	1,118	755	461	1,297	4,665
Unknown	102	69	36	33	74	314
Grand totals	2,249	2,263	1,442	1,072	2,150	9,176

STATE OF CALIFORNIA,) ss.
County of Sacramento,)

CHAS. F. WAYMIRE, auditor of the State Commission in Lunacy, being first duly sworn, deposes and says that the above financial statement is correct.

CHAS. F. WAYMIRE,
Auditor State Commission in Lunacy.

Subscribed and sworn to before me this 31st day of October, 1914.

J. J. CALELLY, JR.,
Notary Public in and for the County of Sacramento, State of California.

REPORT OF MEDICAL SUPERINTENDENT, STOCKTON STATE HOSPITAL, 1913.

STOCKTON, CALIFORNIA, December 10, 1913.

To the honorable Board of Managers, Stockton State Hospital.

GENTLEMEN: I hereby submit to you my annual report of the movement of patients, moneys received and expended, and other business transacted at this hospital.

The past year has been a favorable one for the institution. The last session of the legislature was very liberal to us in regard to appropriations for new buildings and improvements about the institution.

The sum of \$58,000 was appropriated for the erection of a new building for the better class of male patients—this will relieve our crowded condition to some extent and at the same time provide a very comfortable home for 120 inmates. The dormitories will be open, so that most of the year patients will practically be sleeping out-of-doors; windows being provided in case of bad weather. Thirty-six thousand dollars was appropriated for a model dairy barn to be erected at the farm. Plans for the same are now being prepared by the State Architect, and building will commence shortly after the first of the year. Fifteen thousand dollars was appropriated for reflooring the male and female buildings. This work, practically completed, adds greatly to the appearance of the buildings, as in many of the halls the flooring was badly worn. Fifteen thousand dollars was appropriated for the installation of a new heating system at the male building. This work is now being carried on, and upon its completion we will be able to consolidate the power plants, thereby effecting a great saving in fuel and help. Six thousand dollars for an elevator at the female department was also appropriated. The contract for this work is about to be let and its installation will be a valuable addition to the building.

During the past year, a great improvement has been made in the business management of the institution. A new system of accounting installed by the Board of Control has worked out very nicely and is a great aid, not alone to us directly connected with the institution, but also to the Board of Control and Lunacy Commission; enabling all interested in the management to keep in close touch with the receipts and disbursements of moneys and merchandise received at the hospital.

Our work in re-education has been very satisfactory—patients who were stupid and untidy before entering the class are now cheerful, showing marked improvements in mental condition and habits. Quite a number have gone home, not all of them cured, but improved to such an extent that their own people are able to care for them.

The results at our hydrotherapy building have also been very satisfactory, many patients recovering in a short time, who without the care and treatment received in this department would have made a much slower recovery, and possibly would never have gained a normal mental condition.

We have sterilized 92 patients during the past year: 64 men and 28 women. The law authorizing superintendents of the different hospitals to sterilize certain class of patients is the most important law, relative to the insane, that has ever been passed in this state. The operation is very simple; the men are up and about the second day; in fact, there is no necessity of their going to bed at all, the only object in doing so is that they are insane and we think it best to take this precaution. The women remain in bed a few days longer. At first the patients made some objection to the operation, but now they think nothing of it; in fact, I have had several requests from the patients themselves that they be sterilized, as they have noticed the improvement in others as results of the operation.

We all feel through the interest displayed by physicians and nurses that the conditions of the patients at this hospital are excellent. They all seem to be using their best efforts to make those under their care comfortable and happy, and to do everything possible to expedite their recovery.

Last spring we had a mild outbreak of smallpox, 17 patients having the disease, but as those affected were promptly isolated and every one in the hospital vaccinated, it gave us but little trouble.

I wish to express my thanks to you, gentlemen of the Board, for the courtesies extended and the assistance given me in the administration of affairs of the hospital.

Respectfully submitted.

FRED P. CLARK,
Medical Superintendent.

REPORT OF MEDICAL SUPERINTENDENT, 1914.

STOCKTON, CALIFORNIA, December 2, 1914.

To the honorable Board of Managers, Stockton State Hospital.

GENTLEMEN: I hereby submit to you my annual report of the movement of patients, moneys received and expended and other business transacted at this hospital.

The various improvements for which we received appropriations at the last session of the legislature have about been completed with the exception of the model dairy barn on which work has just started.

Appropriations to be asked for at the coming session of the legislature are as follows:

Additional wings to receiving and hydrotherapy building.

Two additional wings to our hydrotherapy and receiving building. This addition is very necessary, as our present receiving hospital has not the capacity to accommodate and treat the increasing number of patients received. At the present time, disturbed and quiet patients are quartered in the same ward. The new additions should consist of dormitories where the quiet patients and those with suicidal histories could be kept. This arrangement will be a great improvement over our present condition, as oftentimes a quiet, apprehensive patient's condition is aggravated by noisy and disturbed ones.

Convalescent hospital for women.

A convalescent hospital for women is very necessary, as at the present time all classes are kept in the same building, although, of course, in separate departments. If the convalescent patients could be removed to another building where they could be by themselves and not come in contact with the chronic or disturbed types, their convalescent period would be much pleasanter and their recovery hastened.

General hospital.

A general hospital should be erected where the men and women who are suffering from physical ailments and also those who require special diet and attention can be cared for. A building of this kind would be of great benefit to the patients, as many who are now cared for in our main buildings, could be looked after to a much better advantage in a properly arranged hospital.

Physicians' residence.

A flat containing four apartments for additional physicians is one of our urgent necessities. Our medical staff is far below what it should be in numbers, and it is our intention to ask for four additional physicians. With these additional men our staff would be in keeping with the number of patients in the hospital.

Lighting system.

Our lighting system about the grounds is unsatisfactory and dangerous, as at the present time the grounds are poorly lighted by overhead arc lamps fed by naked wires carrying heavy voltage of electricity. These arc lamps should be replaced by electroliers and the wires placed

underground in conduits, as on several occasions they have been broken by coming in contact with trees during stormy weather, thus endangering the lives of patients and others.

A new boiler.

A new boiler should be installed at the female department, from which plant all our buildings are now heated. Our present boiler capacity is not sufficient to properly heat the buildings on the days when it is necessary to clean boilers. This additional new boiler would enable us to shut down the boiler plant at the male department, thereby consolidating our entire steam plant and effecting quite a saving in fuel and help.

Isolation hospital.

An isolation building should be erected to care for suspicious cases and others who develop contagious diseases. At the present time we have no such building.

Tubercular hospital.

A tubercular hospital for those suffering from tuberculosis is a great need at this institution in order that this class of patients can be separated from the others. At the present time we have sleeping porches for our tubercular patients, but they are not as well isolated as they would be in a separate building. While we have comparatively few cases suffering from tuberculosis, they should, without doubt, be removed to a separate building where special care and attention could be given them.

Sidewalks.

An appropriation is to be asked for to construct new concrete sidewalks about the place. This is necessary, as many of our walks are gravel and during the winter months they are almost impassable.

Buildings at farm.

An appropriation is to be asked for to construct a hay barn at the Farm. This is made necessary by our increased hay crop and at the present time we have not enough barn room to accommodate alfalfa and oat hay, which is raised on our Farm. Silos, calf pens, etc., should be erected to complete our present dairy barn, as a sufficient sum was not appropriated at the last session of the legislature to care for these additions.

Hydrotherapy.

We have had very gratifying results from treatment of our acute cases by hydrotherapy—both in the continuous baths and the pack

room. I feel confident that our marked success with this form of treatment comes from the fact that we have thoroughly trained and competent people in charge of these departments, and the treatments are carried out as prescribed by the physicians.

I believe, in some institutions, it is customary to use nurses who have not been especially trained in hydrotherapy to administer this treatment. To my mind, this is as grave an error as to place an untrained or inexperienced person in the drug room to fill prescriptions. Unless the operators have had special training in hydrotherapy, it is hard for them to understand that it is very easy by improper treatment, to aggravate the conditions they are trying to remedy. By administering the water at too high or too low a temperature, in a prolonged bath—a variation either way of two or three degrees from the temperature prescribed, will often chill the patient or cause too great a relaxation, resulting in collapse. It is hard for untrained nurses to realize this and the physicians in charge are often disappointed in cases they feel should recover, but whose recovery has been retarded by the improper administration of the bath.

Surgery.

Considerable surgery has been done at the hospital the past year. The work has been attended with marked success. Since the law permitting sterilization of patients was passed two years ago, we have sterilized 237 patients. Of these 159 were men and 78 women. Sterilization is a very important feature of the work connected with the insane, not alone to posterity, but also to the patients themselves. In my opinion every patient, man or woman, under fifty years of age who is committed to an insane hospital, if there is a prospect of recovery, discharge or parole, should be sterilized.

A great number of our male patients have shown marked improvement in their mental and nervous condition following this operation, and I have had six men ask for sterilization, as they had noticed the beneficial results of the operation on other patients. Those who have been benefited by the operation state that they have noticed an improvement in their mental and physical condition in about four weeks' time.

Re-education in dementia præcox cases.

Re-education among our dementia præcox patients has proved very satisfactory the past year. Many patients who formerly sat about the wards, destructive and untidy in their habits, now enjoy drills, calisthenics, dances, basket ball games and other amusements during the morning hours. The afternoons are devoted to basket weaving and all forms of fancy work. A number of these patients have improved to such an extent that they have been able to return home. Others

who have not, nor never will reach that stage, are now happily occupied and their relatives can visit them with a great deal of satisfaction, where formerly their visits were unsatisfactory to themselves and unappreciated by the patients.

An additional teacher has been engaged to take up the same line of work among our convalescent patients. During the summer months this work will be carried on out of doors. When the weather is disagreeable, our gymnasium, which is about completed, can be used. We hope from time to time to increase our force of teachers in re-educational work so as to be able to have all the convalescent patients, and others whose mentality will permit of it and are not occupied in the various industrial departments about the hospital, busy part of the day at least, with some form of industry or amusement, thereby improving their mental and physical conditions.

Wasserman tests.

All patients admitted to this hospital have a Wasserman test made of the blood and spinal fluid. This examination has been a great aid to us in helping to diagnose many obscure cases which have afterwards been benefited and restored to their normal condition by the use of salvarsan and other anti-syphilitic remedies.

The Board of Control and the Lunacy Commission have always been ready to grant our every request for the various appropriations which we have asked for whereby the patients might be made more comfortable and their recovery hastened.

I wish to thank you, gentlemen of the Board of Managers, for your hearty cooperation in my administration of the affairs of this hospital.

Yours truly,

FRED P. CLARK,
Medical Superintendent.

REPORT OF MEDICAL SUPERINTENDENT NAPA STATE HOSPITAL.

To the honorable, the Board of Managers, Napa State Hospital.

GENTLEMEN: I take pleasure in presenting to you my first report for the biennial period from July 1, 1912, to July 1, 1914, which is the twentieth biennial report of the Napa State Hospital since it was opened.

When I took charge of the institution upon the resignation in January, 1913, of Dr. A. E. Osborne, who had been directing its affairs during the year 1912, I found the hospital overcrowded with 2,028 inmates, including voluntary cases (1,181 men and 847 women). Some relief from this overcrowded condition was gotten when (August 20, 1913) 100 patients were transferred to the Agnews institution and a further slight thinning-out in the number of patients of some wards resulted when two cottages in the Phillips group were completed December, 1913. The relief has, however, been far from adequate as yet, because of the emptying of the invalid cottage of the north to allow its alterations and enlargement into a cottage for acute, disturbed cases, and because there has been a steady increase in the admission of new patients during the past year.

On July 1, 1914, we had 2,082 patients; a gain since the transfer in August, 1912, of 85 patients and a total of 44 patients more than the total number of inmates on July 1, 1912.

I am pleased to report that the health of the inmates has been, generally, very good. The deaths have been about one per cent less in the second than in the first year of the biennial period. We have three times had an outbreak of diphtheria, but in each instance the number of cases has been confined to the patients first discovered. The development of typhoid fever in a female patient in August, 1913, which was traced to food sent the patient from an infected community of the state, was the only instance of the kind during the period. The isolation was made by removal to a small quarantine station hastily constructed.

The medical work at the hospital has been making strides forward in the clinical and pathological study of cases, aided by the addition to the staff of an efficient pathologist and an interne from the medical department of Stanford University, who, after his graduation in medi-

cine, spends two months at the hospital, and is succeeded during the year by five other graduated physicians, who serve successively for the same length of time. The interne has proved to be of such marked benefit to the medical service in assisting in the working up of clinical histories and in the carrying out of individualized clinical studies, etc., that it is hoped that the coming year will see a second interne added to the staff. The opportunity to acquaint themselves with the rudiments of psychiatry afforded the six young physicians who yearly serve as internes, equips them for better work in the community along these lines.

A considerable amount of surgical work has been done when indicated at the hospital during the past year, including capital operations and sterilizations. A number of cataract operations and operations in the nose and throat have also been performed, for which the institution is indebted to Drs. L. D. Green, A. S. Green, and H. Barkan of San Francisco, who have gratuitously given much valuable attention to inmates.

The pathologist has made a splendid record in the routine laboratory work done during the past six months. He has had as his assistant a college graduate, who happens, at the present time, to be an inmate of the hospital. The great amount of material at hand and the numerous problems presenting themselves require new and larger quarters. The present ones are confined to two rooms in the basement of the receiving building. It is, therefore, very essential that an appropriation for the erection of an adequate laboratory building, with autopsy facilities, be granted by the coming legislature. The building of such a laboratory might lead to the development of a central pathological department for the four northern state hospitals, for whom, individually, the state might not be able to furnish so elaborate an outfit.

The east wing of the receiving building, which had been left vacant for three years following its completion, was occupied by male patients in December of 1913, after three continuous flow baths had been installed in this as well as in the west, or female wing of the building.

In the past all patients admitted to the hospital were taken to this building, but it has become necessary to modify this practice so as to exclude the most noisy and violent patients who are a more or less constant source of annoyance and stimulation to pathological symptoms in the more quiet, acute cases. It is for this reason that the so-called North Pay Cottage is now being enlarged and reconstructed for a watch ward for the acute disturbed male patients, who will be placed in a large dormitory constructed and provided with folding doors so that patients may be isolated when necessary for periods of short or long duration, all of these alcoves being open at a central point, where a nurse in charge is stationed.

In order to give the acute disturbed among the women patients the same careful watching and access to the necessary hydrotherapeutic equipments, with which each cottage is to be furnished, it is hoped that an appropriation will be obtained this year for a similar alteration of the South Pay Cottage.

These cottages are located at a sufficient distance from the main building to prevent annoyance by noisy patients of inmates in other parts of the institution.

The detached cottages, for chronic female patients who are along in years, originally numbered fifteen, of which one was occupied by nurses. Under an appropriation from the legislature this complex has been enlarged this year by the addition of three cottages of the same size, one of which, the hospital cottage, has been equipped for the temporary care of patients, who might be seized with a sudden physical illness or mental attack. This cottage has at one end of it a nurse's room, a dressing room, etc. These small wooden buildings, each accommodating not to exceed twenty patients, are placed in rows on each side of a central building containing two large dining rooms and two sitting rooms, allowing the segregation of the quiet from the slightly restless or less tidy patients.

This enlarged central building has been furnished with clothes rooms, bathrooms, washroom and toilets on the east, and with a larger serving pantry at the opposite end. The sitting and dining rooms just described are well heated, as are six of the cottages; the remaining twelve are not.

The patients, however, spend most of the day in the open, some of them the whole day, and during nearly the entire year are perfectly comfortable in the open air. The cottages therefore serve as a sort of wooden tent to them, which they occupy only when in bed or when dressing and undressing. The 240 patients cared for here prior to the recent enlargement have been healthier and apparently as comfortable, winter and summer, as the remaining inmates. There has been less sickness among them.

The drying yard and berry patch between this building complex and the rear avenue are to be done away with and the ground parked. We hope after a time to be able to remove the part of the fence enclosing the playgrounds and garden around the cottages, which will front this new park, thus making the complex in part open cottages.

The end of the year 1913 saw the completion of two brick buildings, which, with four others previously constructed, make a complex of six so-called parole cottages, in the case of one of which the name, however, is misplaced. This building is connected with a large yard enclosed with a wire fence, in which fifty patients spend most of the day, mostly elderly or old men, some of whom would be apt to stray away if left at large in the care of one or two attendants.

Another of the six cottages is used for the care of the invalids or bedridden cases. Each cottage is a large dormitory for fifty patients, provided in the case of the two new structures with sleeping porches. Between the two rows of three cottages each is a central building serving as a common sitting room, dining room and pantry for the 350 patients, with the exception of the bedridden cases and the fifty inmates of the closed cottage, which is provided with special sitting and dining rooms. A seventh unit to accommodate about sixty patients is about to be erected to the east of these cottages; a building for convalescent patients, who during their first experience in hospital occupations are apt to have recurrences, or may show remnants of acute mental symptoms, and who, in this unit, can find the necessary isolation or special observation facilities which are not on hand in the other cottages.

The accommodations for the care of the bedridden and invalid patients have from the beginning, not been satisfactory in Cottage No. 3 of this complex. This cottage, like the rest, was built for the working patients that have been granted parole, and is needed for this purpose. It is, therefore, proposed to care for these invalids and for the invalid women, who are at present in the South Pay Cottage, in a new hospital for physical ailments and invalidism, segregating the two sexes in each wing, and placing the entire building in charge of female nurses, under a matron. It is suggested to place the building on the north side of the avenue, with the new laboratory between it and the Recreation Hall. This recently completed building (the Recreation Hall), located just outside of the cypress hedge which outlines the large park grounds in which the male patients exercise daily, will accommodate 800 patients on the floor and 110 in the gallery. It is a one-story structure built with eight exits, six of which are on the sides of the building. Through one of the three exits facing east the patients will enter along an alley way extending from one of the towers of the main building to the hall. The main entrance to the new recreation hall has on one side a spray room for use in connection with gymnasium work in the hall, and on the other, a large room where the medical conferences are to be held on three afternoons of the week.

To the employees' club room was last year added an adjoining large room for their accommodations. Their comforts during leisure hours as well as in general when not at work are, however, still very deficient and will remain so until nurses' homes are erected. It is hoped that an appropriation for the first building of this kind will be secured next winter. The home should be a two and a half story concrete or brick building to accommodate about nineteen married couples and sixty unmarried women nurses. It will probably require nineteen rooms with one bed and twenty rooms with three beds each. The building,

therefore, will have to contain about forty rooms on the two floors. There would have to be separate reading and reception rooms for each class of employees in the basement.

The institution has been enabled by appropriations made by the last legislature to make a number of improvements in the direction of the physical welfare of the inmates, viz: the installation of a new heating system for the supply of heat to all parts of the main building, as well as to the outlying cottages and residences along economic and efficient lines; a new electric lighting system, which has placed electric ceiling lights in nearly all the rooms occupied by patients, all lights being controlled by patent lock switches; a new telephone system with single lines to every ward and signal lights instead of bell ringing in the psychopathic wards for the acute, quiet cases; a new laundry—one story brick structure 185 feet long; a concrete dairy barn, to accommodate 200 milch cows, is in process of construction with two silos and a new milk room and dormitory for the accommodation of milkers and patients employed about the dairy. In all details, the dairy promises to be a model one—the most up-to-date public dairy in this state. Not only will this be the case, but the herd of dairy cattle has been greatly improved, especially by the purchase of registered cattle. All this has been accomplished through the competent advice and efficient management of the steward, who was an experienced dairyman prior to his employment by the state, July 1, 1913. The improvements for the comfort of the employees and patients at the Spencer and Smith-Brown ranches are also due to his initiative.

The reclamation of the lowlands of the hospital, which is proceeding at the time this report is being written, will enable the institution to raise most of the hay and potatoes annually needed, the more elevated part of this land having previously been equipped for an irrigation plan which will allow the water to reach the bottom land when required.

The hygiene of the hospital has received due consideration. A small quarantine hospital has been erected and up-to-date toilets have been installed in the large park in front of the main building, where 750 to 800 men and women spend several hours forenoons as well as afternoons on most days of the year. Last year the patients missed the outdoor exercise in these grounds on but ten or twelve days out of the 365.

Just as the Panama Canal could not have been built without provision by Colonel Goethals for a healthy, contented working force, so can a hospital for the insane not fulfill its mission of properly caring for its inmates without having the means of making its nurses and officers comfortable. It is to meet local requirements that the Board of Managers have given their sanction to a request for the erection of two cottages for the use of officers who are obliged to live with their

families on the third floor of the main building. The inattention to the welfare of its employees is undoubtedly, in part, the reason for the inferior quality of attendants and nurses often met with in state hospitals. If the housing of nurses is improved upon by providing nurses' home, we shall more easily acquire a better grade of caretakers, a set of nurses, who will not only strive to be vigilant, but who, under proper leadership, will give individual attention and aim of what has been called "reconstructive nursing."

I am very glad to report to your honorable Board that the proper *esprit de corps* exists among the officers and employees of the institution and that all are falling in line for the "team work" required to secure a successful administration.

Respectfully,

ANDREW W. HOISHOLT,
Medical Superintendent, Napa State Hospital.

REPORT OF BOARD OF MANAGERS, NAPA STATE HOSPITAL.

To the honorable, the State Commission in Lunacy:

GENTLEMEN: In addition to the reports of the medical superintendent and secretary and treasurer, the managers of the Napa State Hospital desire herewith to respectfully submit to you their report for the past two years.

The regular meetings of the Board, and called meetings by the president, have been well attended, the minutes of each meeting having been submitted to your honorable body, and we respectfully refer to them. Our former president, Mr. John S. Chambers, having been appointed by his Excellency, Governor Johnson, as State Controller to succeed Mr. A. B. Nye, deceased, we congratulate him and Governor Johnson in his selection to this honorable position which he so ably fills. Mr. Emmett Phillips, having been formerly president of the Board of Managers, was elected president to succeed Mr. Chambers. Mr. Thomas B. Dozier whose term expired as a member of the Board of Managers, Mr. C. J. Corcoran of San Francisco was appointed by Governor Johnson to fill the vacancy. Dr. J. W. Clark of Santa Rosa having resigned as a member of this Board, Mr. H. J. Widenmann of Vallejo was appointed by the Governor to fill the vacancy.

Dr. A. W. Hoisholt, who was a member of the medical staff of the Stockton State Hospital, having had many years of experience in this line of work, was elected to the position of medical superintendent to succeed Dr. A. E. Osborne, resigned. The staff now consists of Dr. A. C. Matthews, Dr. J. B. Rogers, Dr. G. W. Ogden, Dr. E. F. Donnelly, Dr. Lena A. Geraldson, and Dr. W. T. Harrison, pathologist.

A new and up-to-date cold storage and ice plant, so much needed for the hospital, was installed about one year ago in the old carpenter shop, and with an addition thereto, makes a very complete building at a cost of \$15,000, granted at the session of the 1911 legislature. The carpenter shop, which had been in the center of the group of buildings, was moved to the outside of the group, including the tinner's and upholsterer's shops.

The old irrigating system, having been condemned, an entire new system of piping and pumping plant has been installed. The pumping plant consists of a 10-inch centrifugal pump driven by a high power electric motor to draw water from the Napa River to irrigate the vegetable gardens and the low land adjoining, and also the alfalfa

land for the dairy herd, all costing \$10,000, appropriated by the 1911 legislature. In addition to all the above, a direct line connecting the Spencer Ranch water supply with the settling tanks and valves, has been installed in the pipe so that the flow of water could be controlled.

On account of the dry winters of 1911 and 1912, the managers had recourse to boring two wells, one to a depth of 486 feet, installing pumping plants on each well. Sufficient water was secured to help over the seasons of dry weather of those periods, and will be used in the future, if required.

The steam heating was in such bad, and even dangerous, condition that the managers received permission from the Board of Control to commence the renewing of the piping system under the Administration Building, taking the money from the contingent fund until the money appropriated by the 1913 legislature was available. This system will heat all the buildings on the hospital grounds from a central point—the power house boilers—eliminating the unit heating plants and the fireplaces as much as possible, and the danger from them of fire. This work has been progressing favorably by day labor, and when finished, will do away in a great measure with the use of coal, substituting oil for fuel, and a consequent great saving to the institution.

A new fire fighting equipment, consisting of one hook and ladder truck, six chemical engines—one on each floor of the Administration Building, and one each in the Phillips and Dozier cottages, and one in the Receiving Building; also fifty fire extinguishers, distributed through the various buildings where necessary; also 5,000 feet of fire hose which is attached to hose reels in lengths to suit the situation for use when needed. The fire apparatus was paid out of the contingent fund.

The old electric wiring in the Administration Building having been found defective and dangerous, has been replaced with new wiring for telephone, lighting, and power. The telephone wiring was found inefficient and has been replaced with a new switchboard which is very satisfactory.

The managers after making their plans and consulting with the Board of Control, asked for the following appropriations from the 1913 session of the state legislature:

For remodeling the North Pay Cottage.....	\$10,000 00
For laundry building and equipment.....	25,000 00
For dairy buildings for 200 cows.....	20,000 00
For farm dormitories and sheds.....	10,000 00
For rewiring Administration Building.....	15,300 00
For reclamation of overflowed land.....	10,000 00
For remodeling women's cottages, and building new men's and women's cottages	20,000 00
For new boilers for power house.....	7,000 00
For dining-room and equipment.....	12,500 00
For completion steam pipe heating system.....	20,000 00

We regret that none of the improvements are finished for which the money was appropriated by the 1913 legislature, except the electric wiring of the Administration Building. Referring to the above, and the work to be accomplished, the managers are hopeful that all the work will be completed before the year 1915.

A new and much needed recreation and athletic building of ample dimensions, consisting of a large auditorium, a stage, dressing rooms for both sexes, a moving picture fireproof room, steam heating plant, accommodating eight hundred people, has been built at a cost of \$15,000—paid out of the contingent fund.

The old toilets in the male and female yards had become insanitary and new toilets of the latest type—twenty-four of them—have been installed. This has also been paid out of the contingent fund.

Two cottages have been added to the Phillips group which were much needed and are occupied, costing, with sleeping porches, \$15,000—paid out of the contingent fund.

A new rock crusher has been installed in a favorable location for fine rock and for loading the crushed rock on the wagons from the bins. This rock is being sold to the contractor of the dairy barn and will be used also for macadamizing the roads about the hospital grounds. Cost \$1,500, and paid out of contingent fund.

The managers earnestly recommend that the coming legislature grant the following appropriations:

For hospital for invalids and physical diseases for both sexes.....	\$75,000 00
For remodeling South Pay Cottage to serve acute and disturbed cases..	15,000 00
For home for employees—married and single.....	50,000 00
For laboratory—which the medical superintendent says is much needed	15,000 00
For purchase of the Kruse Ranch (our water supply runs across this ranch in the open).....	7,500 00
For replacing tower on Administration Building (destroyed by the earthquake of 1906).....	10,000 00
For new machinery for laundry.....	4,000 00
For two cottages for officers.....	6,000 00
For workingmen's home at Smith-Brown ranch.....	10,000 00

The Board of Managers desires to express its appreciation of the kindly treatment it has always received from the State Commission in Lunacy and the Board of Control, and with the spirit of harmony which prevails in the Board, and with the efficient work of Dr. A. W. Hoisholt, the medical superintendent, also with his staff officers and the corps of employees. All is most favorable for the coming year's work.

Respectfully,

EMMETT PHILLIPS, Chairman.
DAVID RUTHERFORD.
H. J. WIDENMANN.
C. J. CORCORAN.

GENERAL PARESIS AND ITS RELATION TO SYPHILIS.

By A. W. HOISHOLT, M. D.,

Medical Superintendent, Napa State Hospital.

General paresis, general paralysis of the insane or softening of the brain was first spoken of by Willis in 1672, but was not recognized and described as a disease entity until 1822, when the French alienist, Bayle, pronounced the somatic and psychic symptoms manifestations of one and the same disease. From 1822 to the middle of the last century, the efforts of investigators were centered on clinically outlining the disease-picture. At the end of the fifties, observations began to be made of the frequent occurrence of syphilitic infection in the history of general paralytics. Esmarch and Jessen in 1857, Steenberg in 1860, and Jespersen in 1874 first drew attention to this relationship; the latter in an article entitled "*Is Progressive General Paresis Due to Syphilis?*" Careful statistic researches in this direction were later made by Westphal, Erb, Fournier and Krafft-Ebing, and in the course of years, the percentage of general paresis, showing a history of probable syphilitic infection, gradually rose until it reached 85 to 90%, and in the cases of juvenile paresis, even higher. The medical profession was therefore quite ready to accept the results which were established by the Wassermann and Noguchi reactions, the Nonne—Phase I reaction of globulin increase, and the increase of the lymphocytes in the cerebrospinal fluid. Since these sero-diagnostic tests (known also as "the four reactions") have been recognized as indicators of luetic nerve degeneration, the assertion that "Without a previous syphilitic infection, there can be no general paresis" has become generally accepted.

The question was finally definitely decided when Noguchi a couple of years ago succeeded in demonstrating the finding of *treponema pallidum* in the brain in about 25 per cent of 200 cases of general paralysis and especially when he, over a year ago, was able to produce typical syphilitic sclerosis containing the syphilitic micro-organism in the testes of rabbits by inoculation of an emulsion of the brain obtained from a parietic individual.

Although the direct relation of syphilis to general paresis has thus been established as an absolute fact, we are not able to explain why it is that paresis only occurs in about 2 to 5 per cent of all cases. Noguchi found in experiments on rabbits that, while luetic disease made its appearance in all body-organs soon after inoculation, it took three to five months before the lues invaded the brain, which he ascribes to the great power of resistance of nerve tissue to the invasion by the *treponema*. The specimens of the latter found in the brain show an attenuation

probably indicating a diminution of virility. It was thought by Kraepelin that intermediary products of decomposition, as in metabolic disease, may play a rôle in this resistance; especially has this been suspected in cases where alcoholism complicates lues. The influence of alcohol upon fatty substances may, according to Dr. Dedichen of Norway, cause a deterioration of the network of lipid substances, which penetrates the living cell and acts as a protection preventing the decomposition of the cell-contents by warding off the contact with substances foreign to the cell-body. According to research work by Bang, the lipoids are of perhaps greater importance to the human organism than the albumins, playing a role in the action of all enzymes and ferments.

But besides alcohol, there are other factors which may play a rôle in paresis. Some writers claim that general paralysis is a disease of civilization. Uncivilized peoples are but little or not at all susceptible, or only become so after they have become civilized. It is a well known fact that early generations of negroes, after immigration into the United States, seemed free from paresis, although they often became infected with syphilis. It is in the later generations of the colored race that paresis has been found increasingly prevalent. The same is true of Chinese and Japanese. I have observed but one or two cases of paresis among about 350 Chinese admissions to the Stockton State Hospital. About 80 per cent of the inhabitants of Abyssinia are said to be syphilitic, but paresis is not met with there. Norway and Iceland are said to be almost free from general paralysis. Westhoff, a German writer, is quoted by Dedichen as saying that he looks upon the disease as specifically one of the German race. He amusingly concludes that the higher the anthropological standing of a race, the more apt is such race to fall a prey to the disease.

A secondary influence upon the course of a case of general paresis is that of endogenesis or of endogenetic psychoses. Most authors speak of a hereditary disposition in 40 to 50 per cent of the cases. General paralysis has been divided into different forms. Kraepelin speaks of a demented, a depressive, a stuporous, a katatonic, a paranoid, an expansive, a circular, an agitated and a delirium tremens like form, which apparently is an expression of the mode of reaction of the individual to the morbid process. In many instances it would even seem that the varied psychotic pictures can only be explained by an accidental coincidence of two diseases, perhaps by another form of psychosis paving the way for the paresis or perhaps by the paralytic incipieny setting free a latent predisposition to insanity.

Notwithstanding the above recent developments in the relationship of lues to paresis, an understanding of the form of this relationship has not been reached. It has long been recognized that paresis does not

belong in the tertiary stage of syphilis and it was many years ago put in a category with *tabes dorsalis* as a para or metasyphilitic disease. Strümpell compared the relation of metasyphilitic disease to syphilitic infection with that of post-diphtheritic paralysis to the diphtheritic throat infection. It illustrates this relationship but the parallel is not completely covered when considering the progressive course of metasyphilis. Symptomatically, we are still in the dark. With all clinical and serological tests at our disposal, we still encounter great difficulty in the differential diagnosis of *lues cerebri*; especially between the disease pictures, which have been termed syphilitic pseudoparalysis, where there is a diffuse meningo-encephalitis, and paresis. No absolute differentiating symptoms have in fact, to date, been discovered. It is only by weight of evidence that one can distinguish them, and in individual cases, one may sometimes be absolutely unable to decide. A mental deterioration with the occasional presence to a more limited extent of somatic symptoms is more general in paresis; while the recording faculty is less faulty, the intelligence defects more prevalent in spots only, and the judgment less deteriorated in the cerebrospinal *lues* than in paresis. In the former there is lacking, as Professor Hoche of Freiburg, Germany, puts it, the peculiar veil which it is customary to find enshrouding the whole mental being of the general paralytic. In the former case, the patient likewise does not himself look with such complete indifference upon severe somatic symptoms present; the pseudoparalytic may even be hypochondriacal in reference to these symptoms.

As to the somatic symptoms themselves, they do not serve as a criterion between the two. The pupillary symptoms may be the same; the speech disturbance likewise, though the cerebral syphilitic patient is more apt to be aphasic or show speech defects of a bulbar type. Irregularity and rapid change in the course of the symptoms, and a slow development of focal symptoms without apoplectiform attacks, speak more for brain syphilis. A gradual progressive increase in symptoms characterizes the latter, as a rule, only up to the time when antisyphilis treatment is instituted.

Many physicians make use of the favorable result or failure of an anti-luetic treatment as a means of distinguishing between the two forms. As this therapeutic test frequently gives positive results in brain *lues*, it is well indicated, even if it sometimes fails where the syphilitic process is very diffuse, perhaps because of its non-reaction to our present syphilis therapy or because the treatment was started too late.

In most cases, however, the differential diagnosis is dependent upon a careful weighing of the different viewpoints and as Hoche says in his recent work, "there will undoubtedly remain a certain percentage of cases in which the most experienced will not be able, with certainty, to

make the differentiation between brain syphilis and paresis during the life of the patient, nor will he in such cases any longer be able with certainty to differentiate them by post mortem findings."

With regard to "the four reactions," it may be said that a high cell-count was formerly considered indicative of brain syphilis, but there are many exceptions. Dr. Harrison reports in 22 cases of paresis found among the patients admitted to the Napa State Hospital during the first six months of 1914 that the cell-count was in six cases over 100; in one case, 322, and in two others, 170 and 182, respectively. The variations in the remaining "three reactions" do not at the present day give one the means of differential diagnosis between these two conditions (brain syphilis and general paresis), which at one time was the current belief.

In July, 1897, I published in the "Occidental Medical Times" a statistical report of 69 cases of general paresis admitted to the Stockton State Hospital during seven years, inclusive of the years 1890 to 1896. Out of 1,345 first admissions the average percentage of paresis was 5.13 per cent. Since then no statistical reports have been made showing the prevalence of paresis in California. In publishing the appended statistics from the Napa State Hospital, covering the period since I assumed charge of the institution, it is realized that the figures are small and the period of short duration, extending over but one year.

The thirty-four cases have all been studied serologically, as well as clinically, giving the subject of the differentiation of the syphilitic pseudoparalysis from general paresis a careful consideration.

Period of admission	Males ad- mitted -----	Females ad- mitted -----	Total ad- mitted -----	Number paralytic men -----	Number paralytic women -----	Total number paralytics -----	Ratio women to men -----	Total percentage among men and women --
July 1, 1913, to January 1, 1914....	107	53	160	11	1	12	1:5.5	7.5
January 1, 1914, to July 1, 1914....	159	71	230	20	2	22	1:4.46	9.56
Total average -----							1:4.81	8.71

According to this table, 8.7 per cent of all mental cases admitted during the last year have been cases of general paresis. In addition to the 34 cases of paresis admitted during the year, we have received five cases diagnosed as cerebrospinal lues. Two of these are women: one with a history of a hemepligic attack a few months before admission, and complete restoration after antiluetic treatment; the other with history of miscarriage, certain somatic symptoms; sluggish pupillary reaction, absent left knee-jerk; fully oriented; no mental deterioration; Wasserman triple x in blood and liquor; cell-count 136, reduced to 35 after sal-

varsan treatment. The case appears complicated with a manio-depressive psychosis. Of the three men one has a history similar to the one just reported. A second case is an alcoholic pseudoparalysis with lues, with high cell-count; now fast improving. The third is also an alcoholic with symptoms dating back a number of years, and all four reactions positive. Even if the five brain-syphilis cases be added to the paresis, we get for the year a percentage of 10 per cent, which is considerably less than percentages reported abroad, where they have varied from 15 to 22 per cent. Women admitted to Napa State Hospital, judging by the above report (1:4.8), are 50 per cent less frequently sufferers in proportion to men than are women in Europe.

Napa State Hospital, October, 1914.

REPORT OF PATHOLOGIST, NAPA STATE HOSPITAL.

DR. A. W. HOISHOLT, *Medical Superintendent, Napa State Hospital:*

I present herewith a report of work done by the Laboratory during the biennial period ending June 30, 1914:

Blood serum, Wasserman reaction.....	754
Spinal fluid, Wasserman reaction;	
Cytology by Fuchs-Rosenthal method, and Noguchi butyric acid reaction..	182
Urine analysis, chemical and microscopical.....	1,243
Examination of blood, cell-counts, parasites, etc.....	204
Sputum	131
Stomach contents.....	45
Throat cultures.....	225
Fæces	51
Exudates	76
Water supply.....	11
Milk supply.....	19
Miscellaneous examinations of food products and other supplies.....	22
Autopsies (January, 1914, to June, 1914).....	25

A routine chemical and microscopical examination of the urine is made in all admissions, with such additional special examinations as will aid in the identification and treatment of disease.

During this period, the Wasserman reaction has been applied to the blood and spinal fluid only in suspected cases, but beginning with July, 1914, a routine examination of the blood serum is being made in all new admissions. An effort is also being made to extend this examination to the families of patients showing positive reactions.

On June 30, 1914, there were present in the hospital 52 patients showing positive Wasserman reactions in both the blood serum and spinal fluid—44 men and 8 women. Of these, all but three showed a definite increased globulin content in the spinal fluid, and all showed an increased lymphocyte count, ranging from 12 to 360 per cu. mm., more than 100 lymphocytes being observed in 13 cases. One additional case, a man, showed a positive reaction in the blood serum, but died before the spinal fluid could be examined. Post mortem examination showed the characteristic brain changes of paresis.

The original Wasserman reaction is employed, using as antigen a cholesterinized, alcoholic extract of human heart muscle. This reagent has been accepted as the most reliable, after having compared the results obtained with various extracts, including alcoholic extract of luetic foetal liver, alcoholic extract of normal organs, and the acetone insoluble fraction; the last two were found to yield unreliable results and were early discarded.

A series of 157 specimens, both blood serum and spinal fluid, were examined, using both the cholesterinized and the luetic extract in each case. Eighty-eight of these specimens, 53 blood serums and 35 spinal fluids, yielded positive results with the cholesterinized extract; 78 specimens, 48 blood serums and 30 spinal fluids, yielded positive results with the luetic extract. Lues was present without question in all cases reacting positively to the cholesterinized extract, as evidenced by definite involvement of the central nervous system.

The intensity of the reactions follows:

Blood serum.

	Complete inhibition	Partial inhibition	Slight inhibition
Cholesterinized extract -----	46	5	2
Luetic extract-----	36	5	7

Spinal fluid.

	Complete inhibition	Partial inhibition	Slight inhibition
Cholesterinized extract -----	30	4	1
Luetic extract-----	21	5	4

It will be observed that in the case of the blood serum 5 specimens responded positively to cholesterinized extract and negatively to luetic liver; of these, 2 showed complete, 1, partial, and 2, slight, inhibition to cholesterinized extract. Five spinal fluids also showed negative results to luetic liver, while to the cholesterinized extract, 4 showed partial, and 1, slight, inhibition. In all cases the maximum quantity of blood serum used was 0.1 c.c., and of spinal fluid 0.2 c.c.

The objection that the cholesterinized extract is perhaps too sensitive has not been proven in our experience, as in all cases we have been able to obtain a definite history of infection or clinical or post mortem evidence of lues.

Results obtained in the examination of a total of 300 cases, together with the case of preparation and comparative permanency of the cholesterinized extract has caused us to use it exclusively in routine examinations.

W. T. HARRISON, M.D.
Pathologist, Napa State Hospital.

REPORT OF MEDICAL SUPERINTENDENT, AGNEWS STATE HOSPITAL.

November 12, 1914.

*To the Board of Managers, Agnews State Hospital,
Agnew, California.*

GENTLEMEN: It hardly seems necessary for me to review in detail the past two years' transactions with which you are so familiar.

The tables attached, which are a part of this report, give much data in concise and convenient form.

I desire, however, to call your attention to a few points and to make some suggestions and recommendations. If you refer to the tables showing movement of population you will note the large number of admissions, 1,327 during the two years with a total net gain of 350, though our policy has been to discharge patients as fast as practicable. This steady increase of patients has overcrowded our wards more and more and rendered their proper care difficult. The population of California and consequently of our hospitals is increasing so rapidly it is difficult to meet this increase with adequate provision without overburdening the taxpayers. Will the next legislature find a way to give needed relief?

I submit whether it might not be wise to provide by bond issue sufficient funds to bring all our state charitable, reformatory, and penal institutions up to present requirements, as it is proposed to do with other state departments. It seems impossible by direct taxation to even keep, much less regain lost ground of adequate provision.

Notwithstanding our crowded condition and the large number of admissions to be handled by so small a medical staff, nevertheless I believe we have been doing good medical work and I can commend the interest and energy as well as the efficiency of the physicians and their enthusiasm in new lines of investigation and treatment. The staff at present consists of Drs. E. W. Mullen, C. W. Mack, Margaret White Cutting, and James A. Cutting. All have had good training and experience; all are doing good work, and the best work because they work harmoniously and cooperatively together. Two more physicians at least should be added to the staff.

While with the additions which have been made the past two years our treatment building is very well equipped for medical and surgical

work, still our equipment is not complete and I hope we shall soon be able to add more.

I am more than satisfied with our policy of open hospital, depending, not on barriers and too curtailed liberty, but on stimulating self-control and an understanding why here, on activity of work, diversions and amusements, on maintaining a general good feeling and contented atmosphere among patients and employees. Added to these pleasant and comfortable conditions and surroundings, kind and considerate treatment and evident sympathy and interest in them, a large proportion of our patients are reached and made, if not contented, at least willing to await our judgment about going out. The greater humanity and better results of such a method must be apparent to you and I am sure has your approval. Our effort is to make this a mental hospital and sanitarium and not an "asylum."

To make possible the ideal toward which we are working and have in great measure attained, it is necessary that every officer and employee must believe in its possibilities and maintain the right attitude of mind and heart. I believe we have a corps of officers and employees not surpassed in any similar institution in efficiency, faithfulness and adaptability; with a universal good feeling and loyalty toward each other and the management and a hearty cooperation that is notable. I can commend to you in highest terms the efficiency and faithfulness of our service.

I am convinced that the fitness of employees for this particular work must be determined largely by applied psychology and only when this is considered together with mental and physical fitness, and as the most important factor, can an efficient service be maintained.

In my last report I commended the law permitting self-commitment and after two years more of experience with it I wish to still more emphatically express my approval. During the past two years we have received fifty-six such voluntary patients and now have in the hospital fifteen.

All I said in my last report in opposition to the law permitting those addicted to alcoholic stimulants and drugs to be sent to the state hospitals, I wish to urge with greater emphasis. After further experience I can say I believe it is absolutely unjust and wrong to force this class upon the hospitals and the law should be repealed. Their association with the mental cases is detrimental to the latter and their residence in the hospital demoralizing. They are a class to be cared for and treated and disciplined quite apart from mental irresponsibles and with more complete segregation of the sexes. I sincerely hope the next legislature will take some action to relieve the state hospitals of this undesirable class.

I wish to renew and urge my previous recommendation of colonization rather than increasing the present hospital beyond its original plan. A larger tract of better land suitable for vegetables, fruit, and alfalfa should be procured. I believe we are agreed upon this and I think we should urge it as a desirable and economical proposition to be accomplished as early as possible.

In the mean time we ought to complete our hospital as originally planned. The buildings now under construction will complete the south half. The north half is still lacking three buildings.

I recommend that you ask appropriations for these buildings, together with certain other improvements and necessary maintenance as follows:

MAINTENANCE.

Support for sixty-seventh fiscal year-----	\$176,000 00
Support for sixty-eighth fiscal year-----	198,000 00
Total for two years-----	<u>\$374,000 00</u>
Salaries for sixty-seventh fiscal year-----	152,000 00
Salaries for sixty-eighth fiscal year-----	171,000 00
Total for two years-----	<u>\$323,000 00</u>

SPECIAL APPROPRIATIONS.

One workers' cottage, construction-----	\$52,500 00	
Furnishing -----	7,000 00	
		<u>\$59,500 00</u>
One convalescent cottage, construction-----	\$45,000 00	
Furnishing -----	4,000 00	
		<u>49,000 00</u>
One nurses' home (men), construction-----	\$43,000 00	
Furnishing -----	5,000 00	
		<u>48,000 00</u>
One staff house (physicians), construction-----	\$20,000 00	
Furnishing -----	4,500 00	
		<u>24,500 00</u>
One cottage for steward, construction-----	\$4,000 00	
Furnishing -----	1,250 00	
		<u>5,250 00</u>
Dairy herd of 100 cows-----		10,000 00
Dairy barn and equipment-----		25,000 00
Total of special appropriations-----		<u>\$221,250 00</u>

Nearly all this construction would directly or indirectly provide for patients, which is the great need. The workers' cottage and convalescent home directly, the nurses' home indirectly by releasing a building which could be so used.

A staff house would not only provide proper accommodations for the physicians but vacate a large farm house which could be used to great advantage for patients working on the farm.

The dairy barn and new herd, which we hoped to have provided ere this from our contingent fund, is badly needed for reasons well

known to you. I recommend that this appropriation be especially urged.

The estimates for construction are by the State Architect; those for furnishing by me.

The estimates for support and salaries are based upon 1,600 patients the first year and 1,800 patients the second at a per capita cost of \$110 for support and \$95 for salaries.

The buildings under construction will increase our patients to 1,600 for the first year, the number estimated for the second year supposes the construction of the buildings recommended.

Mindful of the responsibility of my position I appreciate your confidence and support for which I sincerely thank you and shall ever endeavor to merit.

Respectfully submitted.

LEONARD STOCKING,
Medical Superintendent.

REPORT OF THE BOARD OF MANAGERS, MENDOCINO STATE HOSPITAL.

For the Fiscal Year Ending June 30, 1913.

UKIAH, CAL., August 1, 1913.

To the State Commission in Lunacy:

GENTLEMEN: In accordance with law, we, the undersigned members of the Board of Managers of the Mendocino State Hospital, submit herewith our annual report, for the year ending June 30, 1913. The reports of the medical superintendent and the treasurer of the hospital are made a part of this report, and a careful examination of the same will show what has been accomplished during the last year.

The actual number of patients in the hospital on June 30, 1913, was 1,050, which is an increase of 22 patients over the number reported on June 30, 1912.

The general health of the inmates of the hospital during the past year has been good, and there have been no epidemics or contagious disease of any kind.

To fill the vacancy in the office of medical superintendent occasioned by the resignation of Dr. E. W. King, the Board appointed Dr. R. L. Richards, of San Francisco, who assumed charge on October 1, 1912. Dr. Richards has had experience in this line of work for many years, and is particularly well equipped for the position. He is managing the institution in a manner eminently satisfactory to this Board, and we feel that for such an important position we have made the proper selection, and we look forward with confidence to good results following our action.

The principal permanent improvements during the past year are as follows:

At the boiler room, a well 375 feet in depth has been bored, and a very fine water for boiler purposes has been developed, free from scale and sediment, and very excellent for laundry use. This well has been equipped with a steam pump, and it has been connected up with the steel water tank, and we are pumping over one third of the water used for domestic purposes into this tank. It is proving to be of great value this season, now that we are short of water in the reservoir.

At the dam and reservoir, the appropriation of 1911 has been exhausted. It is estimated that about one half of the work has been accomplished. The legislature of 1913 appropriated \$12,500 to com-

plete this work. This money will be available August 10th, and it is intended to push this work to completion.

The male cottage at the farm will soon be ready for occupancy. This is a well constructed building and will be very comfortable and will accommodate 50 patients and the necessary help. This will relieve the crowded condition of the wards, and give us more help at the ranch, and save the transportation of the working crew back and forth each morning and evening.

Work has been commenced on an earth and rock fill, below the present dam, calculated to strengthen and support the dam. This will be finished in about three months.

An addition to the attendants' cottage and to the dining-room at Ward No. 7, the outdoor colony, has been built, which very much improves conditions at this place.

A new mattress house and upholstering department is nearing completion, which was much needed.

Considerable equipment and instruments, etc., for operating room and laboratory have been purchased; also, a new dough mixer and a combined elevator, feeder and sifter for the bakery.

We have an appropriation of \$10,000 for the erection and equipping of a new gas plant, and this will be installed in the near future.

The total value of all products from the farm, gardens, dairy, etc., for the year, amounts to \$31,067.72, an increase of nearly \$3,000 over the previous year. This is due in large part to the pumping wells that have been developed and put in operation. The total value of these same products ten years ago, for the year ending June 30, 1903, was about \$9,000 from the same acreage.

In conclusion, we again desire to express our appreciation of the cooperation on the part of your honorable Commission and the State Board of Control, in assisting us with their advice in our efforts to keep this hospital up to the proper standard.

Respectfully submitted.

W. A. S. FOSTER,
A. J. FAIRBANKS,
JOHN L. McNAB,
G. D. CLARK,
A. HOCHHEIMER,
Board of Managers.

For the Fiscal Year Ending June 30, 1914.

UKIAH, CAL., June 30, 1914.

To the State Commission in Lunacy.

GENTLEMEN: We have the honor to submit herewith our annual report for the fiscal year ending June 30, 1914.

Accompanying this report you will find that of the medical superintendent, which shows in tabulated form the movement of population

and all the details of the general management of the hospital, and also that of the treasurer, which shows the financial transactions of the hospital for the past year.

The general health and sanitary condition of the hospital have been excellent; the patients have been carefully attended, well treated and made as comfortable as their unfortunate condition would permit.

General improvements.

Work at the dam and reservoir is progressing steadily and the construction of the dam itself will be completed this fall. There will then remain the clearing out of the reservoir of trees and brush. It is calculated that we can impound about 40,000,000 gallons of water in this reservoir. It is built of concrete and is strong, substantial and absolutely secure.

A heavy rock fill has been built on the lower side of the dam now in use to make this dam safe beyond any doubt and to protect it in every way for all time to come.

Concrete manure bins at the main stable have been built to take care of all manure and prevent the breeding of flies.

The mattress shop and upholstering department, mentioned in our last report, has been finished and is now in use.

The cottage at the farm, for male patients, is completed and about ready for occupancy. This was built within the appropriation and is a very attractive building and will accommodate the working patients and afford them a most comfortable home. Septic tanks to take care of the sewage and a large water tank and tower have been constructed, and the building connected with the hospital by telephone.

A shelter corridor in the rear yard, for male patients, built with a mission tile roof and concrete columns and floor, extending around the entire wall, is finished. This will shelter the patients from the hot sun of summer and the storms of winter, and will very materially improve the appearance of this yard and add much to the comfort of the patients. It is intended to construct a similar corridor in the yard used by the women in the near future.

A brick building to house the gas plant has been built and the machinery installed. The gas holder is being constructed and in a short time we expect to be able to manufacture gas.

Work has begun on a building for female tubercular cases, and it is expected that this will be completed and ready for occupancy before winter.

An eight inch pipe line, with swivel head hydrants, has been laid at the ranch for irrigating purposes. This system has proven most satisfactory and efficient. It was laid through the center of the alfalfa fields.

Appropriations.

The medical superintendent has estimated the amount necessary for maintenance during the two next fiscal years as follows:

For support -----	\$273,907 00
For salaries -----	207,893 00

SPECIAL APPROPRIATIONS.

New receiving building and equipment -----	\$100,000 00
Three electric elevators -----	7,500 00
New main pipe line -----	25,000 00
Nurses' home -----	20,000 00
Night watches' home -----	5,000 00
Repairs to plumbing -----	5,000 00

We have examined into the needs of this institution and we deem it our duty to direct your attention especially to the necessity of the above mentioned items, which appeal to us as being of the highest importance. The medical superintendent convincingly sets forth in his report to the Board of Managers the necessity of a receiving building for the proper care and treatment of all cases when first received; for a nurses' home and a home for night watches.

In regard to the two latter items the Board would further say that with the present facilities the nurses and attendants are forced to sleep in the wards occupied night and day by the patients. This deprives them of any semblance of home life. The medical superintendent calls for a building where they may sleep away from the strain, noise and disturbances which characterize their daily duty, and where they can spend their few off-duty hours in reading, study and legitimate recreation. In this way the service of a uniformly high grade of nurses and day and night attendants may be commanded.

There is no question as to the necessity of a new main leading from our reservoirs to the hospital buildings. The present main, which has been in use about sixteen years, has rusted out so that it is only a question of a short time until it will be unserviceable. As the water supply is one of the main arteries of the entire system here, we can not afford to neglect the putting in of a new main as soon as an appropriation can be secured and made available.

All food and other supplies have to be distributed to the various wards by means of elevators. The present elevators are worn out and liable to break and go out of commission at any time.

Owing to the fact that the main buildings are three and four stories in height the necessity of these elevators needs no argument.

Some very important repairs to the plumbing are urgent and a small appropriation is asked for to do this work.

In conclusion, we would say that such improvements do not disappear, but become a part of the entire hospital and add permanently to the value of the state's property and the institution's assets

We make the recommendations referred to in the strict exercise of our conscientious duty as the legally constituted guardians of this hospital.

If to any of them no response is made by the legislature, our duty is done, and the responsibility rests with that body.

Respectfully submitted.

W. A. S. FOSTER,
A. J. FAIRBANKS,
J. L. McNAB,
A. HOCHHEIMER,
G. D. CLARK,
Board of Managers.

REPORT OF MEDICAL SUPERINTENDENT MENDOCINO STATE HOSPITAL.

To the honorable Board of Managers, Mendocino State Hospital.

GENTLEMEN: I submit herewith, for your consideration, the following annual report for the fiscal year ending June 30, 1913:

In the table of movement of patients we have discharged thirty-six of the eloped patients, condition unknown, they having been absent from the hospital since its foundation up to two years ago, consequently we have had no knowledge of their whereabouts and condition. We have also dropped fifty-one of the paroled patients. Since these paroled cases have been able to maintain themselves outside of the hospital they were discharged as recovered. The removal of fifty-one names from the roll has caused an apparent decrease in population of twenty-eight, whereas the actual population has increased twenty-three.

Personnel.

Dr. G. W. Marvin, first assistant physician, resigned on December 10, 1912, after nearly thirteen years' continuous service. He desired to take a prolonged rest and visit Europe. It is to be regretted that he felt the necessity for this step.

Dr. F. E. Allen, second assistant physician, was appointed acting first assistant physician, and Dr. D. R. Smith was appointed acting second assistant physician, as previously reported.

Dr. L. R. Tyler, woman physician, resigned February 2, 1913, to take up another line of medical work.

Dr. Eva C. Reid from the Government Hospital for the Insane, Washington, D. C., was appointed third assistant physician February 6, 1913, and has very efficiently managed the female service since that date.

Buildings.

The male Farm Cottage, with a capacity of fifty, is nearing completion, and together with possible enlargements of Ward 7, will take care of our increase in population the coming year. The new mattress and furniture shop provides additional occupation for the male patients. With the increase in size of Ward 7, it has been found necessary to increase the dining room seating capacity by twenty-five, which has been done by adding a new wing to the present dining room.

All the dining rooms and pantries have been thoroughly screened to prevent flies gaining access to the food. A large reinforced concrete manure pit, additional concrete pavement at the kitchen, to insure further cleanliness, and other measures have been provided to prevent the breeding of flies. As a result of the work already done the number of flies has been very small this summer.

In a thickly settled community, such as this, there is constant danger of typhoid fever somewhere near the hospital and flies are common carriers of this infection.

Religious services.

It has been arranged that in turn the various Protestant denominations of Ukiah shall hold religious service each Sunday afternoon for the benefit of the patients. As hitherto, Father Sebastian visits the Catholic patients each week and says mass once a month.

Occupational and re-educational work.

We have succeeded in the past year in employing forty per cent of our patients in some form of actual work. In addition to work purely for the benefit of the hospital the women have made a great many fancy articles that have found a ready sale. The proceeds of the sale are divided as follows:

33 $\frac{1}{3}$ per cent to cover cost of materials used.

33 $\frac{1}{3}$ per cent credited to patients' personal accounts.

33 $\frac{1}{3}$ per cent placed to the credit of an amusement fund.

Since November, 1912, the amusement fund from this source has grown approximately \$60. But the especially important point is the beneficial therapeutic effect. Many patients, who were otherwise excited and destructive, became fairly quiet and efficient when occupied. Other patients volunteered to work and manifested unexpected skill when given the opportunity. The interest of the patients has not flagged in the least. The practical efficiency of this work is mainly due to the watchful direction of the matron and the female attendants under her.

Tuberculosis.

A testing of the Moro skin reaction of all the admissions for six months showed that the larger percentage of acute reactions were found among the recently admitted, which would tend to indicate that the conditions in the hospital were against the development of tuberculosis. However, the danger of overlooking active tuberculosis in the mental cases was evident when Dr. Reid in going over the female service found in the fifteen to twenty cases active physical signs which had been overlooked. These were promptly placed out of doors on the porches at the female cottage and have since that improved. The

danger of such cases in our larger wards and the need of frequent examinations is evident.

Ground parole.

As rapidly and as much as possible patients are being placed in the open air and given ground parole. Many quite chronic cases are adapted to this method of treatment. Gradually in the past six months D Ward has been made an open ward for women and the women come and go as they please during the day. All of this has resulted in an improvement, not only in the physical condition, but also to an even greater degree in the mental condition.

Restraint.

Restraint of any kind has been made use of during the past year only on the physician's written order, except that in an emergency it could be temporarily authorized by the supervisor or matron. An individual study of chronic cases in restraint has in each case either reduced the amount of restraint or demonstrated that it was unnecessary. For example, a little over a year ago there were between 20 and 30 usually in restraint in the female violent ward and now there are only two; one part of the time and one all the time. In general restraint has become necessary only, or chiefly, because of the large wards and the small number of attendants (1 to 19 patients).

Clinics.

During the year a more complete study and record of cases, in addition to the state blanks, has been established with the result that there are fewer unclear cases. Because the cases are better understood they are necessarily more intelligently treated. Even with this additional work we average 12 to 14 cases each week in our clinical conferences and an additional clinical stenographer has been found necessary.

Records.

All of the case histories, correspondence, autopsy reports, etc., since the establishment of the hospital twenty years ago have been segregated, classified, card indexed and so filed in filing cabinets that they are readily available. This has meant a great deal of extra work for the secretary and stenographers, but otherwise this information was unavailable unless many boxes of papers were searched.

In conclusion it gives me great pleasure to state that in my experience the officers and employees of the hospital are uniformly actuated by a hearty spirit of cooperation and that the success of the hospital is the chief aim and object of each one.

Respectfully submitted.

ROBERT L. RICHARDS,
Medical Superintendent.

REPORT OF MEDICAL SUPERINTENDENT MENDOCINO STATE HOSPITAL.

TALMAGE, CAL., July 1, 1914.

To the honorable Board of Managers, Mendocino State Hospital:

GENTLEMEN: I submit herewith for your consideration the following annual report for the fiscal year ending June 30, 1914:

It is seen from the table of movement of patients that our net increase of population this year is only 12 (number of patients remaining June 30, 1913, is 1,060 and number of patients remaining June 30, 1914, is 1,072). Our admissions increased 21 this year, hence it must be explained by the fact that by a careful study of the individual cases we have been able to discharge a larger number than could be provided for outside of the hospital. This may be taken generally as a good index of healthy medical activity in a hospital. In addition to thus providing a residence outside of the hospital for a larger number we have a larger increase of those voluntarily seeking early treatment for mental disease. We had one voluntary patient last year and have had eight additional voluntary patients the past year.

In attacking the problem presented by mental disease the two main points are the early, and hence more successful, treatment of such disorders and the making possible the existence of patients outside of the hospital so that the accumulation of chronic cases in the hospital may be reduced to a minimum. Always the largest part of the population of such a hospital is chronic cases.

Personnel.

Dr. F. E. Allen was regularly appointed first assistant physician and Dr. D. R. Smith, second assistant physician on November 15, 1913.

Dr. L. O. W. Moore was appointed interne on December 13, 1913, and upon the resignation of Dr. Eva C. Reid was appointed acting third assistant physician, pending the permanent filling of that position.

Dr. Eva C. Reid resigned her position as third assistant physician June 5, 1914, and accepted the position of After-Care Physician at San Francisco.

Inebriety.

The separation of mental and inebriety cases in this year's report is most desirable and shows that we are receiving a very large number

of inebriety cases. The reports of the different hospitals on June 30, 1914, show that Stockton and Mendocino state hospitals have on hand about twice as many inebriety cases as the other northern California hospitals. This has, however, given us a chance to study the problem more carefully and briefly we have come to the following conclusions:

First—The condition is after all largely one of mental make up of the individual. Approximately 85 per cent of the inebriety cases admitted show a mental age according to the Binet scale of not to exceed twelve years. In this estimate we have endeavored to rule out all cases showing previous efficiency and deterioration coincident with excessive indulgence in alcohol. In general the 85 per cent show poor or fair progress in school, a lack of steady or efficient occupation after school and frequently an indulgence in drugs or drinks or both, thus indicating unstable characters and an attempt to find compensation or relief outside of themselves. Consequently, we have come to feel that the treatment is firstly physical, and in this regard nearly always successful, but secondly mental which is much more prolonged and difficult. They are usually forty or more years of age and re-education is most difficult at that age. It is also more liable to be followed by a relapsing into their former manner of thinking and doing.

In fact, we are dealing mainly with that large class of defectives, who exceed the actively insane in numbers, and who are the most neglected and the most vital problem facing this generation from a medical or sociological standpoint. There has been a general erroneous idea among these patients and their friends that inebriety cases were rendered liable to insanity by associating with mental cases.

Second—The table given below, indicating the alcoholic drinks made use of by these patients, shows that they especially indulged in distilled liquors which are known (in contradistinction to fermented alcoholic drinks) to be especially associated with alcoholic mental diseases. Hence we have especially to do with the results of distilled alcoholic drinks.

Kind of liquor used by patients committed for alcoholism during the fiscal year ending June 30, 1914.

	Female	Male	Total	Percentage
Wine	1	4	5	5 per cent
Wine and whisky	1	3	4	4 per cent
Wine, whisky and beer	1	3	4	4 per cent
Wine and beer	1	0	1	1 per cent
Wine, brandy and whisky	1	2	3	3 per cent
Whisky	8	34	42	42 per cent
Whisky and beer	1	17	18	18 per cent
Whisky and brandy	0	1	1	1 per cent
Beer	2	2	4	4 per cent
Mixed	0	18	18	18 per cent
Totals	16	84	100	100 per cent

In the large number of inebriety cases (431) that this hospital has so far treated no evidence has occurred to indicate any damaging effect from associating with mental cases. On the contrary, in many instances, it has aroused patients to the realization that continued excessive alcoholic indulgence leads many times to mental disease and hence has been a potent factor in insuring their subsequent temperance.

Religious services.

Sunday services have been maintained the past year with a fair degree of regularity. Owing to sickness of the ministers and unusual weather a few Sundays have passed without religious services. The patients' interest, however, has remained the same.

Occupational and re-educational work.

The same standard has been maintained, but the percentage of employed (40 per cent) should be increased and more occupation for men would seem the best method of approaching this problem. An exhibition in Ukiah of the needlework department last fall attracted a great deal of favorable attention and the demand for this work has continued large. The balance now in the amusement fund is \$127.76.

Tuberculosis.

Since the insane tubercular patients rarely complain and cough so little that in that way they do not attract attention, we have found it necessary to make a tubercular survey of the wards at intervals. Generally they rapidly improve when placed on the special tubercular wards. Some of them with positive skin reactions (mentioned in last year's report) and with no active physical signs have since died and shown healed tubercular lesions. Hence the test seems to be of little value as to determining the stage of the tubercular process.

Clinics and records.

These have been maintained at the same degree of efficiency and made possible the segregation and study of the cases given in the following tables as well as enabled us to more intelligently treat and dispose of the individual case.

Selected cases for the biennial period 1912-1914 that had no record of previous mental attacks and gave prospect of recovering in a reasonable time after admission (157 cases):

	Recovered	Improved	Unim- proved	Died	Totals
Outbreaks in abnormal make up.....	17	2	0	0	19
Manic-depressive insanity	24	7	0	1 (suicide)	32
Dementia præcox	17	24	12	1 (tubercular)	54
Alcoholic psychoses	49	1	1	1 (Brights)	52
Percentage	197 68.1	34 21.6	13 8.2	3 1.9	157 99.8

For the year 1912-1913 (61 cases).

	Recovered	Improved	Unim- proved	Died	Totals
Outbreaks in abnormal make up-----	10	1	0	0	11
Manic-depressive insanity -----	14	3	6	1	18
Dementia præcox -----	11	8	1	0	20
Alcoholic psychoses -----	12	0	0	0	12
Percentage -----	47	12	1	1	61
	77.0	19.6	1.6	1.6	99.8

For the year 1913-1914 (96 cases).

	Recovered	Improved	Unim- proved	Died	Totals
Outbreaks in abnormal make up-----	7	1	0	0	8
Manic-depressive insanity -----	10	4	0	0	14
Dementia præcox -----	6	16	11	1	34
Alcoholic psychoses -----	37	1	*1	1	40
Percentage -----	60	22	12	2	96
	62.5	22.9	12.5	2	99.8

*Korsakow.

Outbreaks in abnormal makeup.

	1912-1913		1913-1914	
Recovered -----	10	90.9 per cent	7	87.5 per cent
Improved -----	1 (Transferred)	9.0 per cent	1 (Transferred)	12.5 per cent
	11 cases	99.9 per cent	8 cases	100 per cent

Manic-depressive insanity.

	1912-1913		1913-1914	
Recovered -----	14	77.7 per cent	10	71.4 per cent
Improved -----	3	16.0 per cent	4	28.5 per cent
Died -----	1	5.5 per cent	0	0.0 per cent
	18 cases	99.2 per cent	14 cases	99.9 per cent

Dementia præcox.

	1912-1913		1913-1914	
Recovered -----	11	55.0 per cent	6	17.6 per cent
Improved -----	8	40.0 per cent	16	47.0 per cent
Unimproved -----	1	5.0 per cent	11	32.0 per cent
Died -----	0	0.0 per cent	1	2.9 per cent
	20 cases	100 per cent	34 cases	99.5 per cent

Alcoholic psychoses.

	1912-1913		1913-1914	
Recovered -----	12	100 per cent	37	92.5 per cent
Improved -----	0		1 (Too soon)	2.5 per cent
Unimproved -----	0		1 (Korsakow)	2.5 per cent
Died -----	0		1 (Brights)	2.5 per cent
	12 cases	100 per cent	40 cases	100 per cent

These are such cases as would probably go to a hospital for acute mental diseases or a sanatorium. In addition they include some cases so disturbed that they would on that account, if not for financial reasons, have been sent to a state hospital. The general percentage of recoveries is surprisingly high as compared with our general average of percentage of recoveries to admissions (32.52%). Also a study of the different classes mentioned shows a range in recovery percentages from 31 per cent to 100 per cent.

This illustrates forcibly that we must learn to speak of mental diseases and not insanity as a whole. It would be just as sensible to speak of stomach disease and of lung disease as when speaking of mental disease to speak of insanity as one form of affliction. This mistake is one of the causes for the fact that mental diseases are not treated early enough and are usually placed in the hands of psychiatrists only when they are chronic asocial and less hopeful.

With a few exceptions there has been an admirable spirit of cooperation among the hospital employees and attendants and the therapeutic as opposed to the purely custodial care of patients has infused a new spirit into the work. Almost all realize that it is a special work requiring special skill and training and bringing its own important and special rewards.

Buildings.

The farm cottage is completed and nearly ready for occupancy. A new female tuberculosis cottage, with a capacity of thirty patients, is being erected. With its cottages and out of door life, which have proven so successful in handling debilitated and senile, as well as tubercular cases, Ward 7 outgrew its original purpose and a portion of these grounds has been completely separated and is used for tubercular patients only. Thus we are now fully equipped for the proper care of both male and female tubercular cases. The "mission corridor" in the men's rear parole grounds is practically completed and has exceeded in beauty and practicability even our anticipation.

The dam for the storage reservoir is nearing completion and the gas plant will be completed in a few months.

Our measures to prevent flies as noted in last year's report, have been carried forward even more successfully this year.

The usual repair work of various sorts has been carefully attended to and Wards 5 and 6 have been entirely repainted and renovated.

Special appropriations recommended.

(1) Our present large wards of 75 to 115 patients make it impossible to segregate patients satisfactorily. It seems impossible to, in any way, divide any of the present wards. This is especially necessary

with the acute recoverable and disturbed cases. Hence, for this reason and the benefits of early special treatment, we again recommend a new receiving building and equipment.

(2) Our food elevators are old, out of date and liable to break at any time. We should have three new electric elevators.

(3) The main pipe line has repeatedly broken the past year and wasted water we could ill afford to spare as well as damaged property. It is a thin steel pipe line and should be heavy cast iron if greater durability is desired.

(4) Our attendants work long hours (twelve hours or more) and should have some chance to get away from their surroundings. Besides we have not rooms enough on the wards to accommodate all the attendants and what rooms we have should be used as single rooms for patients. This change is especially necessary for the night watch force who must sleep in the daytime, hence a new nurses' home and a new night watch home are recommended.

These are the most important necessities recommended for your consideration. Below is statement of special appropriation desired and their estimated amounts.

New receiving building and equipment-----	\$100,000 00
Three electric elevators-----	7,500 00
New main pipe line-----	25,000 00
Nurses' home -----	20,000 00
Night watches' home-----	5,000 00
Necessary plumbing repairs-----	5,000 00
	<hr/>
	\$162,500 00
Estimate for salaries-----	207,893 00
Estimate for support-----	273,907 00

In conclusion, I beg to express my appreciation of the devotion to this hospital of the Board of Managers, who have for many years given generously time and thought from their own large and varied interests.

Respectfully submitted.

ROBERT LEWIS RICHARDS,
Medical Superintendent.

MENDOCINO STATE HOSPITAL. WASSERMAN TESTS.

From April 1, 1913, to July 1, 1913. (Last quarter of the sixty-fourth fiscal year.)

Total number of patients tested, 53: male, 34; female, 19.

	Male			Female			Total of patients		
	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Per cent positive
Paranoid state									
Manic-depressive insanity									
General paresis	3	4	10	4	0	4	10	4	71.43
Dementia præcox	0	12	12	1	4	5	1	16	5.88
Involuntional melancholia									
Senile psychosis									
Autotoxic, infective and exhaustive psychosis					1	1		1	
Psychosis due to intoxication	1		1		1	1	1	1	50
Psychosis with more or less definite brain disease		3	3		7	7		10	
Psychosis belonging to definite neurosis of constitution									
Alcohol and drugs	1	3	4	1		1	2	3	40
Constitutional inferiority and abnormal makeup, etc.	1	1	2				1	1	50
Idiocy and imbecility									
Not classified									
Not insane	1	1	2				1	1	50
	10	24	34	6	13	19	16	37	30.08

From July 1, 1913, to July 1, 1914. (Sixty-fifth fiscal year.)

Total number of patients tested, 395: male, 284; female, 111.

	Male			Female			Total of patients		
	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Per cent positive
Paranoid state		4	4		1	1		5	
Manic-depressive insanity	1	8	9		7	7	1	15	6.25
General paresis	16	11	27	1	2	3	17	13	56.61
Dementia præcox	7	71	78	2	47	49	9	118	7.07
Involuntional melancholia					1	1		1	
Senile psychosis	1	10	11	1	12	13	2	22	8.25
Autotoxic, infective and exhaustive psychosis									
Psychosis due to intoxication	4	23	27	1	2	3	5	25	16.66
Psychosis with more or less definite brain disease	1	21	22		9	9	1	30	3.22
Psychosis belonging to definite neurosis of constitution		2	2					2	
Alcohol and drugs	10	81	91	3	16	19	13	97	12.99
Constitutional inferiority and abnormal makeup, etc.	1	4	5		3	3	1	7	12.5
Idiocy and Imbecility					2	2		2	
Not classified									
Not insane	1	7	8		1	1	1	8	11.11
	42	242	284	8	103	111	50	345	12.66

From July 1, 1914, to September 1, 1914. (The first two months of the sixty-sixth fiscal year.)

Total number of patients tested, 60: male, 47; female, 13.

	Male			Female			Total of patients		
	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Total	Pos- itive	Neg- ative	Per cent positive
Paranoid state -----									
Manic-depressive insanity -----		2	2		2	2		4	
General paresis -----	4	1	5				4	1	80
Dementia præcox -----		8	8		2	2		10	
Involucional melancholia -----									
Senile psychosis -----		4	4		1	1		5	
Autotoxic, infective and exhaustive psychosis -----									
Psychosis due to intoxication -----	1	1	2		2	2	1	3	25
Psychosis with more or less definite brain disease -----		2	2					2	
Psychosis belonging to definite neurosis of constitution -----		1	1					1	
Alcohol and drugs -----	1	21	22	2	4	6	3	26	10.71
Constitutional inferiority and abnormal makeup, etc. -----									
Idiocy and imbecility -----									
Not classified -----									
Not insane -----		1	1					1	
	6	41	47	2	11	13	8	52	13.28

REPORT OF BOARD OF MANAGERS, SOUTHERN CALIFORNIA STATE HOSPITAL.

To the State Commission in Lunacy, Sacramento, California.

GENTLEMEN: The Board of Managers of the Southern California State Hospital would respectfully report for the biennial period ending June 30, 1914, that regular monthly meetings of the Board of Managers have been held, together with such special meetings of the Board and of its committees as has been deemed necessary for the efficient carrying on of the work of this hospital. The interest taken in the management of the hospital is but shown by the fact that no member of the Board has been absent from any meeting unless such absence was caused by illness or through inability to attend because of being away from this section of the state.

We are pleased to report the physical condition of the state property under our charge as good. The buildings are in good repair, some considerable work of this character having been undertaken and concluded during the biennial period. Our orange grove suffered severely during the cold weather of January, 1913, and is just now again rounding into good shape. Considerable expense in the way of pruning and fertilizing was necessary.

Under the present management the policy has been adopted of using more of this fruit in the hospital than was the custom in times past. The result has been excellent in the added contentment and health of the patients. The hospital vegetable and general fruit gardens have also been enlarged and have added greatly to the variety of the daily menus, also with marked benefit to the general health of patients and employees, and enabling this hospital to so considerably lower its support cost, that the Southern California State Hospital now has the lowest per capita expense of any hospital in the state.

The past two years have seen the addition of four cottages to the buildings on the hospital grounds, with a total added capacity of 340 patients. A new power plant has been erected and the institution is better heated than ever before in its history. A new laundry which was sadly needed is now in course of erection. A new concrete reservoir for the storage of water, a spur track and concrete oil tank are other improvements accomplished.

This hospital is looking forward to the building of a second hospital in this end of the state, on the site acquired at Norwalk, California. Our needs for the future will depend largely upon the progress made at that institution, and are therefore not taken up at length in this report.

We desire to commend the efficiency of our superintendent and his staff of officers, and employees. We believe that they realize the responsibilities placed upon them, and that they perform their work earnestly and well. We would especially commend the results obtained by the medical superintendent in placing a ward of the older male patients under the care of female nurses exclusively. The experiment has been entirely successful and will undoubtedly lead to an extension of this policy.

Twenty-five acres have been added to the planted area of the hospital farm. This was put into alfalfa. The land thus used had lain practically idle for many years. It was made available for agricultural purposes through the purchase of additional water under an appropriation of the last legislature.

There have been no changes in the medical staff in this last biennial period. There has been the addition of a resident dentist who finds an ample field for his labors.

We believe that the wards of the state of the Southern California State Hospital are well cared for, are maintained in comfort and have the benefit of the best curative methods known to this department of medicine.

Respectfully submitted.

H. MCPHEE,
AUSTIN T. PARK,
E. W. BURKE,
W. A. AVEY,
E. C. MERRYFIELD,
Board of Managers.

REPORT OF MEDICAL SUPERINTENDENT, SOUTHERN CALIFORNIA STATE HOSPITAL.

November 24, 1914.

*To the honorable Board of Managers,
Southern California State Hospital for Insane.*

GENTLEMEN: I have the honor to present herewith our biennial report of the work of this hospital, for the period ending June 30, 1914, showing movement of patients, receipts, and expenditures of money, improvements made during this period, together with a summary of improvements necessary for the next biennial period.

The past biennium has been a very important one in the affairs of this hospital. Four (4) modern patients' cottages have been completed and occupied, each nicely furnished and equipped in such a manner as to afford for the patients many of the comforts of home. These cottages are constructed of metal lath and plaster, at a cost of something less than \$20,000 each, and have a capacity of eighty-five (85) patients each.

One of these cottages is occupied by male, senile cases, who are cared for exclusively by female nurses. These nurses shave, bathe, feed, bed, and nurse these old men in a manner superior to the service rendered by male nurses, and provide the most cheerful and homelike surroundings to be found in the hospital.

These cottages are all equipped with player pianos and are surrounded by beautiful lawns, and flower gardens, croquet and tennis courts, all to the delight and pleasure of the patients.

We have constructed a reservoir with a capacity of 433,485 gallons which is situated just below the old reservoir and will suffice to meet our needs for many years to come.

A new laundry building has been begun near the new power plant and will be completed in the early part of 1915. This much needed improvement will materially relieve our present congested condition in our laundry service.

The new power plant having been completed, we have installed a new 250 horsepower boiler and moved our old boilers from the old boiler house to the new.

The steam mains from the new power plant to the various departments of the hospital have been installed and the conduits covered.

The work of making certain changes in the internal heat distribution lines and making connection with the new steam mains is well under way and bids fair to be completed by winter time. When this work is all completed we hope to have the best heat, steam, and hot water distribution that has ever obtained at this hospital.

With the changing of the power plant it has been necessary to build a new spur track and a concrete oil tank.

Our farming and gardening operations have been upon a very large scale. We have produced fresh vegetables and fruits in such abundance that every day the patients have enjoyed the fresh foodstuffs from the fields and gardens and has enabled us to operate at a lower per capita cost than any other hospital in California.

We have tried with success the production of tobacco for our patients' use and sorghum for the table.

The scientific work in the care and treatment of our patients has moved on a pace with the modern methods employed in hospitals of this character. Our pathological laboratory has been ably conducted.

We have installed a resident dentist on our staff, who is devoting all of his time to the care and treatment of the patients' teeth. Already we think we can see an improvement in the general health and condition of the patients, as a result of the good work being done in this department.

Our requirements for the next biennial period will depend very largely upon the development of the new hospital at Norwalk.

Being assured that Norwalk will be sufficiently advanced to care for one hundred and fifty (150) or more patients before the end of the first fiscal year, of the next biennial period, we have limited our requirements to the following:

Two (2) patients' cottages and furnishings, \$50,000. Each cottage to provide for about seventy-five (75) patients, and constructed upon a similar plan to the one built during the present biennial.

Nurses' home, \$30,000. Many of our nurses are now quartered in the basement and attic, and such places as are not suited for human habitation.

In consideration of the excellent work being had from this branch of the service we should at least provide wholesome surroundings for our nurses, while their weary minds and bodies are seeking rest and recreation from their day's hard task.

New deep well, pumping station, and water mains, \$8,500. To provide additional water for our extensive landscape gardening and farming operations.

Industrial building, \$25,000. In which to provide cheerful, well ventilated quarters for our sewing room, shoe factory, mattress factory,

and tailor shop, where over one hundred (100) of our patients work nearly every day. These shops are now in the basement where it is difficult to secure proper comfort or ventilation.

New electric wiring grounds and buildings, \$8,000. To install an underground electric supply with ornamental lamp posts, etc.

Besides the aforementioned improvements we will require for the next biennial period, for support, \$533,355.

For salary, \$285,000.

It has been our good fortune to have with us the same loyal and efficient medical staff throughout the biennial period. To them we feel a deep sense of gratitude for their untiring efforts in behalf of the service and bespeak for them a full measure of your confidence.

I appreciate fully the splendid work being done by our nurses and attendants. They have uniformly been kind to the patients and considerate of their welfare, and have exercised due courtesy toward the visiting public.

We desire to acknowledge our appreciation of the encouragement and assistance given us by your honorable Board in the performance of the many important and trying duties imposed. For your aid and counsel we tender our sincerest thanks and gratitude.

Respectfully submitted.

JNO. A. REILLY,
Medical Superintendent.

REPORT OF BOARD OF MANAGERS OF SONOMA STATE HOME.

ELDRIDGE, CALIFORNIA, July 15, 1914.

*To his Excellency, HIRAM W. JOHNSON,
Governor of the State of California.*

SIR: We have the honor to submit our biennial report, covering the sixty-fourth and sixty-fifth fiscal years. We have adopted as our report that of the medical superintendent of this institution, as his report thoroughly and explicitly embodies all that need be said concerning the Sonoma State Home.

We gratefully acknowledge the furnishing of the information and data contained in the report of our worthy, faithful and efficient medical superintendent, Dr. William J. G. Dawson. We acknowledge that to him, more than to any other agency, belongs the credit for the efficient work and consistent progress which has been accomplished, and is now being wrought in this institution.

We desire to thank Dr. F. W. Hatch, General Superintendent of State Hospitals, for his able assistance and wise counsel, so readily given to us and to our medical superintendent to aid us in the solution of the many perplexing problems which have confronted us during the last biennial period.

To the Engineering Department and its staff of faithful officers, we acknowledge our obligation for their timely aid on many occasions.

Respectfully,
ROBERT A. POPPE, President,
PERCY S. KING,
C. E. HAVEN,
E. M. NORTON,

Board of Managers of Sonoma State Home.

F. A. CROMWELL,
Secretary, Board of Managers.

REPORT OF THE MEDICAL SUPERINTENDENTS.

Two fiscal years ending June 30, 1914.

To the honorable Board of Managers of the Sonoma State Home.

GENTLEMEN: I hereby present my biennial report covering the two fiscal years ending June 30, 1914.

As it will be twelve years next October since I assumed the duties of superintendent of this Home, I thought it would be of interest to take a retrospective view and note the improvements that have taken place during this period.

The buildings in 1902 consisted of the unfinished main building, the manse for epileptics and cripples. Madrona Hall for industrial purposes and sleeping quarters for employees, a small power house, superintendent's cottage, old Manor House, dairyman's cottage and two barns. Nine in all. Since that time the following buildings have been added:

- Administration Building.
- Oak Lodge.
- Laurel Cottage, for female epileptics.
- Maple Cottage.
- Lux Cottage.
- Cohen Cottage.
- Manzanita Hall, for male epileptics.
- New power house.
- Manse barracks.
- Boys' nursery.
- Nursery barracks.
- Three hospital buildings.
- Gymnasium.
- Ice plant.
- Carpenter and paint shop.
- New dairy barn.
- Farm cottage.
- Coachman's cottage.
- Vegetable gardener's cottage.
- Chicken ranch cottage.
- New dining-room.
- Oil pumping station.
- Graham cottage.
- Boys' new nursery.
- Ice cream and candy store.

Twenty-eight in all, making a total of thirty-seven buildings on the premises.

Besides the above mentioned buildings many improvements have been made during the past twelve years including septic tank and sewer system, fire escapes, fire protection system, two domestic reservoirs, Fern Lake, Garden Reservoir, landscape garden nursery, new telephone system, new fencing, new orchards (50 acres), hog parlor, chicken plant, garbage incinerator, new boilers, blacksmith shop, new school facilities and new playgrounds. Total, 18.

From the several appropriations granted us by the last legislature we have erected one cottage (now nearing completion) for a nursery for males. The appropriation for the construction and furnishing of this building amounted to \$19,000.

We have also completed a cottage for farm hands, the appropriation for which amounted to \$2,000.

The appropriation of \$5,000 for a dormitory for female employees was found to be inadequate for constructing and furnishing same, therefore the building was not erected, awaiting an additional appropriation from the next legislature.

The cottage for female epileptics, for which we received an appropriation of \$19,000 for building, equipping, and furnishing same, has not yet been started, but we hope to have it well under way before the rains set in.

An appropriation, amounting to \$10,000 to further develop and increase our water supply, is being partly utilized by the sinking of a well near Sonoma Creek; nothing definite has yet been obtained.

The appropriation of \$5,500, granted us for the construction of septic tanks and making such repairs, alterations and additions to our present sewer system, has not yet been utilized. We expect the work to be started in the near future.

We also constructed a neat cottage for our vegetable gardener at an expense of \$703, paying for same out of our contingent fund.

During the spring of 1913 we constructed a modern up-to-date tubercular hospital with screened-in wide porches on three sides, at an expense of \$2,510.53, paying for same out of our contingent fund. This addition to our hospital buildings enables us to segregate our active cases of tuberculosis from the inmates housed in the general wards of the institution.

The value of real estate, December 31, 1913, was estimated at \$53,978.60; value of improvements, \$664,718.00. Total, \$718,696.60.

Population.

Our institution has grown rapidly. The number of inmates remaining June 30, 1902, was 573. Our present population, June 30, 1914, numbers 1,067. If none had died or been discharged during the twelve years the population would be 2,277.

We admitted 265 during the past two years, and expect to admit about 230 in the next biennial period. Included in our total number of inmates there are 286 epileptics who average 2,200 spasms each month.

Our pay roll for salaries in 1902 amounted to \$3,300 per month. It now amounts to \$8,264.33. The amount allowed for support in 1902 was \$4,200 per month. It now amounts to \$9,904.58. There are now 165 employees. Of this number 77 are attendants, including six nurses in hospital. The average number of inmates to each attendant is 15.17. Our contingent collections average about \$1,200 each month. One half of this amount helps to pay salaries. We have on our wait-

ing list, June 30, 1914, about 132 applicants. According to an estimate, based upon the census of 1910, the Training School at Vineland, New Jersey, reported nearly 8,000 feeble-minded in California.

Causes.

It is generally conceded that heredity and alcohol are responsible for a large proportion of the cases of feeble-mindedness; also as factors in the cases of epilepsy. In our efforts to determine how far syphilis is a factor, our expert, Dr. Grace L. Boalt, has tested 1,253 inmates by the Wasserman test. Fifty-nine only gave positive reaction, equal to 4.7 per cent. Fifty of these cases have been treated with Salvarsan and Neo Salvarsan with the result that only five cases now remain positive.

In my opinion there are only three ways of solving the problem of how to prevent the increase of feeble-mindedness and kindred diseases: *first*, by making the parents or friends, where they have such, take care of their children up to the age of puberty, then have them committed to institutions (set apart for the purpose) where they remain during the child-bearing period; *second*, by a regular system of sterilization; and *third*, by the compulsory commitment by courts of the whole number known to exist. In my opinion the first is the most practical; the second, sterilization, it is true will prevent procreation, but will rather have a tendency to increase prostitution. Again, the inmates of an institution do not require to be sterilized, as they are protected, but rather those who are out in the world, and this would be a difficult proposition to carry out successfully. The third way is impracticable as the expense would be too great and no state has yet provided sufficient buildings to house more than a small per cent of the number of cases known to exist.

We are endeavoring to conduct the Home on the principles of love, harmony, and happiness. In caring for the feeble-minded there is no class of individuals that requires more of a missionary spirit on the part of the officers and attendants.

During the past two years we sent a large number of our boys and girls to Petaluma to the circus, engaging special trains for the occasion. The expense of these trips is met by our Christmas fund. We also give moving picture entertainments which are looked forward to and much enjoyed. Our great day of pleasure, however, is the Fourth of July. We begin at 9 a. m. and end at 9 p. m. The forenoon is devoted to races of all kinds (the band playing at intervals) ending with a tug-of-war. In the afternoon the boys play a game of baseball and the girls are given a party in the Assembly Hall. In the evening, commencing at 7 o'clock the exercises, which are held out of doors, consist of music by the band, patriotic songs by the boys and girls, drills by

the boys and girls on the front lawn—ending the day's festivities with fireworks.

The subscriptions towards our Christmas fund last year amounted to \$1,088.85.

We are encouraging our inmates to make gardens, and the grounds around several of the cottages are showing greatly improved conditions as a result.

Research work.

Besides the Wasserman tests already referred to we are using tuberculin tests in suspected cases of tuberculosis. We also began the Binet tests in October, 1913, and are now continuing these tests by experts, representing the universities of California and Stanford.

School work.

Our teachers have increased from two to five in the last few years, but we should have more teachers and greater school facilities—especially of an industrial character. Very creditable work, however, has been done in the five school departments, including grade, kindergarten, physical culture and fancywork, music and sloyd.

We have recently appointed one of our carpenters to take charge of a squad of boys and teach them to do repair and constructive work where required around the premises.

We have also instituted out-of-door playgrounds and intend to increase the necessary apparatus as occasion may require.

We have quite a large number of insane in our institution which should be removed, as we have not the facilities for properly caring for them and as long as they remain here they are a menace to the feeble-minded. The epileptics also should be colonized and not allowed to mix indiscriminately with the feeble-minded.

There should be more appropriations for buildings to house the feeble-minded so that the different grades could be better segregated, and the large number of applicants admitted.

Farm.

Our farm consists of nearly 1,700 acres of land, of which there are 180 acres in fruit; 140 acres in hay; 18½ acres in vineyard; the remainder is principally grazing land.

We are milking 71 cows which, during the month of May, yielded 7,502 gallons of milk, while in June the supply was reduced to 5,560 gallons, owing principally to the decrease in green feed. A tuberculin test on our cattle, made in September, 1913, showed the herd to be free from tuberculosis, proving that tuberculosis which had previously existed in our milking herd was entirely under control.

Legislative wants.

We expect to ask the next legislature for the following:

For support for the sixty-seventh and sixty-eighth fiscal years, \$280,000.

For salaries for the sixty-seventh and sixty-eighth fiscal years, \$230,000.

One cottage for epileptic males (90 inmates). Furnishing for same.

One infirmary building for low grade girls (90 inmates). Furnishing for same.

One cottage for females of marriageable age (90 inmates). Furnishing for same.

Building for bakery, including new ovens, and laundry.

Schoolrooms and assembly hall. Furnishing for same.

Industrial school building.

Dormitory for male employees. Furnishing for same.

Additions to electric power plant.

For water and steam piping and plumbing, replacement, and repairs.

Improvement of grounds and roads.

Apartment house for married employees.

Cottage for first assistant physician. Furnishing for same.

Girls' nursery building. Furnishing for same.

Medical staff.

On August 3, 1912, Dr. Anna G. McBean, second assistant physician, resigned. On December 6, 1912, Dr. Mabel A. Genung was appointed to fill the vacancy. On November 19, 1913, Dr. F. O. Butler was appointed interne. On April 30, 1914, Dr. Mabel A. Genung left the employ of the institution.

Acknowledgments.

I gratefully acknowledge donations by the friends of the Home, of money, etc., at Christmas times; also the loan of films for our moving picture entertainments from Miles Bros., Inc., of San Francisco, free of charge; also receipt of the "Santa Rosa Press Democrat."

I especially desire to acknowledge the gratuitous services of Dr. B. F. Alden of San Francisco, who has repeatedly performed important operations for us, in our hospital, during the past year.

To general superintendent, Dr. F. W. Hatch, I am indebted for visits and advice.

To the officers and employees of the Home I tender my sincere thanks for their valuable assistance in carrying on the work so successfully.

To you, gentlemen, comprising the honorable Board of Managers, I desire to express my thanks for your unanimous support and cooperation in everything that tends toward the welfare of the institution.

Respectfully submitted.

WM. J. G. DAWSON,
Medical Superintendent.

TABLE No. 1.

Movement of patients for the year ending June 30, 1913.

	Males	Females	Total
Number of patients June 30, 1912.....	536	429	965
Number of returned escapes.....	10		10
Number admitted to June 30, 1913.....	89	81	170
Number under care and treatment.....	635	510	1,145
Number discharged recovered.....			
Number discharged improved.....	15	3	18
Number discharged unimproved.....	1	2	3
Number transferred insane.....	3	2	5
Number discharged by order of court.....			
Number died.....	37	28	65
Number escaped.....	10		10
Total died, discharged, escaped and transferred.....	66	35	101
Number remaining June 30, 1913.....	569	475	1,044

TABLE No. 2.

Movement of patients for the year ending June 30, 1914.

	Males	Females	Total
Number of patients June 30, 1913.....	569	475	1,044
Number of returned escapes.....	4		4
Number admitted to June 30, 1914.....	48	47	95
Number under care and treatment.....	621	522	1,143
Number discharged recovered.....			
Number discharged improved.....	12	5	17
Number discharged unimproved.....		2	2
Number transferred insane.....		2	2
Number discharged by order of court.....			
Number died.....	34	17	51
Number escaped.....	4		4
Total died, discharged, escaped and transferred.....	50	26	76
Number remaining June 30, 1914.....	571	496	1,067

TABLE No. 3.

Showing counties from which the patients were received during the biennial period ending June 30, 1914.

Counties	June 30, 1913	June 30, 1914
Alameda	31	16
Contra Costa		1
Fresno	6	2
Humboldt	1	1
Inyo	1	
Kern	2	3
Kings	1	2
Lake		1
Los Angeles	28	17
Marin	4	1
Mariposa		1
Mendocino	1	
Merced	2	
Modoc	1	
Monterey	3	
Napa	1	
Nevada	2	
Orange	1	
Placer	3	1
Plumas		1
Riverside		1
Sacramento	11	2
San Bernardino	2	1
San Diego	4	1
San Francisco	26	23
San Joaquin	5	1
San Luis Obispo	3	
San Mateo		2
Santa Barbara	2	1
Santa Clara	8	5
Santa Cruz	2	1
Shasta	2	
Solano	5	1
Sonoma	5	2
Stanislaus	2	4
Sutter	1	
Tehama	2	
Tulare	1	
Ventura	1	
Yuba		3
Totals	170	95

TABLE No. 4.

Nativity of patients admitted during the biennial period ending June 30, 1914.

State or country	June 30, 1913	June 30, 1914
Arizona -----	1	2
Arkansas -----		1
California -----	111	53
Colorado -----	2	3
Connecticut -----	1	
Hawaii -----	2	1
Illinois -----	2	2
Indiana -----		2
Indian Territory -----		1
Iowa -----	1	5
Kansas -----	2	2
Kentucky -----		1
Louisiana -----		1
Maryland -----		1
Minnesota -----	1	
Michigan -----	2	1
Missouri -----	3	1
Nebraska -----	3	1
New Jersey -----	1	1
New York -----	4	4
Nevada -----	4	
North Carolina -----	1	
Oklahoma -----	2	2
Oregon -----	3	
Pennsylvania -----	2	1
South Dakota -----		1
Tennessee -----	1	
Texas -----	1	1
Washington -----	3	2
Wisconsin -----	1	1
Foreign countries—		
Canada -----	3	1
England -----	1	
France -----		1
Germany -----	2	
Hungary -----		1
Japan -----	1	
Mexico -----	1	
Russia -----		1
Scotland -----	1	
Wales -----	2	
Unknown -----	4	
Totals -----	170	95

TABLE No. 5.

Showing age at time of admission of patients for the biennial period ending
June 30, 1914.

Age	June 30, 1913	June 30, 1914
Between 1 and 10 years.....	33	17
Between 10 and 20 years.....	89	50
Between 20 and 30 years.....	24	15
Between 30 and 40 years.....	16	8
Between 40 and 50 years.....	4	5
Between 50 and 60 years.....	2	-----
Between 60 and 70 years.....	2	-----
Totals	170	95

TABLE No. 6.

Showing the civil condition of patients admitted during the biennial period ending
June 30, 1914.

Civil condition	June 30, 1913	June 30, 1914
Married	4	2
Divorced	-----	-----
Single	166	93
Widowed	-----	-----
Totals	170	95

TABLE No. 7.

Assigned causes of mental defect in the patients admitted during the biennial period
ending June 30, 1914.

Cause	1912-1913		1913-1914	
	Male	Female	Male	Female
Congenital (hereditary)	49	44	32	28
Consanguinity of parents.....	2	-----	-----	-----
Fall; blow on head or spine; accident; burn.....	9	8	3	7
Alcoholism (parents or grandparents).....	9	3	-----	-----
Cerebrospinal meningitis or brain fever.....	7	10	6	6
Shock or injury to mother before birth of child.....	1	1	-----	3
No cause assigned.....	4	2	1	-----
Epilepsy	5	7	8	8
Infantile convulsions	6	7	-----	1
Infantile paralysis	2	2	-----	1
Typhoid fever	-----	-----	1	-----
Insanity (in parents, grandparents or near relatives).....	3	4	-----	-----
Scarlet fever	-----	3	-----	-----
Infantile rheumatism	1	-----	-----	-----
Pneumonia	1	-----	1	-----
Syphilis (hereditary)	1	-----	-----	2
Diphtheria	1	-----	-----	1
Ptomaine poisoning	-----	1	-----	-----
Whooping-cough	4	-----	1	-----
Parturition	-----	2	-----	-----
Tropical fever	-----	-----	1	-----
Attempted abortion	-----	-----	-----	1
Cebro-cerebellar defect	-----	-----	-----	1
Deduct (for contributory or indirect causes).....	105	94	54	59
	16	13	6	12
Totals	89	81	48	47

TABLE No. 8.

Form of defect in patients admitted during the biennial period ending June 30, 1914.

Form of defect	1912-1913		1913-1914	
	Male	Female	Male	Female
Feeble-mindedness	27	37	22	24
Imbecility	43	31	21	18
Idiocy	7	5	1	4
Epilepsy	23	17	14	11
Paralytics	4	4	-----	1
Hydrocephalics	2	1	-----	2
Cretinism	-----	-----	1	-----
Idio-imbeciles	7	2	-----	-----
Dementia (insane)	-----	2	1	1
	113	99	60	61
Deduct (for epileptics, hydrocephalics, and paralytics entered as also feeble-minded, imbecile or idiot)	24	18	12	14
	89	81	48	47

TABLE No. 9.

Showing causes of death of patients who died during the biennial period ending June 30, 1914.

Cause of death	1912-1913		1913-1914	
	Male	Female	Male	Female
Erysipelas	1	1	1	-----
Influenza	-----	-----	1	-----
Syphilis of brain	1	-----	-----	-----
Diabetes mellitus	1	-----	1	-----
Tuberculosis of lungs	1	5	6	4
Tuberculosis of intestines	-----	1	1	-----
Multiple sclerosis	-----	-----	1	-----
Apoplexy	1	-----	-----	-----
Persistent anæmia	-----	1	-----	-----
Partial paralysis, following catalepsy	-----	1	-----	-----
Diseases of meninges	4	2	3	3
Cerebral hemorrhage	-----	-----	-----	1
Epilepsy	6	2	2	-----
Status epilepticus	3	3	4	2
Pericarditis	2	-----	1	1
Endocarditis	-----	-----	3	-----
Organic disease of heart	-----	1	2	1
Diseases of bronchi	1	-----	-----	-----
Diseases of pleura	-----	-----	1	-----
Broncho-pneumonia	-----	3	3	-----
Lobar pneumonia	11	4	-----	2
Pleuro-pneumonia	-----	-----	1	-----
Laryngitis	-----	1	-----	-----
Gastritis	-----	-----	-----	1
Gastroenteritis	-----	1	-----	-----
Gastritis and enteritis	-----	-----	1	-----
Diarrhœa	1	-----	-----	-----
Cholecystitis	1	-----	-----	-----
Cholangitis	1	-----	-----	-----
Enterocolitis	1	-----	-----	-----
Perforation ascending colon	-----	1	-----	-----
Nephritis	-----	1	2	2
Accidents	1	-----	-----	-----
Totals	37	28	34	17

TABLE No. 10.

Showing autopsies from July 1, 1912, to June 30, 1914.

73	Sept. 10, 1912	H. D., m.-----	Endocarditis. Cause of death: myocarditis, with endocarditis and commencing pleurisy.
74	Nov. 23, 1912	A. C., f.-----	Bright's disease. Cause of death: chronic parenchymatous nephritis.
75	Dec. 7, 1912	U. A., m.-----	Pneumonia. Cause of death: acute cholecystitis; and lobar pneumonia, with heart clot.
76	Dec. 13, 1912	W. J. B., m.---	Cause of death: infective cholangitis, with gall stones.
77	Dec. 14, 1912	I. H., m.-----	Cause of death: lobar pneumonia, with acute pericarditis.
78	Feb. 3, 1913	C. B. M., f.---	Meningitis. Cause of death: cerebrospinal meningitis.
79	May 6, 1913	O. S. P., m.---	Acute bronchitis. Cause of death: capillary bronchitis and endocarditis.
80	June 1, 1913	E. J., f.-----	Pleurisy. Cause of death: chronic valvular heart disease, with pericarditis and bilateral pleuritis effusion.
81	June 1, 1913	E. H., f.-----	Broncho-pneumonia. Cause of death: broncho-pneumonia.
82	June 12, 1913	H. W., f.-----	Anæmia. Cause of death: persistent anæmia.
83	July 6, 1913	R. E. B., f.---	Pericarditis. Cause of death: pericarditis, with effusion.
84	Aug. 20, 1913	M. S., f.-----	Lobar pneumonia. Cause of death: lobar pneumonia, with leptomeningitis.
85	Dec. 22, 1913	C. S., m.-----	Multiple sclerosis. Cause of death: multiple sclerosis, with terminal leptomeningitis.
86	Dec. 30, 1913	R. D., m.-----	Intestinal tuberculosis. Cause of death: intestinal tuberculosis.
87	Jan. 4, 1914	R. H., m.-----	Tuberculosis of lungs and intestines, with abscess of lungs. Cause of death: as written.
88	Jan. 5, 1914	G. M., f.-----	Paraplegia with leptomeningitis. Cause: leptomeningitis.
89	Jan. 21, 1914	P. E. C., m.---	Intestinal toxæmia. Cause of death: toxæmia from rags, etc., swallowed and acute pleurisy.
90	Feb. 5, 1914	D. P., f.-----	Status epilepticus. Cause of death: same.
91	Feb. 8, 1914	M. M., f.-----	Leptomeningitis and ileo-colitis. Cause of death: same.
92	Feb. 19, 1914	S. C., m.-----	Acute myocarditis. Cause: acute myocarditis, with beginning pleurisy.
93	Mar. 3, 1914	P. K., m.-----	Broncho-pneumonia and abscess. Cause of death: broncho-pneumonia, with multiple abscesses and empyema.
94	Mar. 5, 1914	T. B., m.-----	Status epilepticus. Cause of death: status epilepticus ending in broncho-pneumonia.
95	Mar. 21, 1914	D. K., m.-----	Pericarditis. Cause of death: pericarditis, with acute endocarditis; also old Pott's disease.
96	Mar. 21, 1914	W. W., m.-----	Acute leptomeningitis. Cause of death: acute leptomeningitis, with chronic pachymeningitis and softening of the brain.
97	Mar. 23, 1914	C. W. G., m.---	Leptomeningitis and hereditary chorea. Cause of death: foregoing with broncho-pneumonia.
98	Apr. 1, 1914	E. H. C., m.---	Broncho-pneumonia. Cause of death: same.
99	Apr. 4, 1914	T. L. T., m.---	Acute endocarditis, lobar pneumonia and enterocolitis. Cause of death: foregoing and myocarditis.
100	Apr. 10, 1914	J. J. C., m.---	Chronic gastritis and enteritis. Cause of death: foregoing with leptomeningitis.
101	Apr. 18, 1914	S. L., f.-----	Abscess of lung. Cause of death: abscess of lung, with general tuberculosis and myocarditis.
102	May 8, 1914	D. R., f.-----	Chronic gastritis and inanition.
103	May 31, 1914	J. R., m.-----	Tuberculosis of cervical glands. Cause of death: pyelitis, with general glandular tuberculosis.
104	June 26, 1914	J. A. W., m.---	Pulmonary tuberculosis. Cause of death: pulmonary tuberculosis, with gastro-enterocolitis.
105	June 26, 1914	M. B. Z., f.----	Leptomeningitis, due to syphilis. Cause of death: leptomeningitis, due to syphilis.

APPENDIX

STATISTICS OF STATE HOSPITALS

TABLE A.

Showing number of attacks in those admitted during the biennial period ending June 30, 1914.
Year ending June 30, 1913.

	Stockton			Napa			Agnews			Mendocino			Southern California			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
First	401	161	562	234	101	335	212	171	383	82	27	119	28	17	45	957	487	1444
Second	2	3	5	50	21	71	52	47	99	37	13	50	24	11	35	165	95	260
Third	0	1	1	7	10	17	9	9	18	5	1	6	12	18	30	33	39	72
Fourth or more	0	0	0	5	3	8	6	7	13	5	1	6	26	9	35	42	20	62
Unknown	0	0	0	85	17	102	39	19	58	106	23	135	592	215	807	822	280	1102
Totals	403	165	568	331	152	533	318	233	571	235	81	316	682	270	952	2019	921	2940

	Stockton			Napa			Agnews			Mendocino			Southern California			Total		
	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
First	410	152	562	261	123	384	238	161	399	146	33	179	510	200	710	1565	669	2234
Second	44	27	71	44	20	64	40	46	86	30	10	40	61	28	89	219	131	350
Third	12	7	19	6	4	10	12	9	21	10	4	14	11	18	29	51	42	93
Fourth or more	7	2	9	1	1	2	10	13	23	1	1	2	22	16	38	41	33	74
Unknown	0	0	0	27	7	34	165	62	227	97	12	109	12	3	15	301	84	385
Totals	473	188	661	339	155	494	465	291	756	284	60	344	616	265	881	2177	939	3136

Year ending June 30, 1914.

TABLE B.

Showing the counties from which the 6076 patients were committed during the biennial period ending June 30, 1914.

County	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
Alameda	19	29	51	32	110	139	5	13		1	400
Alpine											
Amador	7	11				2					20
Butte	8	11	13	9		1		1			43
Calaveras	5	12		2		1					20
Colusa			10	2		2		1			15
Contra Costa	13	18	13	9	6	12	5	7			83
Del Norte			3	2			1				6
El Dorado	7	3	4								14
Fresno	45	71	4	2	9	5					133
Glenn			5	6	1	1	1	2			16
Humboldt		1	24	19	1	6	6	4			61
Imperial									18	17	35
Inyo	1	1							2	3	7
Kern	25	23	2			2			10	8	70
Kings	11	5			1						17
Lake			1				3	7			11
Lassen	4	1		4							9
Los Angeles	1	1		2	2	3			671	624	1304
Madera	12	12				1					25
Marin		3	4	10	1	3	2	5			28
Mariposa	2	1				3					6
Mendocino					1		24	39			64
Merced	15	12		1	1	3					32
Modoc	2	4				1	1	1			9
Mono											
Monterey	1				20	18	1	2		1	43
Napa		1	33	37		1					72
Nevada	8	10	1			1					20
Orange									47	35	82
Placer	19	12		1		1					33
Plumas	3	1	3	1							8
Riverside						1			34	36	71
Sacramento	89	66	48	36	2	7					249
San Benito					7	9					16
San Bernardino			1						67	49	117
San Diego				1					67	68	136
San Francisco	121	180	213	232	221	291	202	188		5	1653
San Joaquin	96	105	3		2	6					212
San Luis Obispo					8	9			4	3	24
San Mateo					29	39		1			69
Santa Barbara			1		4	2			14	16	37
Santa Clara		3	1	5	115	144	1	4			273
Santa Cruz	3				19	25		3			50
Shasta	1		14	16	1	2	1	1			36
Sierra			1	4		2					7
Siskiyou		1	19	13		2					35
Solano	1	1	12	16	1	2		1			34
Sonoma		1	16	4	1	3	34	39		1	99
Stanislaus	10	23	1	1	1				1		37
Sutter	2	4	1								7
Tehama	1		2	5		2	1				11
Trinity	1	1						2			4
Tulare	15	16	1		2	1					35
Tuolumne	5	4									9
Ventura					1			1	17	14	33
Yolo	2	5	8	11		2					28
Yuba	4	6	3	4		1					18
San Quentin Prison	2		7	1	2		1	3			16
Folsom Prison	7	2	10	5	1						25
U. S. Naval Stations, Mare Island and Puget Sound							27	19			46
Totals	568	661	533	494	571	756	316	344	952	881	6076

TABLE C.

Showing those born in the United States admitted during the biennial period ending June 30, 1914.

States	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
Alabama		1	1		1		1	2	3	3	12
Arizona			1			1	1		5	4	12
Arkansas		4	3	1		1	1		2	3	15
America			11	21					110	86	228
California	109	148	126	125	187	209	83	102	86	68	1243
Colorado		2	1	1		1	1		8	6	20
Connecticut	2	1	3	2	1		2	1	2	1	15
Delaware									1		1
District of Columbia			2				1		1		4
Florida	2			1						1	4
Georgia	4	2	2	2	2	3			5	9	29
Idaho		3					1			1	5
Illinois	21	27	6	10	13	17	11	12	48	63	228
Indian Territory											
Indiana	6	15	6	4	5	13	5	5	21	16	96
Iowa	10	8	11	8	4	10	6	4	23	32	106
Kansas	9	9	6	6	6	2	5	5	20	22	90
Kentucky	9	14	2	2	6	6	3	5	19	13	79
Louisiana	1	4		4	1	1	2	1	3	4	21
Maine	2	1	2	3	2	6	1		7	6	30
Maryland	2	1	4	2	1	4	2	2	5		23
Massachusetts		8	6	7	6	12	4	5	5	9	69
Michigan	5	8	1	8	9	7	5	3	18	11	75
Minnesota	1	7	1	1	5	3	4	1	11	9	43
Mississippi	2	6	3	1	1	1	2	1	4	3	24
Missouri	18	15	9	12	12	12	4	5	36	37	160
Montana	1	1		1	2		1	1	1	1	9
Nebraska	1		1	1	2	3	1	2	7	2	20
Nevada	2	5	8		4	5	7	2		1	34
New Hampshire		1	2	1	1	2			1	3	11
New Jersey	3	3		3	2	3	2	2	4	2	24
New Mexico		1		1			1		3	2	8
New York	17	15	18	22	25	19	10	15	35	34	210
North Carolina	3	3	1		2	2		1	6	1	19
North Dakota	1			1				1			3
Ohio	9	13	7	7	8	15	5	7	32	41	144
Oklahoma	1						1	1		1	4
Oregon	3	4	5	4	2	6		6	6	4	40
Pennsylvania	18	15	6	13	10	13	8	11	31	24	149
Rhode Island	2	1		2						2	7
South Carolina		2		1		1	2			2	8
South Dakota	1	1	1		1	3					7
Tennessee	4	8	1	5		1	3	3	9	8	42
Texas	7	8	3	1	6	6	2	2	17	16	68
United States	24	12	8		15	40			21	14	134
Utah	1			1					1	4	7
Vermont	1	1	4	1	2	1	1		5	3	19
Virginia	1	4	1	5		3	7	2	6	3	32
Washington	1	3	3	1	1	1	1	2	1	1	15
West Virginia		3	1			1				4	9
Wisconsin	5	7	4	2	5	5	5	1	7	16	57
Wyoming			1		1		1		1	1	5
Totals	316	395	283	294	351	439	203	213	637	597	3728

TABLE D.

Showing those born in foreign countries admitted during the biennial period ending June 30, 1914.

Countries	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
Alaska -----			1		1	2					4
Africa -----									1	1	1
Australia -----	1		1	2		2	2		1	1	10
Austria-Hungary -----	13	13	11	8	9	9	10	7	14	13	167
Belgium -----						2	1			2	5
Canada -----	13	13	14	11	8	17	4	7	38	24	149
Chili -----				1	1	1				1	4
China -----	8	9	9	5	4	5	3	10	4	1	58
Denmark -----	7	2	2	3	5	9	5	3	5	4	45
England -----	15	18	14	18	19	32	6	12	26	28	188
France -----	5	15	11	7	10	13	1	7	8	10	87
Germany -----	30	41	38	27	26	45	9	11	42	34	303
Greece -----	4	2	3	3		3	5	2	2		24
Guatemala -----				1							1
Holland -----				1			2	1			4
India -----	1	2		1		2				1	7
Ireland -----	26	35	54	23	32	49	20	16	16	18	314
Italy -----	21	27	17	21	26	33	4	11	8	16	184
Japan -----	12	13	3	6	4	2	1	4	8	12	65
Mexico -----	10	12	1	1	3	4	2	2	36	41	112
New Zealand -----											
Norway and Sweden -----	13	16	12	18	10	19	11	4	21	14	138
Philippine Islands -----	1	1	1			1		3			7
Peru -----						1					1
Portugal -----	4	6	4		5	4	2	2	1	2	30
Russia -----	10	11	7	10	7	14	12	11	21	14	117
Sandwich Islands -----		1			1	2					4
Scotland -----	3	2	5	5	3	1	2	4	6	10	41
South America -----					1	1					2
Spain -----	4	5	2		1		2		3		17
Switzerland -----	7	5	4	4	9	5	3	3	6	8	54
Turkey -----	3	3	2		2	2	2	1		5	20
Wales -----	1	1		1	4	1			1	1	10
West Indies -----		1							1	3	5
Western Islands -----	6	6	3		5	2	1				23
Totals -----	218	260	219	182	196	283	110	121	268	264	2121

RECAPITULATION.

	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
United States -----	316	395	283	294	351	439	203	213	637	597	3728
Foreign -----	218	260	219	182	196	283	110	121	268	264	2121
Unknown -----	34	6	31	18	24	34	3	10	47	20	227
Totals -----	568	661	533	494	571	756	316	344	952	881	6076

TABLE E.

Showing age at time of admission of patients admitted during the biennial period ending June 30, 1914.

Age	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
Between 1 and 10 years.....											
Between 10 and 20 years.....	13	8	14	10	24	35	5	9	27	31	176
Between 20 and 30 years.....	115	133	115	104	94	186	79	78	214	193	1314
Between 30 and 40 years.....	149	186	123	144	143	203	93	92	249	245	1627
Between 40 and 50 years.....	105	157	114	92	133	144	75	102	220	191	1333
Between 50 and 60 years.....	69	88	63	55	87	85	41	38	132	119	780
Between 60 and 70 years.....	44	55	37	33	41	45	14	18	46	47	380
Between 70 and 80 years.....	26	16	25	25	20	18	7	5	26	22	190
Between 80 and 90 years.....	14	11	8	9	11	7	2	1	9	7	79
Between 90 and 100 years.....				1				1	1	1	4
Unknown	33	7	31	21	18	33			28	22	193
Totals	568	661	523	494	571	756	316	344	952	881	6076

TABLE F.

Showing civil condition of patients admitted during the biennial period ending June 30, 1914.

Civil condition	Stockton		Napa		Agnews		Mendocino		Southern California		Total
	1913	1914	1913	1914	1913	1914	1913	1914	1913	1914	
Married	148	197	152	159	251	271	89	81	399	328	2075
Single	232	339	213	209	202	326	168	214	351	355	2609
Widowers	24	32	25	20	17	23	11	15	41	39	247
Widows	30	28	28	24	31	33	18	10	24	44	270
Divorced	31	43	18	23	21	24	14	17	29	45	265
Unknown	103	22	97	59	49	79	16	7	108	70	610
Totals	568	661	523	494	571	756	316	344	952	881	6076

TABLE G.

Showing assigned causes of insanity in cases admitted during the biennial period ending June 30, 1914.

Causes	Stockton				Napa				Agnews				Mendocino				Southern California				Totals	
	1913		1914		1913		1914		1913		1914		1913		1914		1913		1914		Men	Women
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women		
Moral:																						
Adverse condition (such as loss of friends, business troubles, etc.)	6	7	3	2	9	3	12	7	5	11	10	7	1		2	1	12	4	3	3	63	45
Mental strain, worry, overwork (not included in above)	12	10	13	5	12	5	1	1	16	10	13	27	3	1	5	4	21	16	20	20	113	99
Religious excitement and spiritualism	4	3	2		2		1	2	1	1	3	4	2	1	2		9	8	10	6	36	25
Love affairs (including seduction)								1			4	1					1	2			5	4
Physical:																						
Intemperance, alcoholism and dissipation	110	22	147	35	30	6	31	4	96	39	102	29	83	29	10	5	195	14	156	12	940	193
Sexual excesses	2	1	1		4	2	3		1		1						2	2	1		15	5
Veneral diseases	11	1	17	2	4	1	6	1	13		13	2	3		3	1	15	3	35	3	120	14
Masturbation	14		6	2	9	1	14	1	6	1	13	4	8	1	13		12	2	7	1	102	13
Sunstroke and overheating					1		1	1	1		1		1				2		1		8	1
Accident or injury	2	3	8		7		6	1	10	3	15	3	1		7	1	12	3	11	1	79	15
Parturition and puerperium								5		12		9		2				9				59
Change of life								3				9		3		3		10		6		49
Fevers								1		8		1										2
Privation and overwork					2		2	2			4		1				10	6	4	2	23	10
Epilepsy	12	6	8	6	4	1	4	2		4	14	3	1	3	3		1	20	7	12	9	80
Diseases of skull and brain	19	1	2		4		3		8	3	7	1		1	1	1	1	1	4	1	49	8
Old age	17	9	16	6	10	7	16	6	8	2	11	6	1	1	3	2	18	6	24	10	124	55
Epidemic influenza																						
Abuse of drugs and tobacco	27	4	25	7	2	1	2	1	2	2	5		20	6	114	26	46	15	42	21	286	83
All other bodily disorders and ill health	18	10	8	5	5	4	7	7		5		7			4	3	16	13	4	19	62	73
Hereditary	30	24	25	16	8	5	8	8	8	21	28	27	8	5	15	3	19	9	24	14	173	132
Constitutional defects	5	1							3	2		4			2	1	4	1	4	4	18	13
Unascertained	108	50	102	94	208	111	220	104	136	129	230	147	102	29	100	10	267	138	254	125	1867	937
Totals	397	163	473	188	381	152	339	155	318	253	465	291	235	81	284	60	682	270	616	265	4196	1880

TABLE H.

Showing forms of insanity in those admitted during the biennial period ending June 30, 1914.

Forms	Stockton				Napa				Aguenos				Mendocino				Southern California				Totals	
	1913		1914		1913		1914		1913		1914		1913		1914		1913		1914		Men	Women
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women				
Paranoid states	21	8	39	5	5	16	9	2	2	3	30	3	9	7	8	5	17	7	21	10	161	54
Manic-depressive insanity	114	67	125	82	41	41	43	44	49	54	76	49	14	9	9	5	135	120	109	98	715	567
General paresis	17		26	4	41	13	36	5	37	7	45	15	14	2	23	1	70	12	83	20	392	79
Dementia precox	11	12	31	14	49	4	27	14	88	79	140	131	53	12	76	16	96	42	98	33	669	355
Involution melancholia	2	11	2	5	1	5	3	3	13	13	22	8	1	1	1	1	14	6	10	10	29	61
Senile psychosis	17	14	23	9	33	17	28	15	32	23	22	24	9	5	11	5	34	25	39	30	248	167
Autotoxic, infective or exhaustive psychosis	1	2	2		1	1	3	3	1	7	3	6	2	3	1	5	6	6	6	2	22	30
Psychosis due to intoxication	44	7	52	6			12	4			3	2	20	3	23	3	52	3	36	6	242	85
Psychosis with more or less definite brain disease	27	8	22	5	12	3	13	3	9	14	13	2	8	3	8	1	7		10	4	129	43
Psychosis belonging to definite neurosis of constitution			20	11	13	6	12	8	9	6	16	9	5	6	1		20	12	27	16	123	74
Alcohol and drugs	105	23	111	37	149	35	100	32	80	39	81	28	94	33	113	25	205	22	169	25	1107	299
Constitutional inferiority and abnormal makeup with or without outbreaks	21	6		1	13	2	6	2			2					2					50	16
Idiocy and imbecility	16	5	12	6	2	2	2	1	1		6	4	1	1		1	13	5			63	25
Not classed			1	1	13	8	48	19	10	8	27	9					10	9	8	11	117	65
Not insane	1		7	2	8	1	3				1		1	2	8		4	1			33	6
Totals	297	163	473	198	381	152	339	155	318	253	405	291	235	81	284	60	682	270	616	265	4196	1880

Diseases of Circulatory System:		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466	467	468	469	470	471	472	473	474	475	476	477	478	479	480	481	482	483	484	485	486	487	488	489	490	491	492	493	494	495	496	497	498	499	500	501	502	503	504	505	506	507	508	509	510	511	512	513	514	515	516	517	518	519	520	521	522	523	524	525	526	527	528	529	530	531	532	533	534	535	536	537	538	539	540	541	542	543	544	545	546	547	548	549	550	551	552	553	554	555	556	557	558	559	560	561	562	563	564	565	566	567	568	569	570	571	572	573	574	575	576	577	578	579	580	581	582	583	584	585	586	587	588	589	590	591	592	593	594	595	596	597	598	599	600	601	602	603	604	605	606	607	608	609	610	611	612	613	614	615	616	617	618	619	620	621	622	623	624	625	626	627	628	629	630	631	632	633	634	635	636	637	638	639	640	641	642	643	644	645	646	647	648	649	650	651	652	653	654	655	656	657	658	659	660	661	662	663	664	665	666	667	668	669	670	671	672	673	674	675	676	677	678	679	680	681	682	683	684	685	686	687	688	689	690	691	692	693	694	695	696	697	698	699	700	701	702	703	704	705	706	707	708	709	710	711	712	713	714	715	716	717	718	719	720	721	722	723	724	725	726	727	728	729	730	731	732	733	734	735	736	737	738	739	740	741	742	743	744	745	746	747	748	749	750	751	752	753	754	755	756	757	758	759	760	761	762	763	764	765	766	767	768	769	770	771	772	773	774	775	776	777	778	779	780	781	782	783	784	785	786	787	788	789	790	791	792	793	794	795	796	797	798	799	800	801	802	803	804	805	806	807	808	809	810	811	812	813	814	815	816	817	818	819	820	821	822	823	824	825	826	827	828	829	830	831	832	833	834	835	836	837	838	839	840	841	842	843	844	845	846	847	848	849	850	851	852	853	854	855	856	857	858	859	860	861	862	863	864	865	866	867	868	869	870	871	872	873	874	875	876	877	878	879	880	881	882	883	884	885	886	887	888	889	890	891	892	893	894	895	896	897	898	899	900	901	902	903	904	905	906	907	908	909	910	911	912	913	914	915	916	917	918	919	920	921	922	923	924	925	926	927	928	929	930	931	932	933	934	935	936	937	938	939	940	941	942	943	944	945	946	947	948	949	950	951	952	953	954	955	956	957	958	959	960	961	962	963	964	965	966	967	968	969	970	971	972	973	974	975	976	977	978	979	980	981	982	983	984	985	986	987	988	989	990	991	992	993	994	995	996	997	998	999	1000	1001	1002	1003	1004	1005	1006	1007	1008	1009	1010	1011	1012	1013	1014	1015	1016	1017	1018	1019	1020	1021	1022	1023	1024	1025	1026	1027	1028	1029	1030	1031	1032	1033	1034	1035	1036	1037	1038	1039	1040	1041	1042	1043	1044	1045	1046	1047	1048	1049	1050	1051	1052	1053	1054	1055	1056	1057	1058	1059	1060	1061	1062	1063	1064	1065	1066	1067	1068	1069	1070	1071	1072	1073	1074	1075	1076	1077	1078	1079	1080	1081	1082	1083	1084	1085	1086	1087	1088	1089	1090	1091	1092	1093	1094	1095	1096	1097	1098	1099	1100	1101	1102	1103	1104	1105	1106	1107	1108	1109	1110	1111	1112	1113	1114	1115	1116	1117	1118	1119	1120	1121	1122	1123	1124	1125	1126	1127	1128	1129	1130	1131	1132	1133	1134	1135	1136	1137	1138	1139	1140	1141	1142	1143	1144	1145	1146	1147	1148	1149	1150	1151	1152	1153	1154	1155	1156	1157	1158	1159	1160	1161	1162	1163	1164	1165	1166	1167	1168	1169	1170	1171	1172	1173	1174	1175	1176	1177	1178	1179	1180	1181	1182	1183	1184	1185	1186	1187	1188	1189	1190	1191	1192	1193	1194	1195	1196	1197	1198	1199	1200	1201	1202	1203	1204	1205	1206	1207	1208	1209	1210	1211	1212	1213	1214	1215	1216	1217	1218	1219	122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TABLE J.

Showing occupations of those admitted during the biennial period ending June 30, 1914.

Cause of death	Stockton				Napa				Agnews				Mendocino				Southern California				Totals		
	1913		1914		1913		1914		1913		1914		1913		1914		1913		1914		Men	Women	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women					
Professional—																							
Architects, artists, authors, clergy, lawyers, surveyors, civil engineers, etc.	7	1	21	10		7	9	3	10	1	14	4		8	1	18	1	38	7	37	1	169	29
(Commercial—																							
Bankers, merchants, accountants, clerks, salesmen, shopmen, stenographers, etc.	65	8	26	6		38	54	8	71	7	77	14		32	5	51	3	145	28	95	12	634	96
Agricultural and pastoral—																							
Farmers, gardeners, herdsmen, etc.	52		45			35	36		32		32			14		22		89	3	48		396	3
Mechanics at outdoor vocations—																							
Blacksmiths, carpenters, painters, plumbers, police, etc.	18		18			40	75		51		64			24		29		122		101		542	
Mechanics, etc., at sedentary vocations—																							
Bookbinders, compositors, weavers, tailors, seamstresses, shoemakers, bakers, etc.	21		38	5		46	26	1	19	12	21	16		25		26		60		96	10	378	48
Exposed vocations—																							
Sailors, soldiers, fishermen, etc.	45		24			8	17	1	30		57			39		31		9		9		269	1
Domestic service—																							
Waiters, cooks, servants, etc.	17	19	30	38		21	15	25	15	17	34	32		13	14	31	17	28	13	24	14	228	200
Educational and higher domestic duties—																							
Governesses, teachers, students, housekeepers, nurses, etc.	1	113	3	107		12	10	107	7	177	8	181		5	48	2	22	9	117	14	199	72	1073
Labors	138		250			134	74		61		121			67		87		133	1	149		1214	1
Gamblers, paupers, tramps, etc.			2			1								1		2			1			6	1
No occupation	8	20	10	15		9	18	8	7	25	15	25		3	13	5	17	4		25	25	104	161
Unascertained	25	2	6	7		30	5	2	15	14	22	19		3	2			54	100	18	4	178	165
Totals	397	103	473	188	381	152	339	155	318	253	465	291	235	81	284	60	682	270	616	265	4190	1878	

TABLE K.
Showing number of admissions, discharges, deaths, etc., from foundation of the hospitals to July 1, 1914.

	STOCKTON					NAPA					AGNEW				
	Admissions	Discharges				Deaths	Escapes	Returned escapes	Transferred	Admissions	Discharges				Deaths
		Recovered	Improved	Unimproved	Not insane						Recovered	Improved	Unimproved	Not insane	
1851	13	6				1									
1852	124	58				10									
1853	160	108				12									
1854	199	145				21									
1855	213	168				18									
1856	232	199				23									
1857	258	179				28	5								
1858	244	112				32	15								
1859	276	124				49	6								
1860	248	137				54	10								
1861	314	210	26	12		49	18								
1862	301	120	14	7		65	12								
1863	232	92	13	4		47	12								
1864	219	102	19	6		82	12								
1865	268	93	11	4		82	27								
1866	279	131	8	5		62	12								
1867	313	125	14			89	9								
1868	387	146	13			134	10								
1869	482	225	16			159	15								
1870	562	221	30	6		156	22								
1871	523	245	24	12		176	22								
1872	506	240	30	3		188	12								
1873	401	185	18	1		152	12								
1874	524	209	40	6		178	23								
1875	615	259	63	8		181	26								
1876	414	252	52	8		172	18			321	69	11	5	4	20
1877	201	83	29	1		100	7			451	140	30	18	23	49
1878	219	80	18	1		106	7			433	148	34	20	17	70
1879	106	58	14	2		100	7			615	184	97	17	19	104
1880	114	40	8	1		72	4			572	189	120	34	9	91
1881	149	54	15	1		92	1			563	133	109	8	5	124
1882	179	71	11			93	11			543	125	147	6	8	107

[illegible]

RECAPITULATION.

	Admis- sions	Discharges				Transferred from	Deaths	Escapes	Returned escapes
		Recov- eries	Improved	Unim- proved	Not insane				
Stockton -----	1,207	659	42	19	14	111	390	137	257
Napa -----	1,052	165	257	9	2	112	315	206	190
Agnews -----	1,327	248	112	37	-----	18	275	66	27
Mendocino -----	690	341	62	46	7	7	146	61	95
Southern California -----	1,833	555	242	54	6	5	356	248	241
Totals -----	6,079	1,968	715	165	29	253	1,482	738	810

[illegible]

*This large decrease is due to the fact that 101 patients were killed in the destruction of the hospital buildings by the earthquake, and also to the fact that 90 patients were transferred to Stockton.

*This large increase is due to the fact that 101 patients were killed in the destruction of buildings destroyed by earthquake April 18, 1906.

TABLE NO. 1.
Showing the cost of the several departments for the biennial period ending June 30, 1914, and stock on hand.

	Stockton		Napa		Agnews		Mendocino		Southern California		Sonoma State Home	
	1912-1913	1913-1914	1912-1913	1913-1914	1912-1913	1913-1914	1912-1913	1913-1914	1912-1913	1913-1914	1912-1913	1913-1914
Salaries of resident officers.....	\$16,377 96	\$17,545 96	\$20,152 78	\$21,040 13	\$20,510 06	\$23,953 39	\$14,017 96	\$16,764 16	\$17,867 06	\$25,568 00	\$12,597 97	\$12,789 63
Wages of employees.....	141,023 02	151,172 89	131,003 71	145,557 92	82,428 59	101,763 05	67,139 38	71,544 66	83,495 56	115,185 48	76,017 30	91,431 68
Provisions.....	103,265 92	107,854 81	92,264 77	112,429 52	32,292 94	39,998 57	62,647 34	55,227 06	100,123 40	115,451 37	45,509 03	62,433 72
Stores.....	12,009 42	11,027 95	7,942 41	9,188 44	35,135 46	36,714 29	6,063 78	6,996 97	10,469 24	10,615 88	8,851 16	4,840 34
Ordinary repairs.....	17,032 98	19,811 64	16,651 68	14,313 87	6,372 89	11,010 25	8,474 98	7,898 73	10,762 81	22,139 53	13,839 23	5,909 41
Farm and grounds.....	3,411 21	3,008 80	21,705 92	25,818 55	11,498 99	12,923 49	6,298 87	6,519 31	12,065 67	15,698 56	15,031 84	9,345 82
Clothing, dry goods.....	13,855 38	19,350 28	18,340 91	23,051 81	17,394 93	12,551 28	6,910 21	7,401 36	14,071 71	19,954 95	12,435 46	11,149 22
Furniture and bedding.....	8,665 37	8,686 56	6,294 28	12,292 36	5,355 67	1,000 46	5,432 44	5,764 08	8,199 36	17,870 04	6,691 29	6,845 55
Books and stationery.....	543 00	540 00	782 50	942 80	495 07	714 53	757 50	247 43	1,242 29	975 04	345 50	441 72
Fuel and light.....	29,124 61	23,529 84	29,672 45	19,139 92	12,126 87	29,346 47	15,438 38	17,329 72	19,481 46	17,198 03	10,611 25	14,943 59
Medical supplies.....	3,983 28	4,121 90	4,858 70	5,621 75	2,339 01	4,438 02	1,167 45	1,212 32	2,566 85	2,797 41	2,462 33	2,916 12
Managers' per diem and expenses.....	1,184 00	1,236 00	1,750 00	1,277 10	1,439 40	1,432 50	832 95	928 80	1,748 27	1,077 91	1,080 75	1,222 15
Miscellaneous.....	10,691 41	17,546 50	8,239 87	8,579 88	4,436 43	4,926 15	3,512 25	2,254 31	4,196 09	8,432 06	5,240 80	4,947 49
Totals.....	\$349,084 48	\$386,811 08	\$351,470 88	\$399,309 15	\$214,667 21	\$270,738 78	\$188,100 73	\$209,500 12	\$221,092 24	\$372,873 50	\$209,340 86	\$227,474 44
Stock on hand.....	\$5,532 19	\$10,784 31	\$4,910 46	\$4,765 17	\$6,926 51	\$7,516 49	\$15,943 97	\$15,871 93	\$7,217 61	\$8,249 50	\$1,623 54	\$10,917 00

TABLE NO. 2.
Showing quantity and value of products of farm, garden, and dairy for the biennial period ending June 30, 1914.

Work Item	Michigan		Napa		Amador		Southern California		Maricopa		Sonoma State Farm		
	Sixty-fourth fiscal year	Sixty-fifth fiscal year	Sixty-fourth fiscal year	Sixty-fifth fiscal year	Sixty-fourth fiscal year	Sixty-fifth fiscal year	Sixty-fourth fiscal year	Sixty-fifth fiscal year	Sixty-fourth fiscal year	Sixty-fifth fiscal year	Sixty-fourth fiscal year	Sixty-fifth fiscal year	
Quantity	Amount	Quantity	Amount	Quantity	Amount	Quantity	Amount	Quantity	Amount	Quantity	Amount	Quantity	Amount
160 lbs.	\$1.30	450 lbs.	\$7.50	805 lbs.	\$11.65	258 lbs.	\$25.80	11,094 lbs.	\$1,094.40	11,094 lbs.	\$1,094.40	30,845 lbs.	\$2,668.45
17,025 lbs.	2,756.54	64,000 lbs.	2,991.68	82,326 lbs.	823.26	11,874 lbs.	1,187.40	27,494 lbs.	274.94	27,494 lbs.	274.94	22,545 lbs.	\$241.32
130 lbs.	6.00			620 lbs.	6.20	900 lbs.	9.00	1,000 lbs.	1.00	1,000 lbs.	1.00	1,000 lbs.	1.00
620 lbs.	18.45	6,400 lbs.	184.40	15,500 lbs.	155.00	2,000 lbs.	20.00	11,068 lbs.	110.68	2,000 lbs.	20.00	27,494 lbs.	274.94
12,005 lbs.	90.72	1,300 lbs.	31.00	29,643 lbs.	296.43	19,363 lbs.	193.63	100 tons	400.00	27,494 lbs.	274.94	100 tons	400.00
1,700 lbs.	77.30	1,700 lbs.	77.30	200 lbs.	6.00	172 lbs.	3.00	195 lbs.	9.25	397 lbs.	15.87	848 lbs.	16.96
1,700 lbs.	294.00			829 lbs.	171.00	829 lbs.	2,014.94	195 lbs.	9.25	397 lbs.	15.87	848 lbs.	16.96
1,100 lbs.	2,476.50	200 gals.	2,704.50	3,400 lbs.	34.00			5,670 lbs.	372.00	2,426 lbs.	24.26	100 lbs.	1.00
56,000 lbs.	200.00	20,200 lbs.	201.17	115,000 lbs.	1,150.00	109,000 lbs.	1,090.20	34,722 lbs.	430.87	35,382 lbs.	353.18	55,545 lbs.	2,608.55
41,200 lbs.	417.60	17,255 lbs.	165.19	25,502 lbs.	255.02	29,805 lbs.	298.05	21,814 lbs.	218.14	11,100 lbs.	111.00	1,637 lbs.	351.00
414 lbs.	12.40			12,400 lbs.	124.00	1,100 lbs.	21.00	4,200 lbs.	42.00	1,100 lbs.	21.00	1,637 lbs.	351.00
7,000 lbs.	407.00			12,000 lbs.	120.00	8,000 lbs.	80.00	898 lbs.	89.80	807 lbs.	80.70	9,900 lbs.	199.00
6,100 lbs.	407.00			11,100 lbs.	111.00	8,000 lbs.	80.00	898 lbs.	89.80	807 lbs.	80.70	9,900 lbs.	199.00
1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00	5,000 lbs.	50.00	2,000 lbs.	20.00	5,000 lbs.	50.00
1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00	5,000 lbs.	50.00	2,000 lbs.	20.00	5,000 lbs.	50.00
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1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00	5,000 lbs.	50.00	2,000 lbs.	20.00	5,000 lbs.	50.00
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1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00	5,000 lbs.	50.00	2,000 lbs.	20.00	5,000 lbs.	50.00
1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00	5,000 lbs.	50.00	2,000 lbs.	20.00	5,000 lbs.	50.00
1,000 lbs.	10.00			8,000 lbs.	80.00	2,000 lbs.	20.00						

BIENNIAL REPORT

OF THE

Board of State Harbor Commissioners

FOR THE

Fiscal Years Commencing July 1, 1912, and Ending
June 30, 1914

COMMISSIONERS

J. J. DWYER, President

T. S. WILLIAMS

JOHN H. McCALLUM



CALIFORNIA
STATE PRINTING OFFICE
1914

BOARD OF STATE HARBOR COMMISSIONERS.

J. J. DWYER, <i>President</i>	-	-	-	-	-	Commissioner
T. S. WILLIAMS,	-	-	-	-	-	Commissioner
JOHN H. McCALLUM,	-	-	-	-	-	Commissioner

LEO V. MERLE, JR.,	-	-	-	-	-	Secretary.
JAMES BYRNE, JR.,	-	-	-	-	-	Assistant Secretary.
JEROME NEWMAN,	-	-	-	-	-	Assistant State Engineer.
DANIEL A. RYAN,	-	-	-	-	-	Attorney.

OFFICE:
UNION DEPOT AND FERRY HOUSE
SAN FRANCISCO, CAL.

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BIENNIAL REPORT
OF THE
Board of State Harbor Commissioners.

SAN FRANCISCO, CALIFORNIA,

November 1, 1914.

*To his Excellency, Hon. HIRAM W. JOHNSON,
Governor of the State of California.*

SIR: As required by law, the Board of State Harbor Commissioners for the harbor of San Francisco herewith respectfully submits its biennial report for the fiscal years commencing July 1, 1912, and ending June 30, 1914, embracing a full report of all moneys by them received and disbursed, describing the improvements made or under way, and the general condition of the harbor property.

We have the honor to be,

Yours very respectfully,

J. J. DWYER, President,

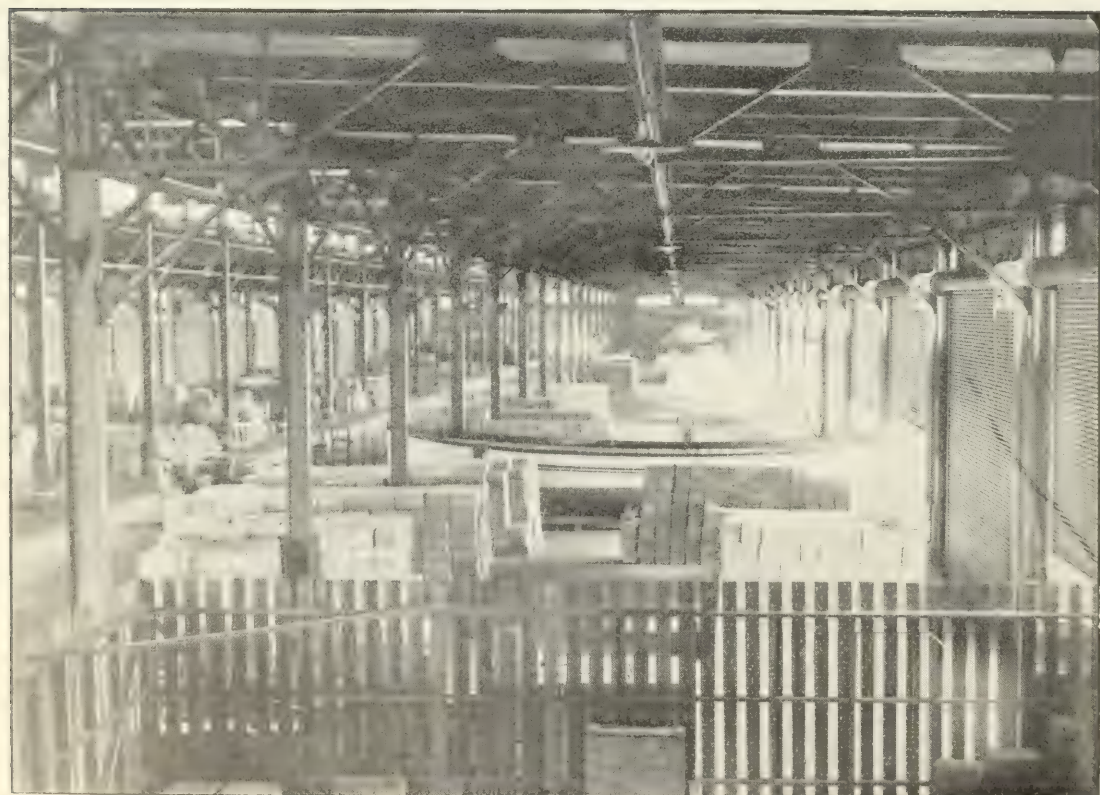
T. S. WILLIAMS,

JOHN H. MCCALLUM,

Board of State Harbor Commissioners.



Interior of Pier 26.



Interior of Pier 28.

INTRODUCTION.

Personnel.

The present Board of State Harbor Commissioners consists of the following commissioners:

John Joseph Dwyer, President; Thomas S. Williams and John H. McCallum, all residents of San Francisco.

Jurisdiction.

The only harbor under the jurisdiction of the Board of State Harbor Commissioners is that portion of the water front on the bay of San Francisco around the city and county of San Francisco, from the Presidio, the United States military reservation, on the north, thence around the bay front to the boundary line between San Francisco and the county of San Mateo. This report deals only with the commerce, construction, maintenance and operation of this water front. On the other side of the bay, at Oakland, Richmond and elsewhere, local bodies administer their respective harbor facilities.

The statistics and other data refer alone to the state property along the San Francisco water front, consisting of the seawall, the seawall lots behind the same, created by the reclamation of tide lands, The Embarcadero, formerly called East Street, and other water front streets, the belt railroad, tugs and dredgers, and all the piers and wharves in the city and county of San Francisco, except those belonging to the Federal Government at the Presidio and Fort Mason, and some other few on private property.

Towage and Pilotage.

The charges for towage and pilotage from the Pacific Ocean into San Francisco Bay are in no degree under the jurisdiction of the Harbor Board, but are governed by other bodies.

Public Ownership and Operation.

Unlike most of the leading seaports of the United States, San Francisco enjoys the advantage of a harbor front that is owned and operated by the public. The title of the property is in the State of California, and harbor affairs are administered by a board of three harbor commissioners, appointed by the Governor of the state and holding office during his pleasure.

The Harbor Self-Supporting.

Under the law, the harbor has been self-supporting since its inception. All the cost of construction and maintenance of seawalls, buildings, wharves, etc., as well as all the operating expenses, are paid out of harbor receipts. These are derived from charges imposed upon shipping

and cargoes, in the form of rents, tolls, dockage and wharfage for the use of the wharves; switching charges on the belt railroad; from the rental privileges of the seawall lots and of the ferry and other buildings and for the use of the ferry slips, and other lesser sources. The principal and interest of all bond issues must also be paid out of the same revenues. San Francisco harbor thus pays its own way, not a dollar coming out of the public treasury or taxes.

The advantage of public ownership to the shipping interests is shown by the provision of the law that harbor charges must not exceed the amount necessary to meet operating, repair and construction expenses and redeem bond issues. Aliens and citizens are treated on equal terms. It is estimated that if the present San Francisco harbor front and facilities were owned and operated by private interests, they would be capitalized at least for the sum of \$250,000,000, and handsome returns could easily be made on that figure.

General Characteristics of San Francisco Harbor.

It is universally acknowledged that the harbor of San Francisco is in its natural aspects one of the very finest in the world. In size the bay of San Francisco, with its connecting waterways, is one of the very largest landlocked bodies of water anywhere.

On the San Francisco side, because of the scouring effects of the tide, the water is very deep, ranging from thirty-three feet at the seawall, which is the minimum required to be maintained by law, to from fifty feet to seventy-five feet at the outer ends of the piers.

It is admirably sheltered against severe storms, the annual damage to shipping from this source being but trifling; its extreme tidal range is only about eight feet and the mean less than five feet; it offers excellent anchorage over an immense area in convenient localities, with fine holding ground, and, in a word, it is ideal, as far as natural conditions are concerned.

It is the terminal point of four great transcontinental railroad systems, and has behind it and directly tributary to it the two immense valleys of the Sacramento and San Joaquin rivers, which drain much more than half the productive area of the extensive State of California. Likewise, the coast lines north and south of San Francisco are intimately connected with the harbor by important transportation systems, steadily ramifying into much new territory.

Extent of Seawall and Docks.

The present water front line of San Francisco in active use is approximately four miles in length. On June 30, 1914, there were in existence along this line 14,210 feet of completed seawall, twenty-six piers and twenty-seven seawall lots of land, having a total area of approximately

941,786 square feet, together with the tract of about twenty-five acres, leased for fifty years in the year 1900 to The Atchison, Topeka and Santa Fe Railway Company.

The piers and bulkhead wharves offer about nine miles of berthing space at the present time, and the system can be expanded, as the population and commerce demand, until it will cover quite fifty miles.

State Lands Adjoining.

By the progressive construction of a permanent seawall around the water front on the line fixed by law, important land areas between it and the previously existing city front have been reclaimed and become the property of the state and have been devoted to harbor uses.

Many of these have been rented and leased to railroads and warehouses, etc., at remunerative figures, and some have been reserved for the use of the state belt railroad in its switching operations.

In addition to the reports of the Board, there are submitted herewith the following departmental reports:

The reports of the chief engineer, of the attorney, of the superintendent of the belt railroad, and of the secretary.

The report of the secretary contains tables giving the receipts and disbursements of the Board for the biennial period, and also from the year 1863 (in which the Board was created) to June 30, 1914; the status of the San Francisco harbor improvement, San Francisco seawall, second San Francisco seawall funds, with payments made to and from them; the operation of the belt railroad; the extent and cost of completed seawall; the contract work completed since June 30, 1912, and that under way June 30, 1914; the revenues and rentals from seawall lots and other state property; the amount of freight handled over the state wharves.

In the shipping statistics, vessels are credited with net tonnage throughout, not with gross tonnage, as in some statistical shipping reports.



Pier 39.

PART I.

REPORT OF THE BOARD.



Pier 26.



Piers 26, 28, 30, 32.

GENERAL CONDITION OF THE STATE WATER FRONT PROPERTY OF SAN FRANCISCO AND ITS ADMINISTRATION.

Development of Docking and Transporting Facilities.

During the past two years the work of developing and improving docking facilities and the belt railroad along the water front of San Francisco, and otherwise improving the harbor, has been pushed with all the energy at command, under the stimulus, not only of the normal increase in the business of the port, but, especially, in the endeavor to prepare for the great increase of trade that will certainly follow the completion of the Panama Canal.

Means for such new and additional work have been furnished by a state bond issue of nine million dollars, under the San Francisco Harbor Improvement Act of 1909.

An outline of the work done, or planned, or contemplated, is summarized below, and engineering data will be found in the report of the engineer of the Board.

New Construction.

The most notable feature of the past two years has been the rapid extension and reconstruction of the pier system. Decayed wharves have been demolished and replaced by new ones, and additional new piers have been built in new territory.

Harbor Ready for the Panama Canal Opening.

A special effort was made to have the harbor ready for the opening of the Panama Canal. When the canal was thrown open to ships of a limited draught in July, 1914, we are glad to say that the harbor of San Francisco was fit and ready, with all the companies seeking berth assignments amply provided for.

A New Harbor Front.

The present Board of Harbor Commissioners took office in the spring of 1911. Since that time the existing pier system has been very largely made over and large additions have been constructed.

On January 1, 1911, the following twenty-six piers were in existence, to wit:

North of Market Street.—Piers Nos. 3, 5, 7, 9, 11, 13, 15, 19, 21, 23, 25 and 27.

South of Market Street.—Piers Nos. 4, 6, 8, 10, 12, 14, 16, 34, 36, 38, 40, 42, 44 and 54.

The numbers are not consecutive because of changes in past years.

Of these twenty-six piers, the following fourteen have been continued in use, to wit: Nos. 3, 5, 7, 9, 11, 13, 12, 34, 36, 38, 40, 42, 44 and 54. The following five piers, to wit: Nos. 19, 21, 23, 25 and 27, all with concrete supports, have largely gone to pieces, because of the disintegration of the concrete, and are being successively rebuilt with creosoted wooden piles, because of the impracticability of repairing the concrete; and the following seven piers have been condemned, and have been or are being destroyed because worn out and dilapidated beyond repair, to wit: Nos. 4, 6, 8, 10, 14, 16 and 15. All of these latter except No. 10 were old wooden wharves, with wooden pile supports, some of which were treated with different kinds of preservatives against the depredations of the teredo. Pier No. 10 had concrete supports, which had disintegrated beyond repair.

Of the fourteen piers above mentioned as being continued in use, three have wooden supports, old and almost used up, and will have to be pulled out within the next year or two, to wit: Nos. 3, 5 and 11; and a number of the others show such signs of deterioration that they, too, will have to be practically rebuilt.

Nine Million Dollar Bond Issue.

The foregoing summary of the condition of the pier system shows that even without the necessity of additional construction, forced upon the harbor by the building of the Panama Canal, the dilapidation of the existing pier system was so very general that the bond issue was imperatively needed to replace many tottering structures. The ordinary revenues would not have sufficed by a very wide margin to make the necessary renovations.

New and Additional Piers.

The six new piers and bulkhead wharves, adjacent or between them, referred to in our last biennial report as having been planned and contracted for by this Board, have been completed and put in commission, as follows:

1. Pier No. 17, at the foot of Union Street, 800 feet long, 126 feet wide.
2. Pier No. 26, near the foot of Steuart Street, 771 feet long, 200 feet wide.
3. Pier No. 28, near the foot of Spear Street, 677 feet long, 150 feet wide.
4. Pier No. 30, near the foot of Spear Street, 720 feet long, 200 feet wide.
5. Pier No. 32, near the foot of Main Street, 807 feet long, 200 feet wide.

6. Bulkhead wharf, 200 feet wide and 222 feet long, connecting piers Nos. 30 and 32, and used with them as one system by one steamship company.

Since our last biennial report the following new and additional pier has been undertaken and completed and put in commission, to wit:

Pier No. 39, at the foot of Grant Avenue, about 900 feet long and 140 feet wide.

The grain sheds, formerly along the bulkhead wharf near this point, have been moved onto this pier, which is now devoted to the uses of the grain trade of the port.

New and Additional Piers Under Contract.

In addition to the foregoing, contracts have been let, and the work is in progress, for the following seven new piers, to wit:

1. Pier No. 15, at the foot of Union Street, 794 feet long and 90 feet wide, designed for coal bunker use.

Will be completed about January 1, 1915.

2. Pier No. 35, at the foot of Montgomery Street, 896 feet long, average, and 200 feet wide.

Will be completed about May 1, 1915.

3. Pier No. 37, at the foot of Kearny Street, 945 feet long, average, and 200 feet wide.

Will be completed about April 1, 1915.

4. Pier No. 41, at the foot of Stockton Street, 981 feet long, average, and 200 feet wide.

Will be completed about December 1, 1914.

5. Pier No. 46, at the foot of Channel Street, 800 feet long and 200 feet wide.

Will be completed about September 15, 1914.

6. Pier No. 16, at the foot of Howard Street, 685 feet long and 140 feet wide.

Will be completed about April 1, 1915.

7. Pier No. 18, between Howard and Folsom Streets, 685 feet long and 140 feet wide.

Will be completed about May 1, 1915.

New Bulkhead Wharves.

Two new bulkhead wharves have been begun and finished this year, to wit:

Fisherman's Wharf, 60 feet wide by 411 feet long.

Jones Street to Leavenworth Street, 60 feet wide by 400 feet long.

Additional Ferry Slips Under Construction.

The passenger traffic across the bay of San Francisco to nearby counties has increased so enormously during the past two years that it has

been found necessary to expand the system of eight ferryboat slips at the foot of Market Street up to a total of twelve slips.

Of the former number, one, No. 7, being out of line and dilapidated, has been destroyed, and slip No. 6 is being rebuilt. Additional slip No. 8 has been finished and work is progressing on additional slips Nos. 7, 9 and 10. These adjoin the old system on the south.

Two additional slips on the north of the existing system have been planned, but can not be undertaken until other constructions are finished.

Additional Car Ferry Slips Under Construction.

Two new car ferry slips, for the freight cars ferried from across the bay of San Francisco, are in process of building at the foot of Powell and Mason streets. When finished, about December 1st next, the existing two car ferry slips near the foot of Lombard Street, being worn out beyond repair, will be destroyed, and will not be rebuilt, as it is designed to occupy their place with a new merchandise pier, to be known as pier No. 29.

New Piers Planned.

This proposed pier No. 29, together with two others, to be known as Nos. 31 and 33, will fill the gap between existing pier No. 27 and pier No. 35, now under contract. Before these are undertaken, however, the Board has planned to build two other new piers south of Market Street, to be known as piers Nos. 22 and 24, between Folsom and Harrison streets, which will take the place of piers Nos. 14 and 16, being demolished this year as stated above.

When pending contracts and these five proposed piers are completed the entire water front will have been all filled up with piers and ferry slips from Taylor Street on the north to Channel Street on the south, a distance of about three miles, with pier No. 54 outlying beyond China Basin.

Increase of Wharf and Pier Area.

The wharf area of the former piers still retained is 1,535,539 square feet, and the wharf area of the new piers built and finished by this Board is 1,190,174 square feet, an increase of 77.5 per cent. When the piers under construction are finished the increase of wharf area over the former extent will have been 1,728,124 square feet, or 112.6 per cent.

The Embarcadero Widened.

The Board has condemned the private property situated along the southerly line of Harrison Street at its junction with The Embarcadero, embracing an area of about 19,657 square feet, in order to widen The Embarcadero at this point to the legal width of 200 feet, and this area has been made a part of The Embarcadero.

The purchase price under the judgment in condemnation proceedings was \$58,597.95, and the same was paid out of the current revenues and not out of the bond money.

This improvement is a great gain in traffic conditions at this point, as the private property in question blocked the extension of Steuart Street south to The Embarcadero, and also narrowed The Embarcadero so as effectually to block team and belt line traffic around the foot of Harrison Street.

New Sections of the Seawall.

The only two remaining sections of the seawall in the district from Market Street to Channel Street have been contracted for and the work is now approaching completion. They are known as sections 9a and 9b, aggregating 1,760 feet in length and 60 feet wide, extending from Mission to Harrison streets.

These sections have been built especially strong, of reinforced concrete piles, driven through a loose rock fill, sunk in a deep trench, and with steel caps and asphalt deck.

Additions to the Union Depot and Ferry Building.

As stated in our last biennial report, two new wings were planned for the Ferry Building, but the necessity of using the available funds for the more pressing needs of pier and other constructions caused the Board to postpone this work till a more favorable time. A one story addition of 140 feet long by 127 feet wide is, however, now being built on the southern end of the building to accommodate a demand for additional baggage room space.

New United States Post Office.

The old wooden building, so long occupied by the United States Government as a ferry post office, and most unfortunately located out in the main thoroughfare, The Embarcadero, at the southern corner of the Ferry Building, will soon cease to be an eyesore and an impediment to traffic.

In its place a new post office, of concrete and brick, will be built by the Board, back of the sidewalk line, near the present location. This work was undertaken at the most urgent request of the United States postal authorities at San Francisco, and the building will become the main distributing post office in the business districts of the city, thus saving hours of time to the merchants, who have complained bitterly of the long delays incident to the present distributing point of the mail, far uptown.

The plans of the new post office are finished. The work will start soon and be finished next summer.

Belt Railroad.

The development and extension of the state belt railroad have been an especial care of the Board.

San Francisco undoubtedly now has the most complete harbor belt line railroad switching system in the country.

The railroad is located on The Embarcadero, a marginal thoroughfare 200 feet wide, located just behind the seawall, and the system is intended and is used to connect up, for the switching of freight cars, the various piers, the yards of other railroads, and private warehouses and industries generally.

The spur track permits for use on city streets fall under the jurisdiction of the municipal authorities, but the construction, maintenance and operation of the belt railroad around the water front are wholly under the jurisdiction of the Board.

Bringing Ship and Rail Together.

As stated in our former report, few harbor improvements are more sought by all ports than the bringing of ship and railroad car close together, side by side, if possible, so as to promote despatch and cheapness in transferring freight. This modern trend finds one of its best illustrations on the San Francisco water front.

Railway Spurs on Piers.

It has been the policy of the Board not only to equip all new piers with spur tracks running the full length of the piers, but also, wherever the water slip spaces beside the old piers were sufficiently wide to permit of it, to widen existing piers and place spur tracks thereon.

Railway Spurs on Old Piers.

In addition to the widening of old piers Nos. 9, 11 and 12, and the running of spur tracks along one side of each throughout its full length, as stated in our former report, this Board has since widened piers Nos. 25 and 27 and built spur tracks on one side of each pier, full length.

Railway Spurs on New Piers.

On the new piers, spur tracks, full length, have been placed on both sides of piers Nos. 26, 28, 30, 32, 39, 41 and 46. On the other piers under contract, tracks on both sides of piers 140 feet wide or over, and on one side of piers under 140 feet in width, will be placed.

Where there are tracks on both sides of the pier, the usual practice is to make one a surface track, and the other is depressed so as to bring the floor of the railroad car on a level with the floor of the pier, thus facilitating trucking of certain classes of freight. Our practice is to accommodate the proposed tenants in this regard according to their preferences.

Center Tracks Not Favored.

It was a practice of former Boards to install railway spur tracks down the center of the pier. This was done on piers Nos. 34, 36, 38 and 40. But experience has demonstrated that the center arrangement is a mistake, because it interferes very seriously with teaming and trucking. The arrangement of the tracks along the sides of the piers and outside the pier sheds is now universally demanded by shippers. This arrangement has been followed in all our constructions.

Belt Railroad Connection Across Market Street.

Our last biennial report referred to the fact that we had begun the construction of the necessary link, extending from Folsom to Washington streets, and crossing in front of the Ferry Building at the foot of Market Street, to connect the northern and southern divisions of the belt railroad.

This important work has been completed and the operation of the new continuous line proceeds with perfect satisfaction and without the slightest interference with the city street car traffic.

South of Market Street the belt line has been extended to Channel Street.

Extension of the Belt Railroad North.

A large extension has been made to the north and west, more than a mile in length, from The Embarcadero, along Jefferson Street through the new tunnel under the United States Fort Mason military reservation to a connection with the railway tracks of the Panama-Pacific International Exposition Company, in Beach Street, between Laguna and Buchanan streets.

Purpose of this Extension.

The main purpose of this extension was to connect up the belt line with the United States Army transport docks, situated at the foot of Laguna Street, in the northwest corner of the Fort Mason reservation, and its completion has directly connected the transport docks by rail with the transcontinental railroad systems.

These docks are the permanent government location for all the transports, which convey men and material to the Philippine Islands and the other insular possessions.

Situated so remotely from the termini of the railroads in San Francisco, the transport docks were subject to a long and expensive haul by truck of all their merchandise and other material, and the army representatives in San Francisco urgently requested the Harbor Board to extend the belt line railroad to the transport docks, both for commercial and military reasons. On account of the grades, this could only be done by the construction of a tunnel under the Fort Mason military reservation.

Fort Mason Tunnel.

Authority to the Harbor Board to construct such a tunnel and extend the belt line was conferred at the last session of the legislature. (Stats. 1913, page 383).

Under this act the tunnel, 1,500 feet in length, 17 feet wide, and 22 feet high, of concrete throughout, with a single track railway, designed for freight service has been built.

It extends from Van Ness Avenue on the east, opposite the end of Jefferson Street, to a point near Beach and Laguna streets on the west, running throughout its length under the Fort Mason military reservation.

Federal authority to cross the reservation with the tunnel was granted by congress to the Panama-Pacific International Exposition Company and its assigns, and the exposition company assigned its rights with the approval of the government to the Board of State Harbor Commissioners.

Other Purposes of this Extension.

Through the tunnel the belt line connects up with the railway switching system within the Panama-Pacific Exposition grounds and an arrangement has been made with the exposition company whereby exhibits on their way to and from the grounds will be carried on the belt line.

Of course, other industries, along the line of this Jefferson Street extension, will also be served, and by this means a large new water front area of desirable flat land has been made much more available for factory and other commercial uses.

After the exposition closes, it is planned to extend the belt line further west to the United States military reservation, known as the Presidio.

Fort Mason Tunnel and Belt Extension Finished.

The tunnel and the belt line extension through the same have been finished and appropriate dedicatory exercises were held on October 31, 1914.

A Continuous Belt Railroad Around Harbor.

By these constructions and extensions, a continuous belt railroad switching system, adequately equipped, is now in full and successful operation around the whole active harbor front of San Francisco, from the United States transport docks on the north and west to Channel Street on the south. It is a tremendous gain to the harbor, and its real advantages only become properly estimated when it is recollected that even such a great seaport as New York has no harbor belt line.

Change in Wharf and Pier Rentals.

When this Board took office, pier rentals of the various companies enjoying definite assignments of wharf and berthing spaces, were based on the running foot and fixed at fifty cents per lineal foot.

This Board, as noted in our last report, reduced this charge ten per cent.

As the rate applied to piers of varying widths, an undue advantage was given by this system of rating to the companies having the wider piers.

Consequently, a change of system has been instituted, basing the rental charge on pier area. This is fairer because it is uniform.

Moreover, as the new piers are much better for berthing ships and handling cargo than the older piers, a keen competition arose among shippers for the superior advantages.

To equalize matters as far as possible, the Board therefore made a distinction between the new piers, that is to say, piers built since March, 1911, on which the rental was fixed at one and two tenths of a cent (\$.012) per square foot per month, and the old piers in existence at that date, on which the rental was fixed at nine tenths of a cent (\$.009) per square foot per month. This change gave universal satisfaction to the shippers.

Pay Roll.

The pay roll of the Board is divided into two parts, one applicable to the force employed on the new work done under the bond issue and the other to the current work and administration of the harbor. The former, consisting principally of the pay of inspectors and draughtsmen, will progressively diminish as the number of new constructions under way become less by completion.

Day Work in Repairs and Improvements.

As stated in our last report the Board substituted the day labor system in place of the contract system in many classes of repair and other work, particularly pile driving. This system has been continued with satisfactory results.

The pay for day work, of course, appears in the pay roll and more work means more pay roll.

Under the previous Board such work was done by contract, and the cost thereof necessarily appeared under the head of contracts and did not figure in their pay roll.

No proper comparison can be made between the pay rolls of successive boards unless the amount and character of the work done and the operations conducted are taken into consideration.

Increase in Number of Locomotives and in Business.

The great enlargement of the belt line system and the consequent increase in business necessitated the purchase of new locomotives since the last report. The Board is now operating seven locomotives, whereas the number in use when we took office in 1911 was three. This, of course, entails the employment of more crews. The road is operated twenty-four hours a day, and, in the crop-moving season, also on Sundays and holidays.

The belt line business, by the building of the connection across Market Street and other extensions, has increased over 100 per cent during the past year.

Other Departments.

We refer to pages 26 to 28 of our last biennial report as to the conditions governing the working and administrative forces and the Board's policy with respect to the same.

Civil Service Law.

The last legislature passed a civil service employment law, which applies throughout the state, including the force under this Board. It took effect in August, 1913.

In our last report we strongly favored the enactment of such a law and since its enactment have cooperated with the State Civil Service Commission in applying its provisions to the harbor force. From results thus far visible, we have no hesitation in heartily repeating our former indorsement of this system of appointment.

Pier No. 54.

The defective condition of pier No. 54, occupied by the Santa Fe Railroad Company, was noted in our last report (page 29).

It was due to the fact that a long ledge of rock reaching high above the dredge limit had been carelessly left by the engineer of the former Board along the north side of the pier, besides other rocky points and surfaces in the neighboring water. This defect has been remedied by widening the pier ten feet, throughout its length, so as to cover the ledge, and the remainder of the rocky outcroppings in the area outside thereof have been successfully blasted out.

Nine Million Dollar Bond Issue.

The nine million dollar bond issue by the State of California, under the San Francisco Harbor Improvement Act of 1909, the proceeds of the sale of which constitute what is known as the "Second San Francisco Seawall Fund," has all been sold by the State Treasurer.

As the bonds carry only four per cent per annum and could not under the law be sold at a discount below par, great difficulty was found

by the State Treasurer in selling them during the financial stringency of 1913, and finally sales came to an absolute stop, as some of the leading cities of the state were offering in vain at the same time their bonds carrying five per cent per annum.

The last legislature, however, came to the rescue of the harbor bonds and by two acts facilitated their sale. (Stats. 1913, page 563, act of June 10, 1913; and page 1155, act of June 16, 1913.)

Under the former act the State Board of Control bought a large part of the harbor bond issue. Under the latter act the state loaned the Harbor Board not to exceed \$500,000, to go as a commission on sale of the bonds, the loan to be wholly repaid to the state by the Harbor Board out of harbor revenues within five years, in equal yearly installments. By the aid of this commission, the State Treasurer was enabled to dispose of bonds to the amount of \$4,767,000. The commission thereon amounts to \$476,700, which will have to be repaid to the state at the rate of \$95,340 per year; the harbor thereby being deprived of the means of making improvements out of current revenues to just that extent.

The financial reports of the secretary will show the present condition of this fund.

Events have shown that such bond issue was vitally needed by the port, and that it would have been necessary in order to replace existing dilapidated wharf structures by the wholesale, even if the new trade to follow the Panama Canal were not in question at all.

**Construction Program When Completed Will Exhaust
the \$9,000,000 Bond Issue.**

None of the bonds of this issue were sold prior to our taking office. The first sale was in October, 1911.

The harbor improvements already completed, those under contract now pending, and those planned as above set forth, will all be covered, it is estimated, by the nine million dollar issue, but will very nearly exhaust it.

Bond Money Devoted to New Construction.

Although the terms of the bond act, which authorized the use of the money in betterments of all kinds, are sufficiently broad to warrant the Board in using the bond money in making any harbor improvement, in its discretion, the Board has consistently adhered to the policy of devoting the bond money exclusively to new constructions. All repairs and, indeed, much wholly new and additional construction work in new territory have been paid out of the current revenues, deposited in what is known as the "San Francisco Harbor Improvement Fund."

New Construction Paid For Out of Current Revenues.

Conspicuous illustrations of the Board's success in paying for new constructions out of current revenues are the following:

1. New Pier No. 46—200 feet wide, 800 feet long, at the foot of Channel street. The entire contract price of the work and labor of constructing this pier was paid out of current revenues-----	\$176,892 13
2. Rebuilding of Piers Nos. 19, 23, 25 and 27, with new creosoted piles, to take the place of the old disintegrated concrete cylinder supports of the same, and also 16th street wharf, cost, exclusive of piles-----	85,826 74
3. Purchase of land by condemnation, 19,657.69 sq. ft. at the foot of Harrison street, to widen The Embarcadero to 200 feet; cost-----	58,597 95
4. New concrete belt line round-house, with seven stalls; cost -----	37,422 13
Total -----	\$358,739 05

Ten Million Dollar Bond Issue.

At the suggestion of this Board, contained in its last report, the legislature of 1913 passed a further bond issue of ten million dollars for harbor improvements, to be voted upon by the people of the state at the general election in November, 1914. This was recommended in order to provide for any urgent need of abnormally rapid development of additional harbor facilities that might possibly be required by an abnormally rapid increase of trade upon the completion of the Panama Canal, and which the current revenues might be insufficient to provide.

Of course, no part of the bonds need be sold unless an emergency, such as that noted, should arise; and until sold, no additional interest burdens would accrue.

Owing to the fact that bond issues under the State Constitution must be authorized by the people at the general election following the session of the legislature submitting them, and that a period of over two years must therefore elapse before the bonds would be available for sale, it was deemed wise, in view of the great importance of the matter and the uncertainties involved as above outlined, to have them ready for sale in whole or in part, as circumstances may require.

Panama Canal.

The official opening of the Panama Canal is set for the beginning of the year 1915. Nevertheless, the canal was sufficiently completed in July, 1914, so as to permit of its partial use, by vessels of a limited draught. Even so, the growth of shipping in the past few months, due to its use, has been so great that it looks very much as if the fondest hopes of its great utility are soon to be realized.

The great European war makes prophecy in this regard somewhat dubious, but the present outlook for an enormous gain in the shipping

of the port is most encouraging. The figures at present available indicate that the trade has about doubled since the canal was opened as stated.

India Basin and Islais Creek Lands.

The suit for the condemnation of the Islais Creek lands, begun by our attorney, as noted in our last report, is still pending in court. There was a delay in proceedings at the suggestion of the Attorney General of the state, to await the decision of the State Supreme Court on the San Pedro tide land cases, the decision of which, it was thought, might affect the question of the ownership of the Islais Creek lands in favor of the state and thus save the cost to the state of their purchase price. Recently, however, the Attorney General has advised our attorney to proceed with the condemnation proceedings theretofore instituted, and the suit is now actively in hand. It is being stubbornly contested by a number of the largest proprietors and progress is thereby retarded.

Drawbridge Over Islais Creek.

It was stated in our last report that this Board had set in motion the necessary legal machinery to compel the construction of a drawbridge over Islais Creek at Kentucky Street, by certain railroad companies using the roadway of the latter street. This bridge was subsequently contracted for and the work is now in progress.

Inadequate Fire Insurance.

In our last report attention was called to the inadequate fire insurance on the harbor facilities. It is limited by law to a total of \$700,000, in our judgment an utterly inadequate amount. We again recommend that the maximum limit be raised by law to at least the sum of \$1,200,000.

Concrete and Creosoted Wood Construction.

The harbor engineer's report will show the character and type of pier construction in detail. But it is proper here to note that some discussion has arisen over the comparative merits of concrete and other character of supports for wharf structures, and to state the Board's policy in this regard.

The Board's policy has been simply to follow in each particular instance the best engineering opinion available. This being a technical question it should be decided on technical considerations, and in every case we have adopted the particular type of construction recommended by the harbor engineer.

The water front varies greatly in its foundations. In a few places it is rocky or hard. In most places, the mud is very deep and in certain sections extremely soft. Most of it is filled ground, and fre-

quently localities near each other differ greatly because of the jutting out of rock ledges from the hills formerly or now along the front. The engineer suits his plans, necessarily, to the natural conditions, and, of course, regard must be had to the engineering cost as well as to the engineering possibilities.

On the better foundations, the engineer has recommended concrete supports, and in the muddy places different types of construction, according to circumstances.

Where the engineer has recommended concrete supports, the Board has adopted the same, and accordingly the following piers, to wit: Nos. 26, 28, 30 and 32, are wholly supported by reinforced concrete columns of from three to four feet in thickness going down to the bottom of the bay, which was never done with concrete before in these waters. This was possible because of the firm foundation in that particular locality.

In other localities, pier No. 17 and pier No. 39 have been built with concrete supports, sunk deep into the mud, but resting ultimately on wooden piles driven below the mud line. Here it was simply impossible, consistently with the factor of engineering cost, to go down to a solid foundation. Indeed, in many localities, no solid foundation has ever been reached by the longest wooden piles ever driven, over 115 feet in length.

Similar conditions governed the type of construction used by the engineers of the United States transport docks at Fort Mason, San Francisco. Nominally, these docks are commonly referred to as having concrete supports, but, as in the case of our pier No. 39, the concrete columns under these docks rest at bottom on wooden piles driven into the mud.

An entirely new type is being tried in pier No. 35, now under construction. There, reinforced concrete piles made on shore are being driven in place by a steam hammer. No wood will be used under them. Such construction has recently been employed for the supports of "skyscrapers" in San Francisco. We have also used it in the supports of the ferry slip aprons, and also in the seawall.

In other localities, of deep mud foundations, the engineer has used creosoted wooden supports, to wit, in piers Nos. 15, 16, 18, 22, 24, 46, 37 and 41. This type is very commonly used over the country.

Creosoted wood construction, it is estimated, will last in these waters from fifteen to twenty years. With our present revenue system, all such piers will out of their surplus of earnings provide a fund for their replacement when worn out, and they are, therefore, in effect perpetual.

Whether or not concrete piers will last practically forever, as claimed by some of their advocates, or even as long as creosoted wood, is entirely

a matter of experiment and experience. They are comparatively of very recent use in the United States and, therefore, necessarily, experience will have to be awaited before results can be stated with positiveness.

All concrete is not the same. The concrete wharves and piers built by previous boards of harbor commissioners have been for the most part costly failures.

As pointed out above, piers Nos. 19, 21, 23, 25, 27 and 10, all had concrete supports, and all of them disintegrated inside of fifteen years. No. 27 was built in 1907, only seven years ago, and was as bad as the rest. Concrete supports of modern construction cost about three times as much as creosoted wood.

A committee of three engineers of repute, appointed by the San Francisco Chamber of Commerce to investigate and consider this question, made a written report, which entirely coincides with the policy recommended by our own engineer and adopted by this Board, and for record purposes we append the same.

Materials Furnished Contractors.

The policy of the Board has been to buy and test its cement by its own force, and to supply the same and also the creosoted piles to the contractors, who furnish the work and labor in pier and other constructions. The same policy has been followed in the purchase of steel rails for the belt railroad.

New Seawall Lots and Blocks Added.

By the building of new sections of the seawall and filling up the water-lots behind the same within the past two years very valuable additions have been made to the state owned harbor lands, and the new and adjacent streets have been improved in accordance with municipal regulations.

The following is a list of such lands:

1. Lot No. 18, at the northeast corner of Spear Street and The Embarcadero, area 26,793 square feet.
2. Lot No. 19, bounded by The Embarcadero, Main and Bryant streets, area 14,623 square feet.
3. Lot No. 20, bounded by The Embarcadero, Beale, Bryant and Main streets, area 93,668 square feet.

In addition, the Board is reclaiming by the filling process two water blocks north of Jefferson Street, between Jones and Leavenworth streets, each 275 feet by 412½ feet, and the reclamation is now about half completed.

The filling in of all this property was effected with but little expense to the Board, by establishing free dumps for the use of contractors and property owners generally throughout the city of San Francisco, our

only expense being the pay of the necessary inspectors of the material dumped and a few laborers.

Street Improvements.

Nearly every large city in the country with a water front suffers from wretched street conditions in the neighborhood of its water front. San Francisco has been no exception, but in the past two years gratifying progress has been made by the municipality on the streets under its jurisdiction, and the Harbor Board has consistently followed out the policy, where the dividing line of the two jurisdictions runs down the center line of a street, of improving the state half of the street in prompt cooperation with the improvement of the city half.

Besides, the pavement of The Embarcadero has been largely repaired, and the new stretches obtained by the reclaiming process have been nearly all improved, some delays being unavoidable because of the lapse of time necessary to permit of the necessary settling.

Under the law, the entire cost of street improvements on The Embarcadero and the neighboring streets under the state jurisdiction comes upon the Harbor Board, as well as the cost of maintenance and cleaning.

The cleaning is done by contract at an expense to the Board of about \$14,000 annually.

The particulars of street improvements are mentioned in the engineer's report.

New Sidewalks.

The sidewalks along the water front throughout its whole extent, with slight exceptions, were wooden and much deteriorated. Within the past two years the Board has steadily replaced them with new asphalt sidewalks and the work is still in progress.

New System of Street Lighting.

The electrical department under the Board has been particularly active with many improvements, especially in the matter of street illumination, and a line of handsome new electroliers has been installed on The Embarcadero throughout nearly its whole extent.

The water front is now one of the best lighted portions of San Francisco.

Wires Placed Underground.

No feature of large cities is more detrimental to appearance and, indeed, more dangerous, than the overhead wire system of public utility companies, for telegraph, telephone, gas, power and lighting purposes, etc. A beginning has been made in San Francisco to place them underground.

The Board has adopted a similar policy on The Embarcadero, and ordered all overhead wires to be placed underground. Much of this work has been completed and the rest is steadily in progress. The improvement in the appearance of the street is most noticeable.

PART II.

REPORT OF ASSISTANT STATE
ENGINEER.



Pier 28.



Piers 30-32.

Report of Assistant State Engineer.

SAN FRANCISCO, July 1, 1914.

To the honorable Board of State Harbor Commissioners, San Francisco, California.

GENTLEMEN: I have the honor to submit herewith my report as assistant state engineer, assigned to your honorable Board for the term beginning July 1, 1912, and ending June 30, 1914, during which the work was under my direction from August 8, 1912, Mr. A. V. Saph having been in charge until the latter date.

At the end of the last biennial period, June 30, 1912, four contracts had been awarded for the construction of five new piers numbered respectively piers 17, 26, 28, 30 and 32. At the time of my appointment, active work had been begun on pier 17 and the twin piers 30 and 32 only, the former being 24 per cent and the latter 4 per cent completed. All these piers have since been finished essentially as planned and placed in service, the only modification having been in the design of the outer portion of pier 17, by the substitution of cement grout as a filling between the wooden piles and the concrete cylinders enclosing them in place of sand as originally planned.

The layouts which had been tentatively adopted for the improvement of the northern portion of the water front from Lombard Street to Fisherman's Wharf and of the southern portion between Mission and Harrison streets were revised and formally adopted and the preparation of plans in accordance therewith was carried on, but owing to unfavorable financial conditions and the impossibility of disposing of the balance of the bond issue, construction could not be commenced with vigor. A few contracts were let, but the general plan of improvement could not be taken up in earnest until the beginning of 1914; since that time, however, the work has been pressed and an energetic effort is being made to put the water front in condition to handle the expected large increase in traffic consequent upon the opening of the Panama Canal.

As the engineering department embraces several subdivisions, it will be necessary to report on the work of each separately, as follows:

1. Construction, seawall, piers and wharves.
2. Maintenance and repairs.
3. Belt railroad.
4. Ferry slips and buildings.
5. Street work and maintenance.
6. Electrical department.
7. Dredging.
8. Testing department.

1. Construction.

Seawall, Sections 9A and 9B. Section 9A of the seawall is 990 feet long and extends southerly from the end of section 8 near the foot of Mission Street to the foot of Folsom Street; section 9B is 780 feet long, extending from the southerly end of section 9A, at the foot of Folsom Street to the northerly end of section 9 at the foot of Harrison Street.

Both these sections are of the same type and differ in several respects from sections 8 and 9. The crest of the rock wall is higher and is placed at the curb line of The Embarcadero, 60 feet back of the water front line, instead of 27 feet as in section 9, giving greater depth of water at the edge of the bulkhead, and, as the concrete retaining wall is located at the crest of the rock embankment, affording the additional advantage of a uniform foundation for the bulkhead pavement. This uniform foundation will prevent the unequal settlement which has been observed in bulkheads built on the type of section 9 in which the outer 27 feet of the pavement rests on the concrete slab and the inner 33 feet on an earth fill.

The concrete retaining wall is much smaller in section than those used in sections 8 and 9 and is carried down to 13 feet below city base instead of 30 feet, as in the two latter sections, making it possible to deposit all concrete in the dry instead of placing some of it under water, as was necessary in sections 8 and 9. The bottom rests on wooden piles cut off at low water and surrounded by rock and consequently not liable to decay or attack by marine borers.

The deck is supported by reinforced concrete piles sixteen inches square, driven through the rock embankment; in order to avoid shattering the tips, it was found necessary to shoe the piles.

On account of the mud bottom on which the rock wall rests, it was considered advisable to make provision for possible future settlement by constructing the deck of the bulkhead wharf of steel beams carrying a plank and asphalt pavement; the deck can later be raised if necessary, the steel concreted and the planking replaced by a concrete slab.

Section 9A is 76½ per cent completed at the present time and it is expected that both sections will be finished by January 1, 1915. When completed there will be a continuous line of seawall from Mission Street to the north line of Channel Street extended and as stipulated in the China Basin lease the outer 100 feet of the thoroughfare along China Basin will be placed under control of the state.

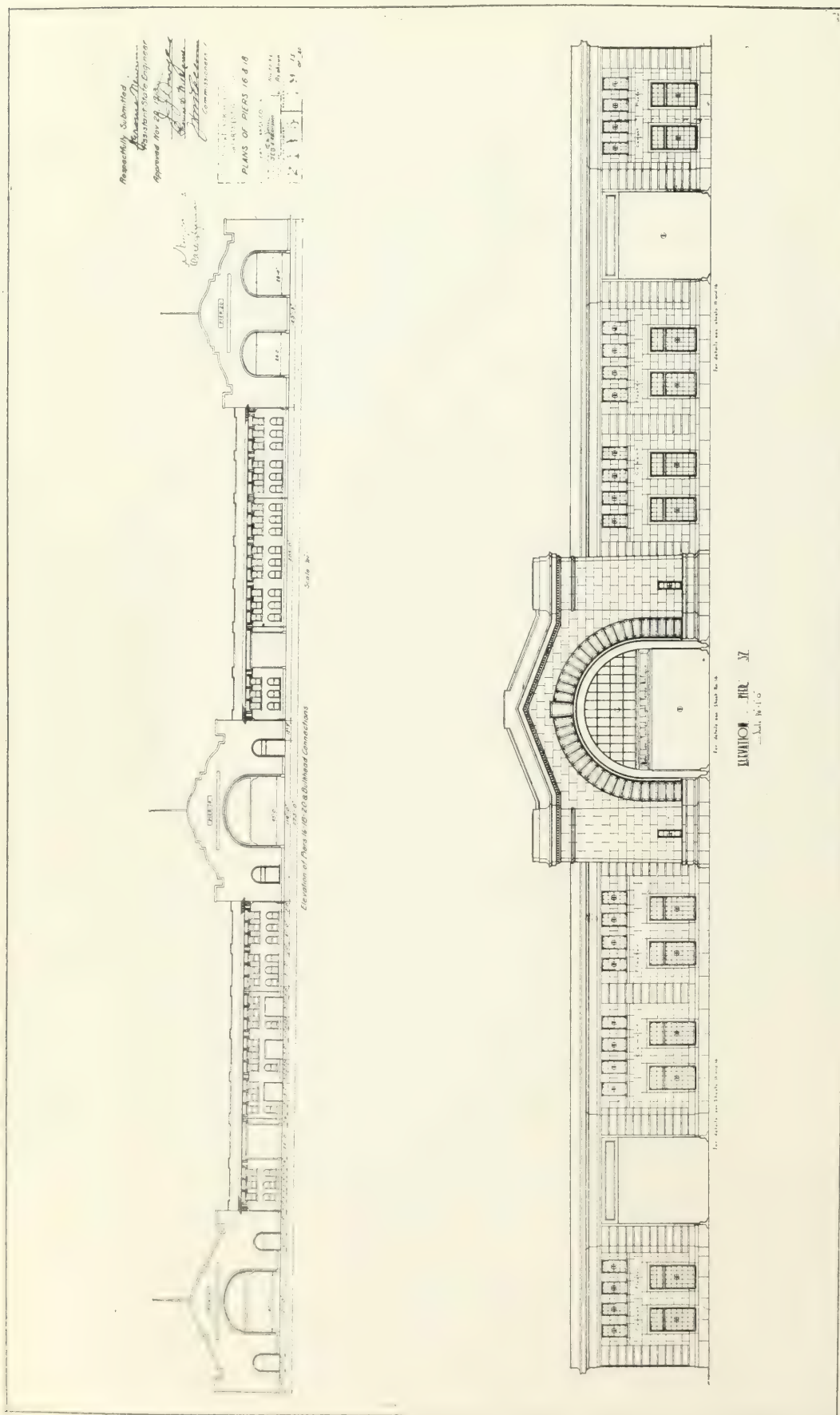
Piers and Bulkhead Wharves. Before proceeding with the preparation of plans for new piers, the question of the proper class of construction to be employed was thoroughly discussed and it was decided that the use of creosoted piling in certain cases would be preferable to the exclusive use of reinforced concrete, which latter has been used, where deemed practicable. There were several reasons for making this

decision, viz: the great depth of mud along the water front from the foot of Harrison Street to the foot of Grant Avenue, entailing excessive cost of construction in concrete on account of the depth and difficulty of foundations, the urgent necessity of being prepared for the opening of the Panama Canal in the very near future, the constant changes in vessels and freight handling methods bringing with them the possible need of early reconstruction to meet new conditions, coupled with the great expense of such reconstruction in a concrete pier and last but not least, the uncertainty among engineers regarding the probable life of reinforced concrete structures in sea water. It may be remarked that the choice of creosoted pile construction in certain localities agrees with the recommendation to the Maritime Affairs Committee of the San Francisco Chamber of Commerce by a commission of engineers appointed by it for the purpose of examining conditions and reporting thereon. A copy of the latter report, as a matter of engineering interest is appended hereto.

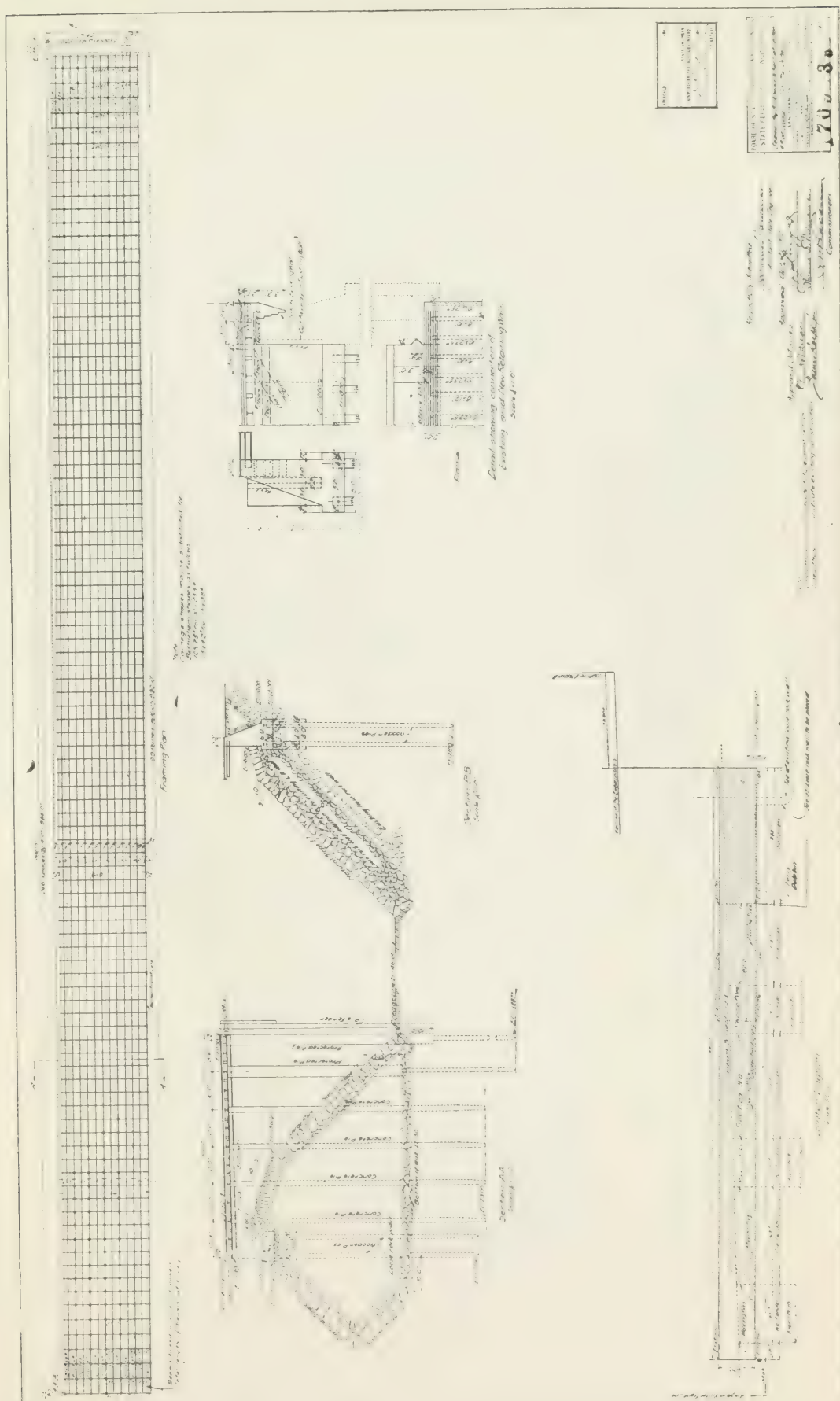
Observations at the northern portion of the front disclosed the fact that there was a strong tidal current at this point, which might endanger wooden pile structures and it was decided to build the three most exposed piers of the seven contemplated for this section of concrete, to act as breakwaters and to deflect the current eastward away from the shore. For this reason piers 29, 35 and 39 have been designed as reinforced concrete piers, piers 29 and 39 as concrete cylinder piers, resting on wooden piles below the mud line, and pier 35 as a pile pier; and the completion of pier 39 has demonstrated that the object has been attained.

Wherever possible, shipping men were consulted on the most advantageous arrangement of piers, location and character of tracks, sizes of doors, width of slips, etc., and designs were prepared in accordance with their suggestions. All new piers are provided with at least one track and where width permits with two, one surface and one depressed, the latter being generally placed on the northerly side, and provision is made for the possible future installation of cranes for handling freight by building the substructure and shed columns heavy enough to carry them. Doors are of ample size, usually twenty-two feet high and twenty feet wide and are equipped with steel rolling shutters which possess the advantages of easy operation, durability and low maintenance cost.

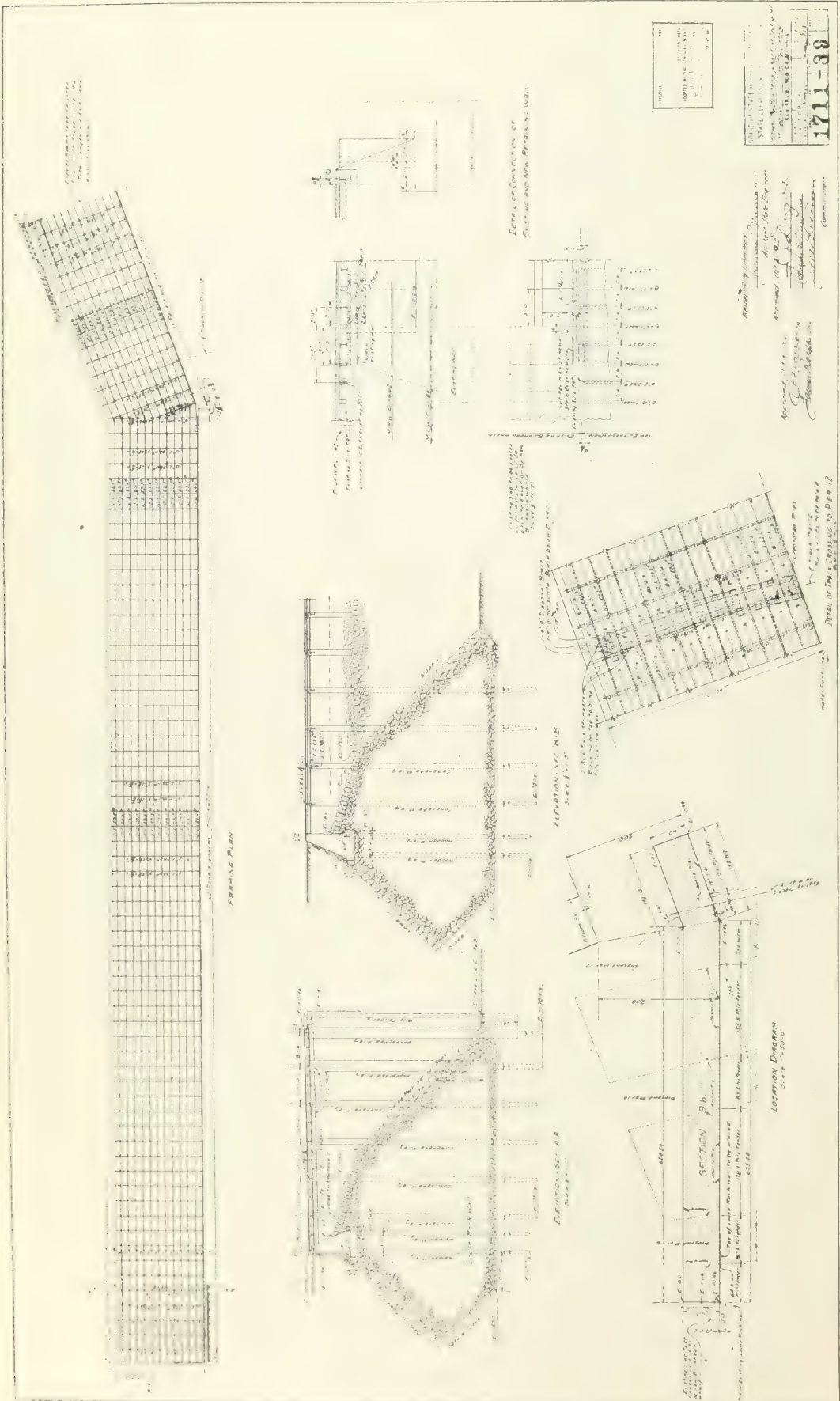
Wherever necessary, the contract for a new pier has included the reconstruction of the adjacent bulkhead wharf either in timber or concrete, depending on circumstances. The wharf connecting with pier 46 is of creosoted piling, those at piers 15, 30 and 41 are of reinforced concrete.



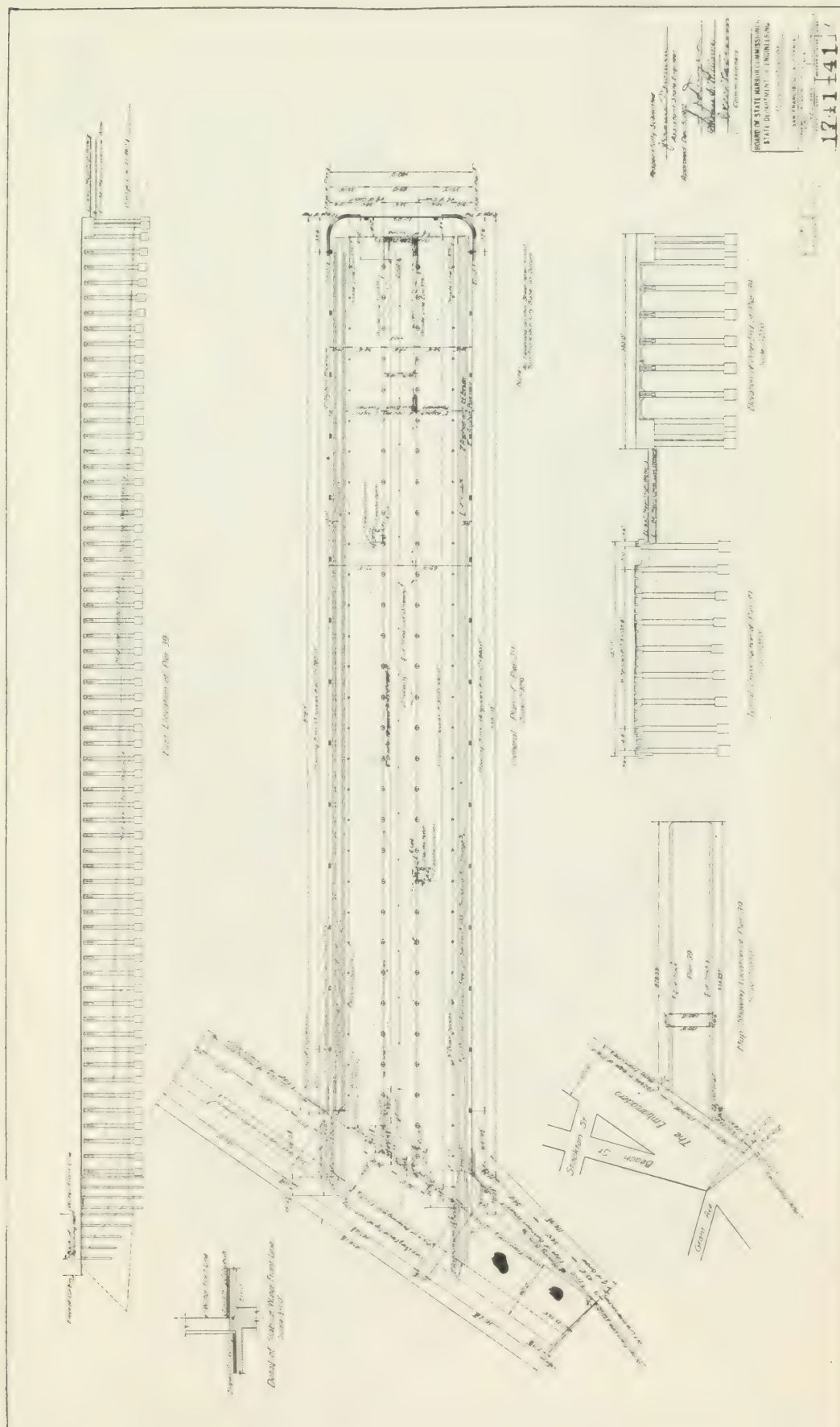
At Top—Front of Piers 16, 18, 20. Bottom—Front of Pier 37.



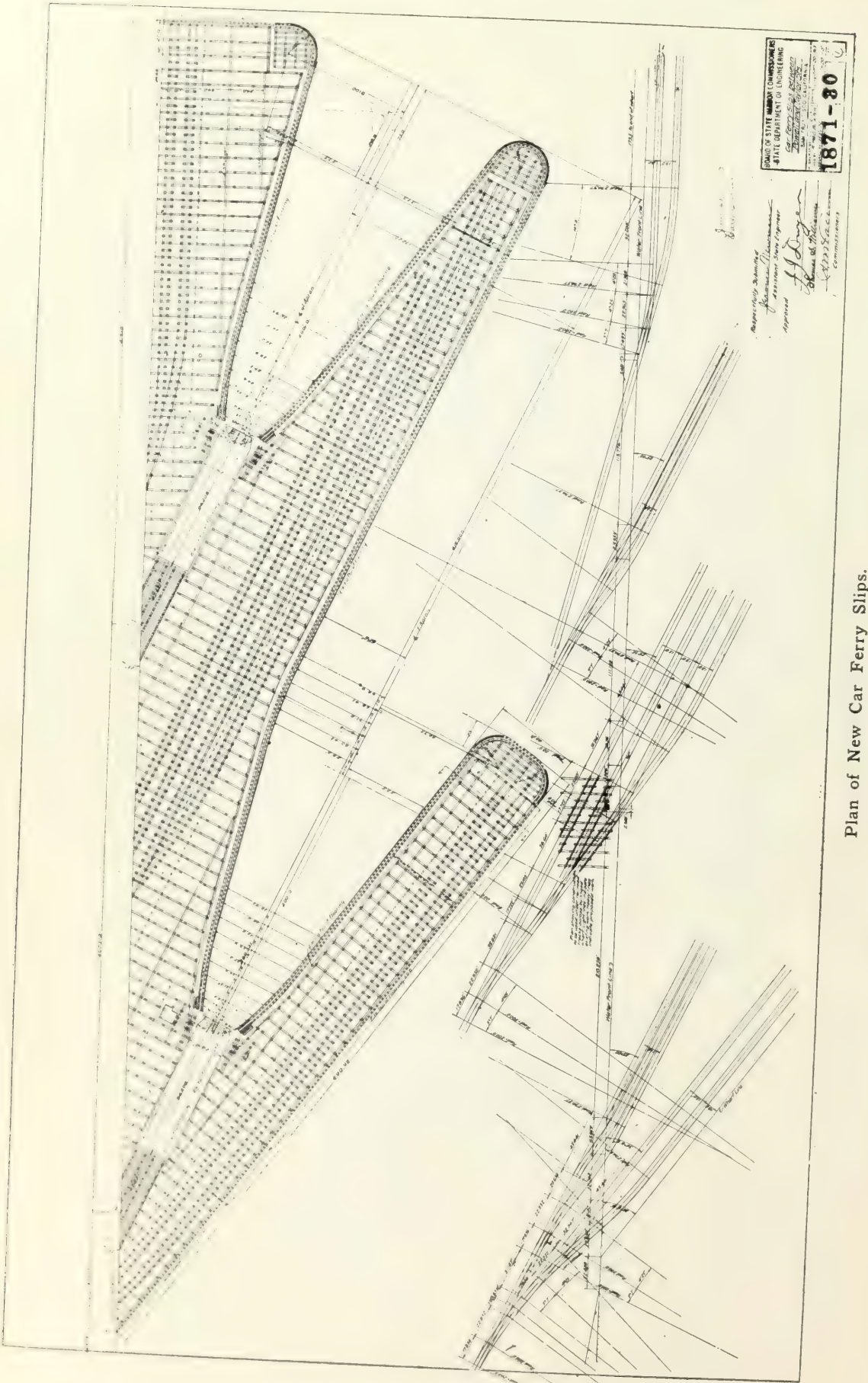
Section 9A Seawall.



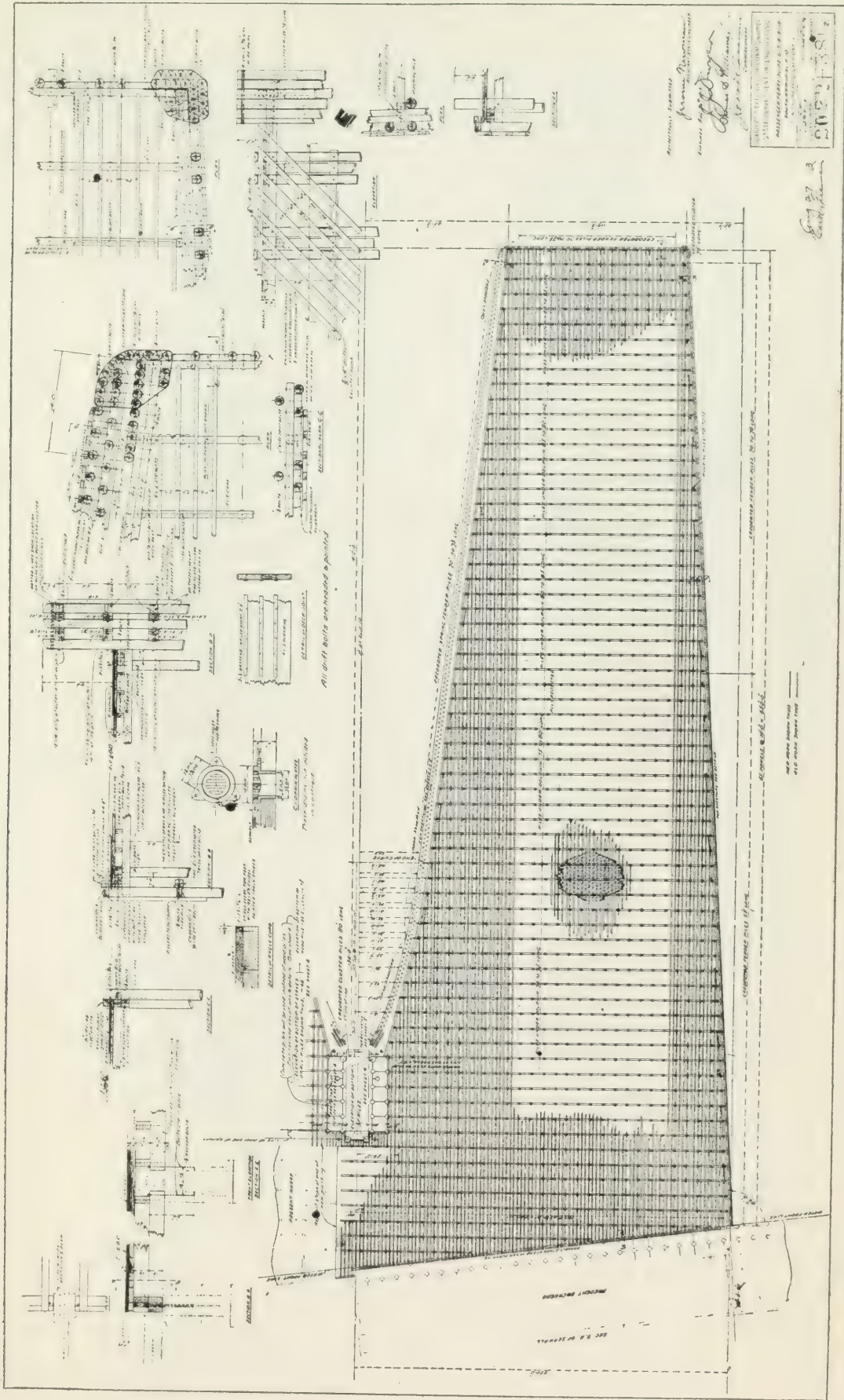
Section 9B Seawall.



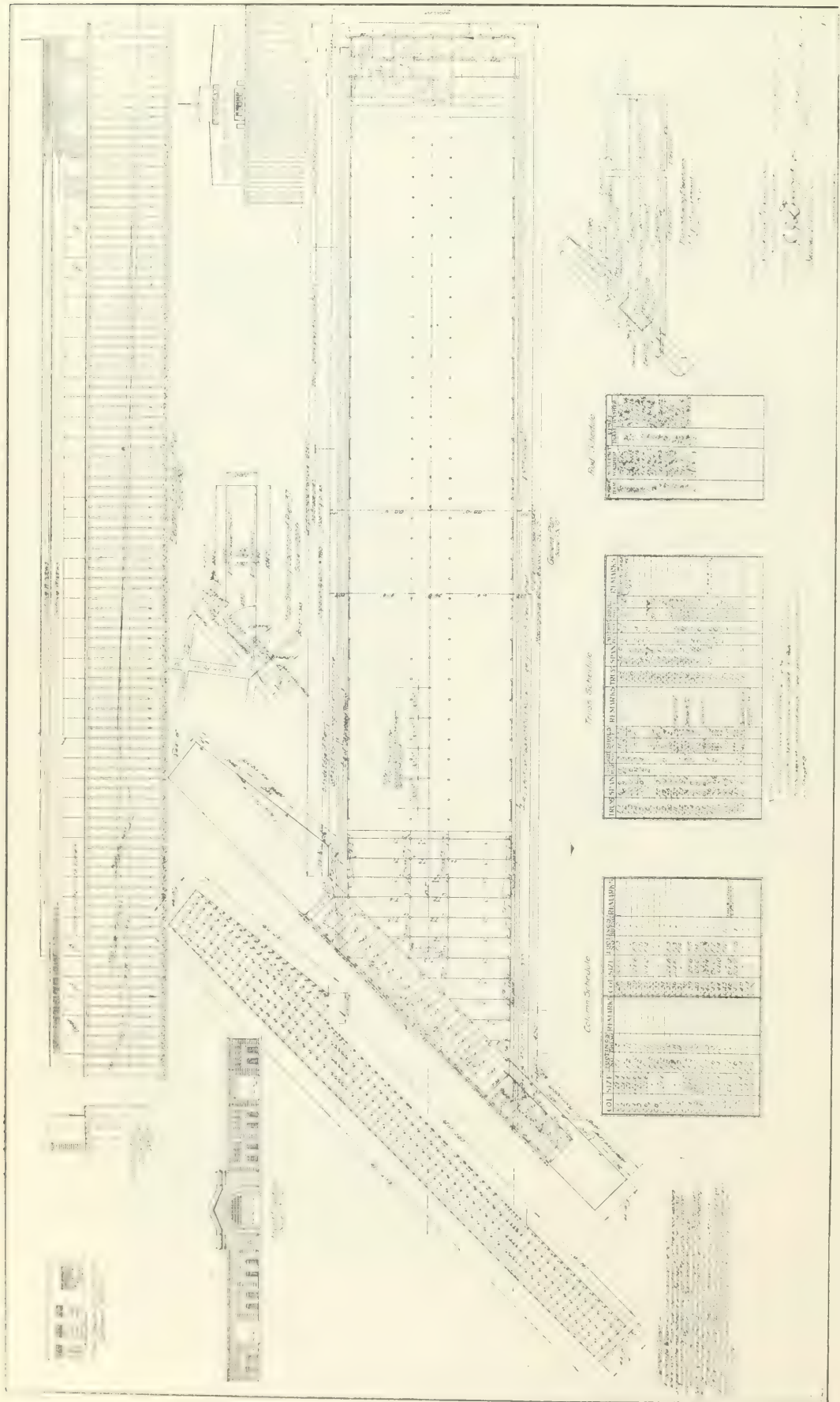
Plan of Pier 39.



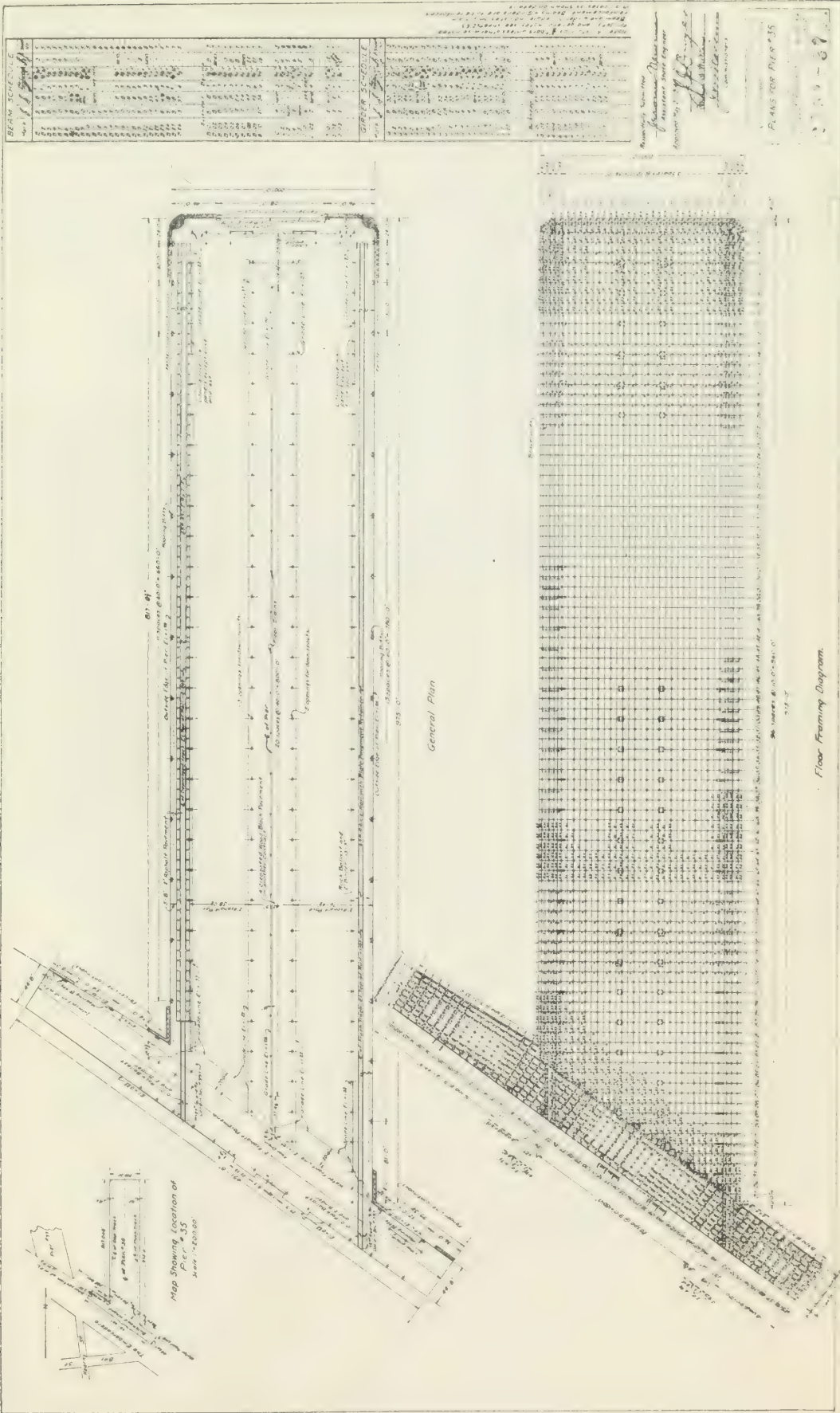
Plan of New Car Ferry Slips.



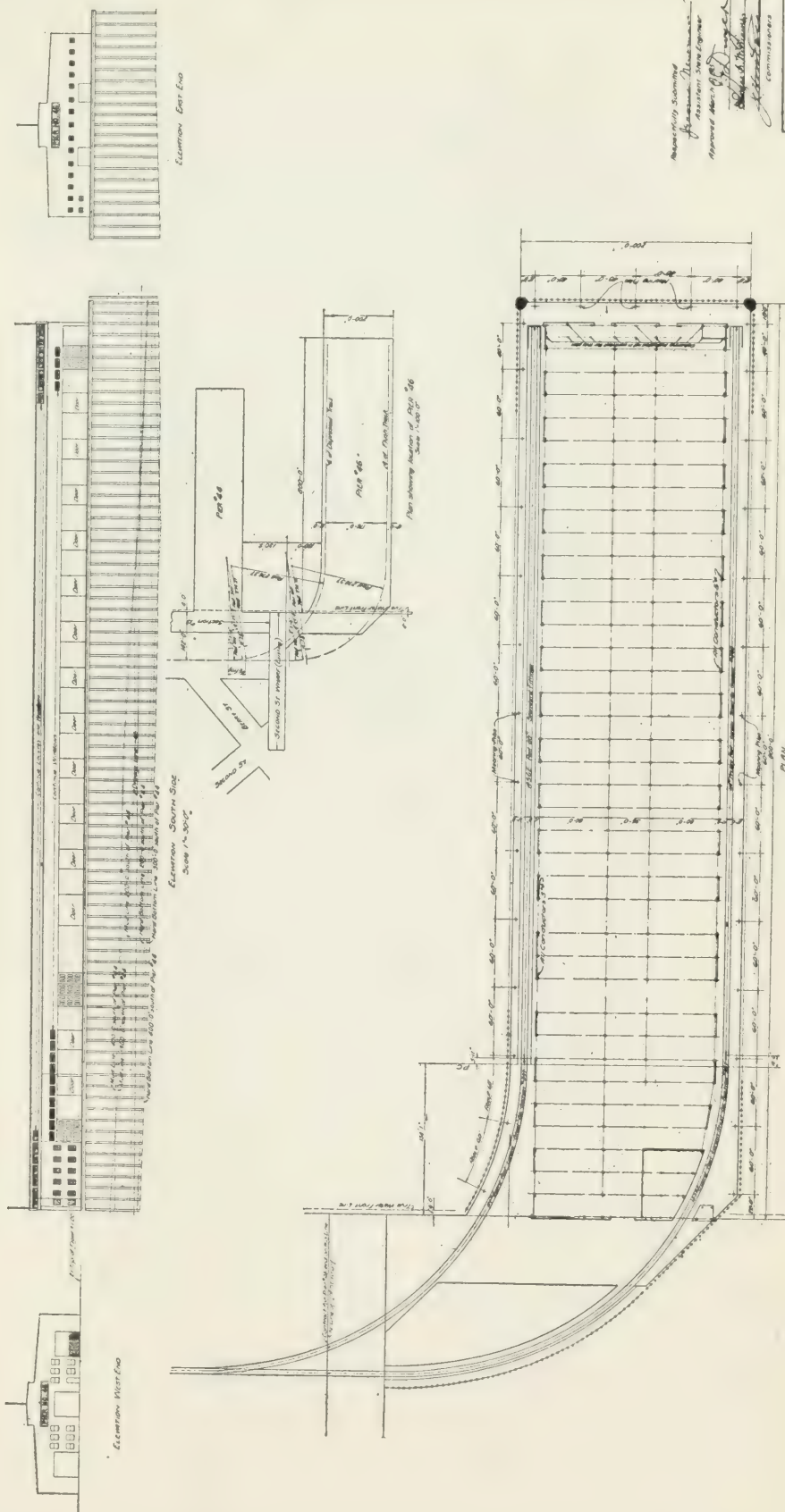
Plan of South Dolphin Passenger Ferry Slips.



Plan of Pier 37.



Plan of Pier 35.



March 11.
Early rain

March 11.
Ender's report

Respectfully Submitted
 Suzanne Newman
 Assistant State Engineer

Approved: [Signature] Deputy
[Signature] Chief of the Bureau
[Signature] Commissioner

BOARD OF STATE NABOR COMMISSIONERS
STATE DEPARTMENT OF ENGINEERING
Alan C. Piening
BARBARO, CALIFORNIA
1950-1951

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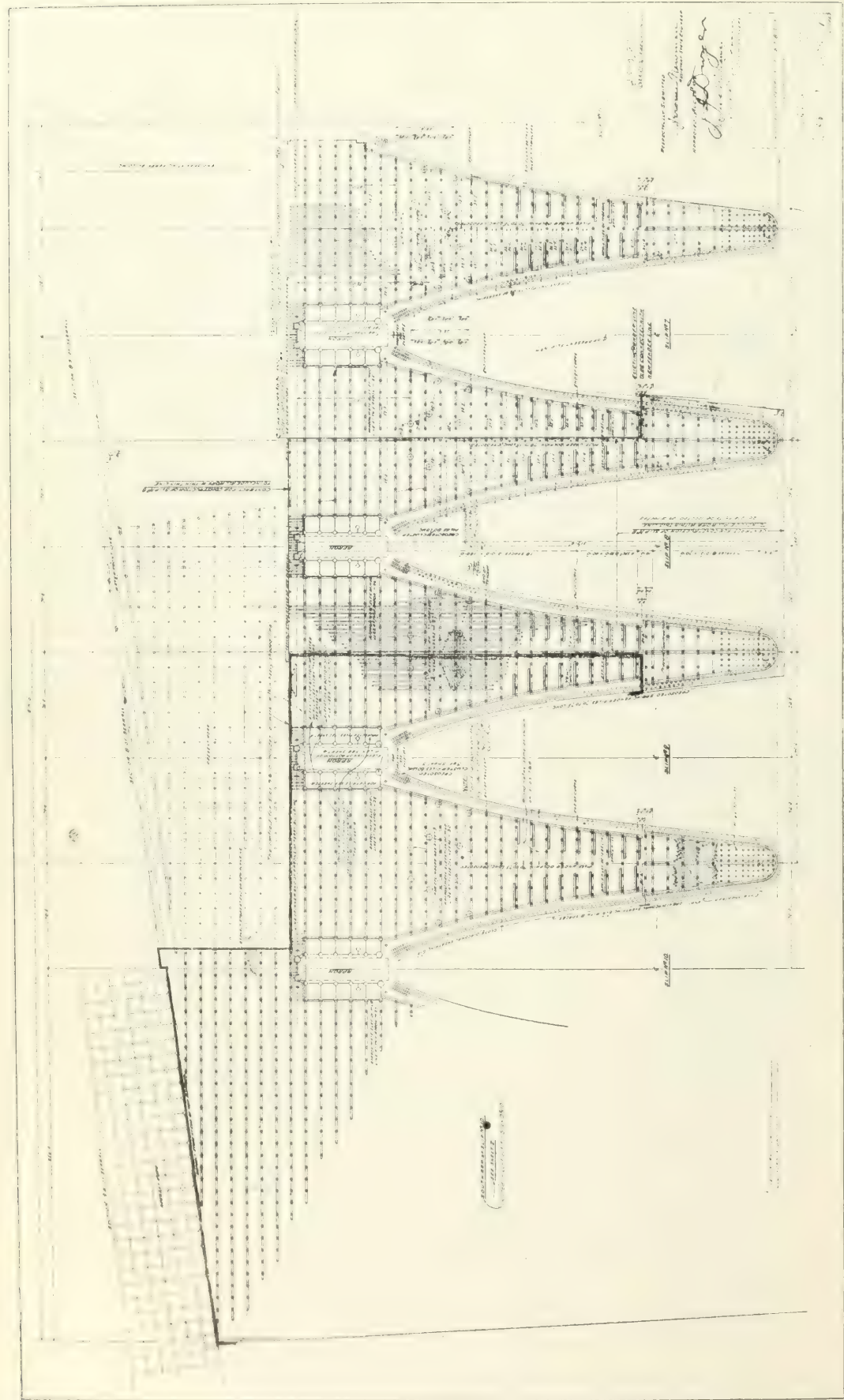
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Plan of Passenger Ferry Slips 7, 8, 9 and 10.

Creosoted pile fenders protected by untreated Oregon pine sheathing have been employed in place of the untreated fender lines heretofore used and wood block pavements in the driveways of wooden piers have been substituted for planking. A large percentage of the total cost of repairs is expended on fenders and planking and it is certain that even with the increased first cost, the above changes will result in materially decreased annual cost, the creosoted piling having ten to twelve times the life of untreated piles and the block pavement four to five times that of planking.

To add to the attractiveness of the front, the old ugly type of shed front was abandoned and the pier fronts south of Market Street are to be built in modified mission style, those north of Market Street being designed on the lines of the Chelsea piers in New York.

Pier 39. This pier is 140 feet wide, its length on the westerly side being 879 feet and on the easterly side 938 feet, the difference in the lengths of the sides being due to the inclination of the pier at an angle to the seawall. The substructure consists of reinforced concrete cylinders three feet and three and one half feet in diameter, carried down from ten to fourteen feet below the dredge line and supported on wooden piles. The deck construction is of the usual transverse girder, longitudinal beam and slab type with a center driveway and a railroad track on each side of the pier, the easterly one being flush and the westerly one depressed. The pavement is Ohio wood blocks in the driveway and asphalt on the remainder of the deck. The fenders are of the suspended type, the same as those used on the new piers at the south end.

In addition to the pier, the contract included the construction of two adjacent sections of reinforced concrete bulkhead wharf, 44 feet wide and extending back of the pier and 144 feet westerly and 175 feet easterly therefrom. The rock wall at this point, having been built in 1878, and being consequently thoroughly compacted without danger of further settlement, was repaired where necessary and concrete piles driven through it, supporting a reinforced concrete deck paved with asphalt. The retaining wall is 16 inches thick and is carried down to nine feet below city base.

Plans for a two story steel and concrete shed with a bulkhead building projecting to within fifteen feet of the curb line have been prepared; this shed is arranged with offices, waiting rooms, baggage chutes, elevators, etc., for the accommodation of passengers, for which service the pier may ultimately be used. For the present it will be used for the grain sheds.

Pier 39 was completed May 7, 1914, and a contract was let for moving the grain shed from the bulkhead wharf near by to serve as a temporary shed on this pier until the permanent structure is erected.

Pier 46. This pier is 800 feet long by 200 feet wide and is constructed of creosoted piling, carrying a timber deck with two surface tracks. The design is of the ordinary type and there are no features of special interest.

The pier shed is of timber with sliding wooden doors, 22 feet high and 20 feet wide and with a center driveway. The deck planking consists of a layer of Oregon pine with a wearing surface of cedar.

In connection with this contract considerable work has been done in placing the adjacent bulkhead wharf in good condition.

Pier 46 was 46 per cent completed on June 30, 1914, and is expected to be entirely finished about September 15.

Pier 54. This pier was built in 1910 on a rock ledge extending under a part of the pier and the northerly and southerly slips, and it was found necessary before the structure was completed and accepted to blast the rock on the northerly and southerly sides to the dredge line in order to afford sufficient depth to accommodate vessels berthing alongside. A contract for the blasting had been let in June, 1910, and this was carried on while the pier was building, a work attended with much difficulty and some danger to the outside row of cylinders supporting the pier. It was finally decided to leave a ledge six feet wide outside the north row of cylinders where the rock was hard and chisel out the rock beyond this ledge until a sufficient distance had been reached to render blasting safe; the entire area over which the rock was present was then blasted out to the dredge line.

On account of the ledge which was left on the north side, it was not possible to dock vessels with safety and an extension ten feet wide was built along the entire length of this side, this extension being supported on reinforced concrete piles set on the rock ledge for the outer 441 feet and on creosoted piles driven into the mud for the inner 339 feet. The deck on the concrete pile section consists of reinforced girders and beams carrying a slab and that on the creosoted pile section is of timber covered with plank. The deck on both sections is securely bolted to the original structure and the entire area is paved with asphalt.

The extension was completed on June 30, 1914.

Pier 41. This pier is 200 feet wide, its length on the westerly side being 881 feet and on the easterly side, 1081 feet. It is supported on creosoted piling, has a timber deck with two surface tracks, and is paved along the driveway in the center with bituminous concrete and on the sides in the cargo space with asphalt. The fender line consists of creosoted piles protected by untreated Oregon pine sheathing extending to below low water.

This pier is an open one and it is not intended to erect a shed on it. It is intended to be used for lumber, steel beams and all kinds of bulky cargo.

In connection with the pier there is to be constructed under the same contract a section of reinforced concrete bulkhead wharf back of the pier and 149 feet easterly therefrom; this is identical in design with the wharf adjoining pier 39.

Pier 41 was 21 per cent completed on June 30, 1914, and is expected to be finished about December 1, 1914.

Pier 15. This pier, which is to replace the old one at the same place, condemned on account of its dangerous condition, is 794 feet long and 90 feet wide. It is a creosoted pile pier with timber deck having one surface track located near the center to serve the coal bunkers on the southerly side, with a pavement of cedar plank on the driveway under the coal bunkers and of bituminous concrete outside the bunkers. The fender line is constructed of creosoted piles with untreated Oregon pine sheathing.

The northerly half of the pier is to be built first and the coal bunkers moved temporarily to this portion when completed, after which the southerly half will be constructed and the bunkers then moved to their permanent location on this portion. There will be no shed, none being needed.

The contract for this pier includes the building of a section of reinforced concrete bulkhead wharf back of the pier and 101 feet northerly, having a width of 41 feet and supported on reinforced concrete piles driven through the old rock seawall. There is a concrete retaining wall at the inside, carried down to thirteen feet below city base and resting on wooden piles also driven through the seawall. The deck is of the usual girder, beam and slab type and is paved with asphalt.

Pier 15 was six per cent completed on June 30, 1914, and will probably be finished about January 1, 1915.

Pier 27. An extension twelve feet wide was constructed along the entire northerly side of this pier for the purpose of carrying a surface track. This extension is supported on creosoted piles and has a planked timber deck. Under the same contract, extensive repairs were made to this pier and the adjacent bulkhead wharf which will be described under "Maintenance and Repairs."

The extension to pier 27 was completed March 19, 1914.

Pier 25. An extension fourteen feet wide was constructed along the entire southerly side of this pier to carry a surface track; this is similar in design to that used on pier 27. It was completed on April 30, 1914.

Miscellaneous. The outer 337 feet of Sixteenth Street wharf was brought out to full width by building a 77 foot extension on the north-erly side; this was completed February 6, 1913.

A creosoted pile bulkhead wharf 290 feet long with an average width of 110 feet was built in front of section 8 of the seawall and was completed January 2, 1913. This was designed for temporary use during the construction of the seawall south of Mission Street.

A creosoted pile bulkhead wharf 411 feet long and 60 feet wide to accommodate government vessels and lumber schooners is in course of construction north of Fisherman's Lagoon and will be completed in one month.

Projected work. Plans have been prepared or are in course of preparation as follows:

New piers, numbered 16 and 18 to be located between Howard and Folsom streets; these plans are completed and contracts may be let as soon as possible.

Piers 35 and 37, located respectively at the foot of Montgomery Street and the foot of Kearny Street; these are 80 per cent completed.

Piers 22 and 24, located near the foot of Harrison Street; these have just been begun.

Seawall extending from Jones Street to Larkin Street; instructions have been given to prepare these plans and in connection therewith to provide for the removal of Fisherman's Lagoon to the blocks north of Jefferson Street, between Hyde and Larkin streets.

2. Maintenance and Repairs.

The ordinary repairs to piers, bulkheads and ferry slips have been made by the state force, but some large jobs amounting to practical reconstruction of piers were let by contract. In order to determine the relative cost of small work by contract and by day's labor, a comparison was made for one month on the basis of actual work done, taking into account for the state force all pay roll and proper material charges and increase in wages since the contract system was abandoned as against prices paid for contract work in 1910-1911. The comparison showed a saving of 35 per cent and this would justify the adoption of the present system if no other reason existed; it may, however, be accepted as a fact that work done by forces under the direct control of those who pay for it is of better quality than that done by contractors and the conclusion is warranted that the day's labor system now in use for small repairs results in better work at a lower cost than the contract system.

Disintegration of concrete supports of five piers. In order to ascertain whether repairs were necessary, piers 19, 21, 23, 25, all constructed in 1901 and pier 27 constructed in 1907, all of which are supported on

cylinders of plain concrete deposited in water and carried only a few feet below the mud line, were examined by divers and their condition found to be as follows:

The 234 cylinders under pier 19 contain three piles each; of these cylinders, three had fallen, the disintegration of the concrete in 157 had exposed the piles and 74 were in good condition.

The 234 cylinders under pier 21 contain three piles each; of these cylinders, two had fallen down, the piles in four had been eaten off, leaving them hanging on the caps, the disintegration of the concrete in 166 had exposed the piles and 62 were in good condition.

The 234 cylinders under pier 23 also contain three piles each; of these cylinders, 15 had fallen down, the piles in two had been eaten off, the piles in 140 were exposed and 77 were in good condition.

The condition of the outer 60 feet of pier 25 having become dangerous some four years ago, repairs were made by driving a creosoted pile on each side of the cylinders. There were 274 three-pile cylinders under this pier, of which 18 had fallen down, the piles in 12 had been eaten off and those in 135 were exposed, the concrete in 22 showed disintegration and 87 were in good condition.

Of the 400 one-pile cylinders under pier 27, 58 had disappeared, the piles in 49 had been eaten off, those in 40 cylinders had been exposed by the destruction of the concrete, which had also begun to crumble in 32 others without, however, exposing the piles, and 221 were in good condition.

The results of the diver's examination showed the necessity of making repairs to these five piers and instructions were given to do so. The repairs to piers 25 and 27 were included in the contracts for the spur track extensions previously described and on the completion of these contracts, another was let for the repair of pier 19; this last was 12 per cent completed on June 30, 1914, and it is intended to begin work on the remaining two piers as soon as possible.

The repairs are made with creosoted piles which are driven under the timber caps of piers 19, 21, 23 and 25 and in the case of pier 27 carry sub-caps supporting the steel caps of the pier. The defective cylinders are to be loosened and laid on the bottom, care being taken to prevent damage to the piles during the lowering. These repairs will insure about fifteen years' further useful life of these structures, at the end of which time it will be cheaper to tear down and rebuild than to attempt to maintain them.

3. Belt Railroad.

A large amount of work has been done on the belt railroad, both in the way of additional spurs serving piers and industries and sidings and extensions. Mention has already been made of the fact that all

new piers are provided with one or two tracks, those completed and under contract being as follows: Piers 46, 32, 30, 28, 26, 37, 39 and 41, two tracks each and piers 15 and 17 one track each; of those projected, piers 16, 18, 29, 31, 33 and 35 are to have two tracks, while those to be numbered 24 and 22 are to be supplied with one. Spurs have also been constructed to piers 25 and 27 and it is intended to place one later on pier 13.

A decided improvement in operating conditions was effected by the building of that portion of the line crossing the foot of Market Street and connecting the northern and southern divisions; this link is 3,900 feet long and extends from Folsom Street to Broadway. Some difficulty was experienced in the construction of the section in front of the Ferry Building and extending north to Clay Street; The Embarcadero at this point is a sand fill carried by a timber platform supported by piling cut off at low water level and it was necessary for a distance of 390 feet where the piles were too far apart to carry trains safely, to trench the street, drive the required additional piles and lay a new plank platform to retain the sand. The entire connection was completed and ready for operation on January 27, 1913.

The belt railroad is being further extended from the foot of Powell Street, its former northerly terminus, by the construction of the line to the government transport docks at Fort Mason. This line begins at the corner of Powell and Jefferson streets, and runs westerly along Jefferson Street to Van Ness Avenue, turning thence to the corner of Beach and Laguna streets and connecting with the government tracks to the transport docks and warehouses and also with the tracks of the Panama-Pacific International Exposition. Between Taylor and Jones streets, where it runs along the southerly edge of Fisherman's Lagoon, and between Larkin Street and Van Ness Avenue where it crosses the cove east of Black Point, it is on trestle and under the government reservation at Fort Mason, in tunnel. The trestles are open deck, built in accordance with standard railroad practice, having creosoted pile bents and creosoted sway braces and girts; tower bents are spaced every 150 feet. The tunnel is 1,500 feet long, its easterly portal being situated 120 feet west of the westerly line of Van Ness Avenue and its westerly portal 245 feet east of the easterly line of Laguna Street. It is concrete lined throughout with a clear width of 17 feet and a clear height above top of rail of 22 feet. At the westerly end from the portal to Laguna Street, there are concrete retaining walls about 250 feet long, having a height of 27 feet at the portal face and four feet at the easterly line of Laguna Street; these walls were ordered built to save as much ground as possible for the use of the reservation.

The material encountered in the tunnel was a sandstone shale for the easterly 700 feet, clay in the middle 400 feet and sand in the westerly 400 feet. The easterly and middle portions were excavated by the ordinary heading and bench method, a center shaft being sunk to hasten the work, the westerly section in sand being taken out as an open cut and backfilled after the masonry was completed. The shaly rock from the easterly portion was used to make an embankment extending into the bay from Hyde Street to Larkin Street, and heavily riprapped along the northerly side and the westerly end to protect it from wash.

This extension, which is 1.09 miles long, was 47 per cent completed on June 30, 1914, and is expected to be ready for trains by November 1, 1914, in ample time to serve the exposition.

A reinforced concrete engine house containing seven stalls was erected on Seawall Lot 8, bounded by Lombard and Sansome streets and The Embarcadero. This building is provided with a drop pit, machine shop, blacksmith shop and store room; the engine house proper and the machine shop are floored with wooden blocks on a concrete base, the store room with concrete and the blacksmith shop with cinders.

It is expected that this engine house will suffice for the needs of the belt railroad for several years and when additional stalls are required another engine house should be built on the southern division.

This engine house was completed April 30, 1914.

The total length of line between the north side of Second Street wharf, the present southerly terminus, and Beach and Laguna streets, the proposed northerly terminus, is 3.70 miles. A comprehensive plan has been worked out for the track system between these termini which contemplates 1.86 miles of single track, 0.64 mile of double track and 1.20 miles of three track road, the number of tracks being determined by local conditions of railroad yards and tracks serving industries at different points. The single track sections extend from the north side of Second Street wharf to Berry Street, from King to Townsend Street, from Folsom Street to Broadway and from Powell to Laguna Street; the double track sections from Berry to King Street, from Harrison to Folsom Street, from Broadway to Green Street and from Battery to Francisco Street, and the three track sections from Townsend to Harrison Street, from Green to Battery Street and from Francisco to Powell Street.

To render possible the storage of cars during the season of heavy traffic, yards have been projected on Seawall lots 20 and 18 at the south end and on lots 1, 2, A and B at the north end; these yards will assist materially in doing away with congestion of the main line and in

assuring rapid delivery of cars to shippers and to the different railroad companies entering the city. Several of the tracks planned for these yards have already been laid.

4. Ferry Slips and Buildings.

Passenger Ferry Slips. Plans for new passenger slips at the north and south ends of the ferry system have been prepared, those at the north end being designated A and B and those at the south end being numbered 7, 8, 9 and 10; of these, slips B, 8, 9 and 10 are to be entirely new and slips A and 7 are to be partially rebuilt to fit the enlarged system.

The dolphins are to be constructed of creosoted piles carrying a timber deck covered with a double layer of planking at the outer end and with a single layer paved with asphalt on the inner portion. While the general type of construction is similar to that used in the older slips, several improvements have been made, such as strengthening the aprons to permit the passage of loaded trucks weighing twenty tons and reinforcing the noses of the dolphins and the clusters at the outer ends of the aprons with the object of reducing the liability to damage at these points, the most vulnerable parts of the fender line. The older aprons were capable of carrying a twelve ton vehicle, but as loads have increased since the general adoption of the auto truck, shippers who desired to send heavy machinery, etc., across the bay were put to serious inconvenience and expense on account of the limited capacity of the aprons and, to meet their wishes, the heavier aprons have been designed. The noses of the new dolphins are more heavily piled than other portions and are strongly braced transversely by continuous lines of timbers fastened to the piles and extending entirely across the dolphin, these timbers being placed both above and below the deck and bearing against the ribbons of the spring line. The clusters contain nineteen piles as against nine formerly. It is expected that these changes will result in decreasing repairs, as the nose and cluster are more subject to damage by ferry boats than any other part of the spring line and consequently oftener in need of repairs.

The end dolphin on the southerly side of slip 10 is to be of larger size than any of the others, its average length, measured from the water front line, being 670 feet and its width at the outer end, 120 feet; it is to carry a shed 110 feet wide by 430 feet long intended for express purposes. The berthing space of 650 feet on the southerly side of this dolphin makes this a particularly favorable location for small boats and launches and a space 60 feet wide outside the shed has been left for use of the business of these vessels. The end dolphin on the northerly side of slip B has a berthing space of 465 feet with a width at its outer end of 66 feet.

Foundations for upper deck aprons have been provided at all slips and contracts for these, wherever necessary, can be let after the completion of the slips.

Slip 8 was completed June 25, 1914, and contracts for slips 7, 9 and 10 will be let in the near future, in time to insure their being available for use before the opening of the Panama-Pacific International Exposition.

Car Ferry Slips. The present car ferries at the foot of Lombard Street are to be torn out to make room for piers and two new ones are being built between the foot of Powell Street and the foot of Taylor Street. They are of creosoted piles carrying a timber deck planked with Oregon pine, which on the eastern dolphin is covered with a wearing surface of cedar to permit of teaming when this dolphin is used for berthing vessels. The construction follows the plan of the present car ferry slips in general, but with steel aprons and wider dolphins supplied with more tracks, there being two of these on the easterly dolphin, four on the middle one and two on the westerly dolphin.

In connection with the contract for the car ferry slips, the adjacent bulkhead is being reconstructed to carry tracks, this work being carried out in timber on the same plan as the slips.

The car ferry slips were 4 per cent completed June 30, 1914.

Buildings. Plans for buildings in the vicinity of the ferry slips are being prepared as follows:

Extension to the southerly end of the main Ferry Building to be used for baggage purposes.

Post office building to be located opposite the foot of Mission Street with a connecting shed on the dolphin between slips 8 and 9.

Shed on the dolphin on the south side of slip 10 to be used for express purposes.

The Ferry Building extension is to be a one story structure 140 feet wide by 126 feet deep, carrying out the arcade treatment of the first story front of the main building. It is to be of frame construction with plastered exterior, the latter being painted to match the stone of the Ferry Building. There is to be a light steel frame shelter at the southern end for teams handling baggage and a two story steel frame and concrete structure behind the extension for the gangways for passengers to and from the upper and lower decks of ferry boats. The extension is to be supported by creosoted piles with a wooden floor, the rear gangways being carried on concrete piles with a concrete deck paved with asphalt.

The Ferry Building as originally designed included a wing at each side, which for lack of funds was not built. Ultimately, but probably not for some years, they will doubtless be added and will be of the

same stone as the present structure. For this reason the one story extension for baggage room purposes now in progress being only temporary in character, is of frame and plaster construction.

The interior is to be arranged for use by the Southern Pacific Company and the Western Pacific Railway. In connection with the erection of this addition, a part of the present baggage room at the southern end of the Ferry Building is to be remodeled to provide waiting room space for the Western Pacific.

The post office is to be 167 feet wide by 125 feet deep on the first floor with a second story extending the full width of the building and 58 feet deep. The construction is to be steel frame with brick walls, carried by concrete piles and a concrete deck paved with asphalt. The first floor is to be divided into work rooms for handling mail with the necessary space for the public and the second floor is to contain offices for the use of the office force. In addition there will be four mezzanine floors provided with lockers, etc., for the working force.

Connected with the main post office there will be a timber shed containing an area of approximately 16,000 square feet and divided into work rooms and storage spaces; this shed is to be built on the dolphin between ferry slips 8 and 9. The two story steel and concrete gangway in the rear of the Ferry Building extension is to be continued to the southerly end of the post office and from this point a one story structure is to be built over the passageway to the extreme southerly ferry slip.

The shed intended for Wells Fargo & Company is to be 110 feet wide by 430 feet deep on the first floor with a second story 202 feet deep across the entire width of the building; the construction is to be wood frame with plastered exterior. The lower floor is to be used for general office and work room purposes, the second floor being intended for the clerical force and for sorting and distributing express matter.

5. Street Work and Maintenance.

Besides the ordinary repair work done on The Embarcadero by Harbor Commission forces, considerable new work has been done by contract during the last two years in connection with improvements ordered by the San Francisco Board of Supervisors on streets bounding property belonging to the state. The different contracts of this character which have been awarded are as follows:

Paving the easterly half of Beale Street between Bryant Street and The Embarcadero, completed in April, 1913.

Sewering Bryant Street between Beale and Main streets, completed in May, 1913.

Paving the southerly half of Brannan Street from First Street to The Embarcadero, completed in June, 1913.

Sewering Steuart Street between Folsom and Harrison streets, completed in July, 1913.

Sewering and paving the southerly half of Bryant Street between Main and Spear streets and the easterly half of Spear Street from The Embarcadero to near Harrison Street; this has not yet been completed.

In addition to those enumerated above, a contract has been let for sewerage and paving The Embarcadero from pier 34 to pier 26, which was about 2 per cent completed on June 30, 1914, and it is intended to extend this pavement northerly as soon as feasible. Contracts will also be awarded for sewerage and paving Fremont Street from The Embarcadero to Brannan Street, and Main Street from The Embarcadero to Bryant Street; the property fronting on both sides of these streets is under control of the state and plans and specifications will be prepared in this office and the work done under our direction.

On account of the increasing traffic along the water front, especially at the southerly end, it is highly desirable in order to avoid congestion, that all streets leading into The Embarcadero be improved and the work enumerated above has been of material benefit in this respect.

6. Electrical Department.

The work of the electrical department during the past two years has been varied and extensive, numerous improvements in the lighting of piers and ferry slips having been effected and considerable progress made in placing wires underground.

The electric lighting system along The Embarcadero has been extended from pier 34 northerly to Harrison Street and from pier 11 northerly to pier 27 by the installation of 39 additional electroliers equipped with 250 watt and 400 watt tungsten lamps. Conduits, wires and post-holes are being placed in sections 9A and 9B of the seawall and bulkhead wharf now under construction and when these are completed there will be a continuous system of high efficiency electroliers, 110 in all, from Channel Street northerly to Lombard Street.

The problem of proper pier illumination has been the subject of study with the purpose of obtaining maximum efficiency with minimum cost. As a result of data obtained from trial installations, the large wattage Mazda lamp was adopted and this is replacing the arc lights formerly used; all but five of the piers have been equipped with the modern lamps and the changes on these piers will be made in a short time. The improvement in lighting due to these changes, with its accompanying economy, has met with the hearty approval of shipping men.

An underground conduit system for Harbor Commission wires has been planned from Channel Street to Lombard Street; of this, the section from the channel to Harrison Street has been completed, conduits are being placed in sections 9A and 9B of the new seawall and the

section from the Ferry Building to Lombard Street is about 85 per cent finished. A manhole is to be built opposite each pier entrance, from which conduits and service wires are to be led into the sheds.

Notice has been served on electric public service corporations to place their wires underground and this is gradually being done, a separate system of conduits being laid for these wires. All poles and overhead wires, with the exception of those owned by the United Railroads have already been removed from the Ferry Building north to Chestnut Street. All private service wires to piers or other state property are to be run into Harbor Commission manholes; the conduits and wires extending from the latter are owned by the Harbor Commission, thus minimizing inconvenience and delay when the contract for furnishing electricity passes from one company to another.

Five new fire boxes numbered from 934 to 938 inclusive have been installed on The Embarcadero between Channel and Harrison streets and have been connected with the fire alarm system of the city.

Precautions have been taken to protect the outer ends of exposed structures by installing fog bells and beacons, bells having been placed on piers 46, 32, 26 and 17, all connected with testing apparatus in the Ferry Building to enable the operator to be certain that they are ringing properly and beacons having been established on piers 46 and 39. In addition, new beacons of high power have been installed, one on the main ferry dolphin and another at the top of the tower and all pier head lights along the water front have been replaced by others of greater candle power. A Douglas fog signal of 25,000 candle power has been placed on the main ferry dolphin and a second is to be furnished for pier 39. Safety lights of large candle power have also been installed at every ferry apron and have proved of great benefit during rush hours.

A remote control system has been introduced whereby the street lights from the Ferry Building north to Chestnut Street are operated from the main switchboard in the Ferry Building and this will eventually be enlarged to include all Harbor Commission lights from Channel Street to Fisherman's Wharf.

The time service in the building had become the cause of much complaint on account of the unreliability of the tower clock and the various electric clocks in the offices and waiting rooms. The department investigated the subject carefully, collecting data from terminals in other cities and adopted a modern half-minute jump electric clock system, controlled by a master clock; this system is now being installed. At the same time, the Howard pendulum movement in the tower is being replaced by an electric movement designed by this department and controlled by the master clock operating the secondary clocks in the building; this movement was successfully tested for several months under actual working conditions before being installed.

7. Tugs and Dredgers.

The dredging equipment has been kept busy not only in maintaining the necessary depth at the older piers but also in excavating at the new structures wherever necessary before and after completion.

The smaller dredger, in addition to its ordinary work, spent considerable time in the troublesome task of taking out the rock blasted on the north side of pier 54 and the large machine was engaged at different times in pulling pile snags and dredging for sections 9A and 9B of the seawall.

The floating equipment has been kept in good condition in accordance with the requirements of the Federal Board of Inspectors; the expense of maintaining and repairing it has been quite heavy on account of its age and may be expected to increase as it grows older. Oil burners have been installed in both tugs and a considerable saving in operating cost has been effected by the use of liquid fuel in place of coal.

8. Testing Department.

This department has tested, both chemically and physically, all cement used on the work and has also passed on all rock, gravel and sand furnished by contractor for use in concrete; numerous tests have also been made on roofing felts, asphalt, paints, etc., furnished by manufacturers and intended for our work.

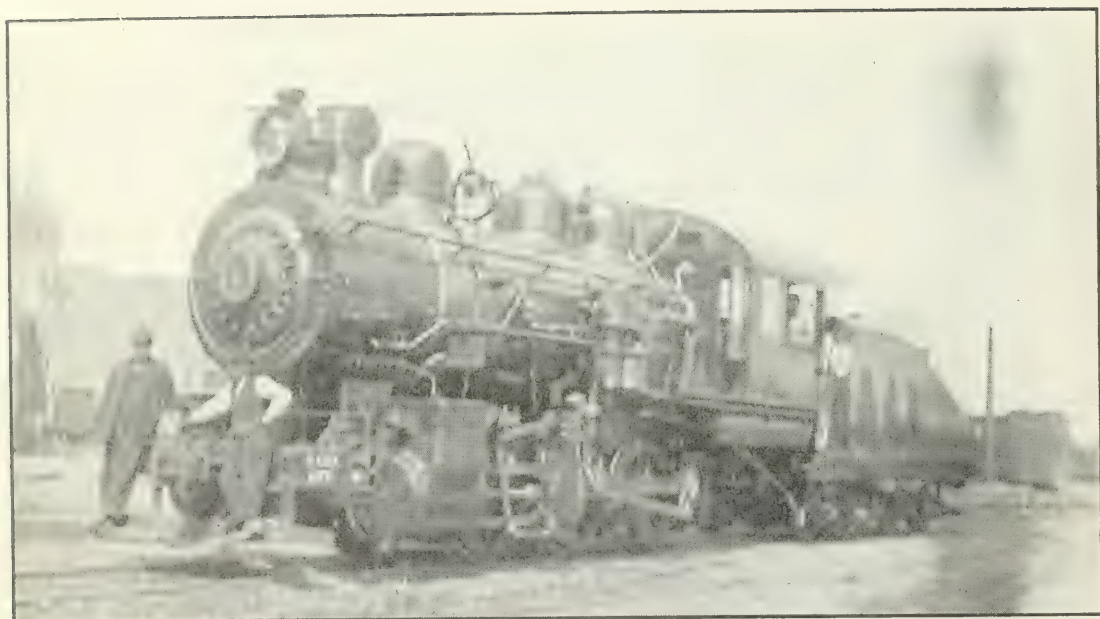
A series of long time tests has been begun to determine, if possible, the action of seawater on local cements and it is hoped to add something of value to our knowledge on this subject.

Authority has been granted for the purchase of an Olsen Universal Testing Machine of 150,000 pounds capacity and of an Olsen cold bending machine and these will be installed in the near future. This will enable us, instead of employing others to do our work, to make the necessary tests on all reinforcing and structural steel, concrete, brick, metals, wood, etc., in our laboratory; added to this advantage there will be a saving in the cost of this service, as the machine will pay for itself in doing the work already planned.

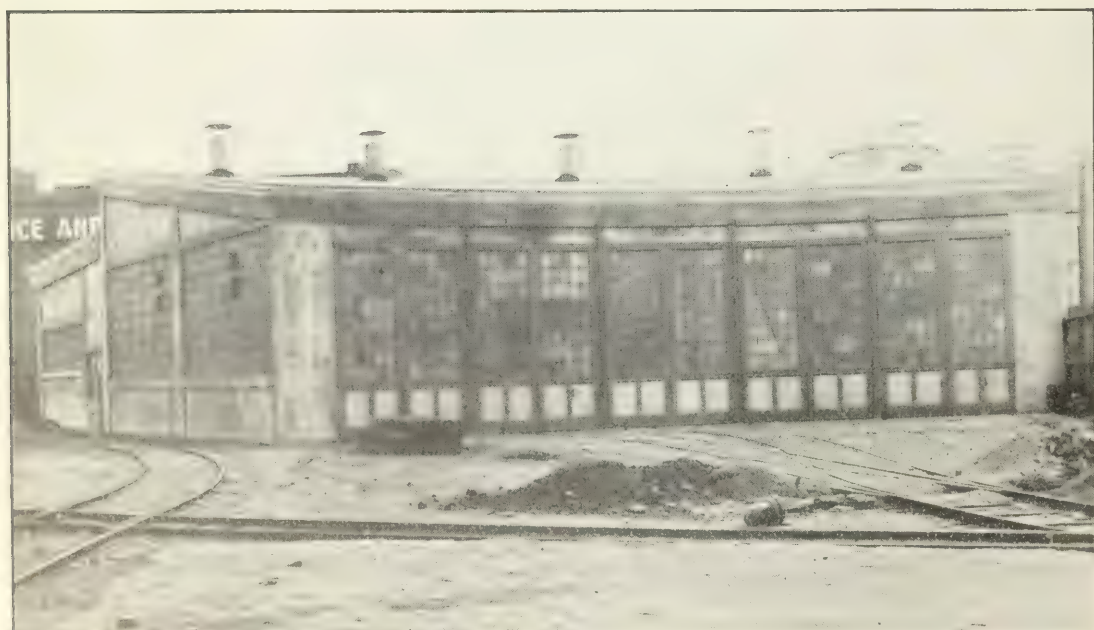
Respectfully,

JEROME NEWMAN,

Assistant State Engineer.



Belt Railroad Locomotive.

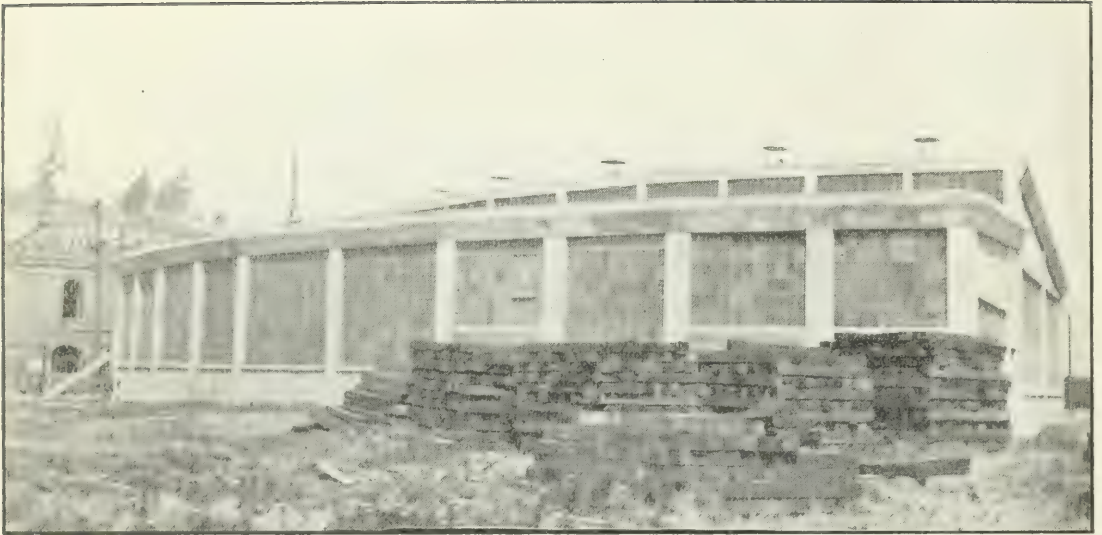


Belt Railroad Engine House.

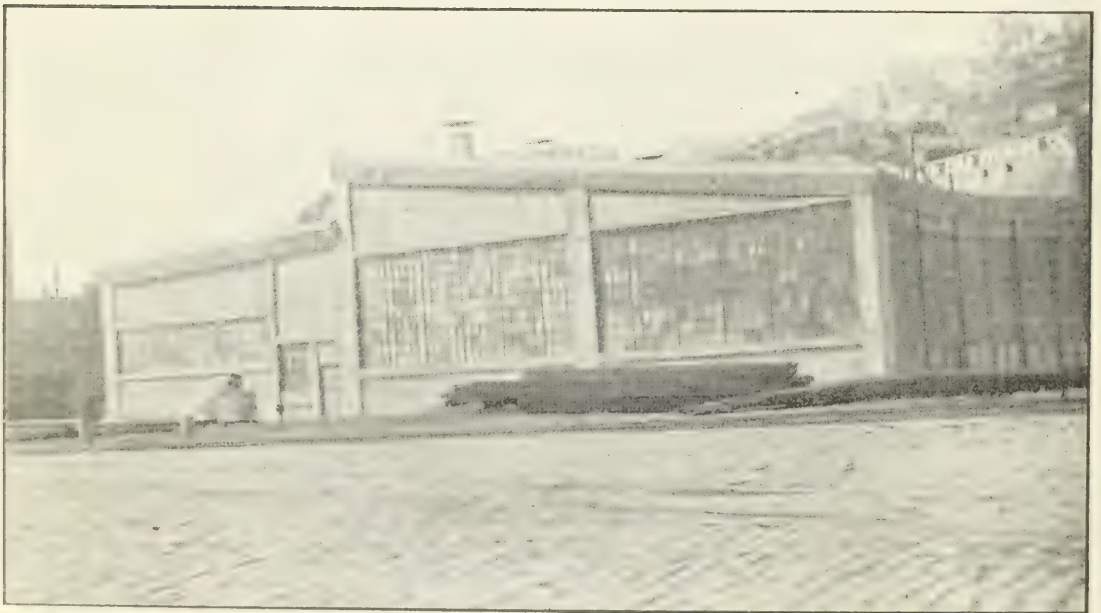
PART III.

REPORT ON TYPES OF PIER
CONSTRUCTION.

By Consulting Engineers of San Francisco Chamber of Commerce.



Rear View of Belt Railroad Engine House.



Side View of Belt Railroad Engine House.

REPORT ON TYPES OF PIER CONSTRUCTION.

SAN FRANCISCO, March 13, 1912.

*Maritime Committee, Chamber of Commerce,
San Francisco, California.*

GENTLEMEN: In accordance with your instructions we have made an inspection of the improved portions of the water front, and have investigated the conditions under which the piers or wharves must be constructed, and find that the type of pier or wharf constructed to be adopted, will, in general, be controlled by the character of the foundation.

We find that from piers 54 to 26 the foundation is hard pan overlaid with a comparatively thin layer of mud, and northerly from pier No. 26 to a point at the southerly end of the grain sheds the foundation is of mud of unknown depth, but increasing in density with depth.

In the past the type of wharf supports has been untreated piles, creosoted piles, and untreated piles encased in concrete and built under the Holmes patent, the Kaetitz patent and the Black patent, and reinforced concrete piers such as are constructed at piers 36, 38, 40 and 54.

In the waters of San Francisco Bay the untreated fir piling, as is well known, has but a short average life and is, therefore, not to be considered in the construction of new piers or wharves. Creosoted piling has a much longer life and will be referred to further along in this report. The untreated piling encased in concrete, of the types above mentioned, are subject to very rapid destruction by marine borers, if through any accident there should be a defect of any kind in the concrete protection, or if in the course of time, or by reason of unforeseen conditions the mud line should be so lowered as to expose the wooden piles. Many of the piers or wharves that have been constructed in this manner in the last few years are now in a very bad condition, due in a large measure to this cause.

For the construction of piers or wharves where hard pan foundation is found, we believe that if pile foundations are driven, owing to the shallow depth of the mud, such piles would have little or no support and would be very unstable unless a suitable filling of small rock or other material was dumped around them to provide sufficient lateral stiffness. The forming of such fills would in a great measure obstruct the tidal prism, and for that reason it is doubtful if permission could be obtained from the Federal authorities for such style of construction. This leaves no other suitable type of pier or wharf construction except the reinforced concrete pier style, such as has been previously mentioned.

which is a very excellent type of long life and low maintenance cost, but at the same time has the disadvantage of a very heavy initial expense, and is a very difficult construction in which to make alterations if the changing conditions of the port would make new arrangements necessary. This is mentioned in connection with the constant changes occurring in the manner of handling freight at both railway and seaport terminals and considering that in a very few years still more radical changes may be made which would mean very heavy expenditures to make the changes to meet the new conditions. Notwithstanding this, however, it would be our recommendation that on hard pan foundation this style of construction be adopted.

For those portions of the water front where the foundation is of mud of great depth, we believe it will be found most economical, in the long run, to build the piers, or wharves, using creosoted piles for supports, such piles to be of large butt size and of the best quality obtainable; the creosoting to be done by the most approved method known. The deck of such pier or wharf to be framed of creosoted caps with large floor joists, using 12x12 timbers, or similar size, instead of the usual 3x12 or 4x12 joists; to be planked over with 4-inch plank and surfaced with wood blocks laid on tar paper, or other approved form of paving, particular care being given to water-proofing that portion of the pier or wharf outside of the sheds. We believe that if piles of proper quality are procured, structures of this kind would have a useful life of at least twenty years. There are creosoted piles now in use supporting wharves on either side of San Francisco Bay, that have been in use for more than twenty years, and we have definite knowledge of other pile structures in similar localities in Central California where the expectation of life is as long.

Reinforced concrete piles were considered for piers or wharves where mud foundations occur, but, owing to their high cost, and the lack of experience with this type of construction, in this locality we would not recommend their adoption, but would advise that from time to time as opportunity offered, experiments be made with this type of construction.

It was our desire to submit exact figures showing the relative economy of creosoted pile piers, or wharves, and reinforced concrete piers or wharves, but owing to the fact that no records have been kept by the Harbor Commissioners, showing the cost of maintenance, we are unable to do so, but can only submit figures showing the first cost and the estimated cost of maintenance. In preparing this statement we have assumed that the cost of the creosoted pile wharf, as above described, is \$1.00 per square foot, and the cost of the reinforced concrete pier type wharf is \$3.24 per square foot, and have estimated the useful life of the creosoted pile wharf as being 20 years, and that of the reinforced concrete pier type of construction as permanent within the limitations, as

previously set forth. The following table shows the total annual charges for each type of wharf or pier construction :

	Creosoted pile	Reinforced concrete
Interest on first cost at 4 per cent.....	\$0.0400	\$0.1300
Annual maintenance .....	.0500	.0125
Replacement fund, 20 years.....	.0336	.....
Redemption fund, 75 years.....	.0022	.0072
Insurance .....	.0060	.....
Total annual charges per square foot.....	\$0.1318	\$0.1497

This would indicate that the creosoted pile, pier or wharf, was at least as economical a structure as the reinforced concrete type.

The style or kind of sheds that have been constructed on the different piers along the water front have ranged from the cheapest board and batten structures, with wooden frames, to the reinforced concrete type of building, and there seems to be a diversified opinion among shipping men as to the proper style of shed to construct. Taking into consideration the many changes that are going on constantly in the manner and methods of handling cargoes from ship to wharf, and from wharf to ship, we believe a type of moderate cost should be adopted, and would recommend that buildings supported by either steel or wooden trusses, preferably the latter, be erected, so designed as to make the members as large as possible; the roof to be constructed either of tar and gravel, corrugated iron or other similar roofing material; that the sides from the eaves to the heads of the doors and the ends to be constructed of corrugated iron; that rolling metal doors be provided along the entire length of either side. It is also recommended that in case wooden trusses are used that they be planked on either side with redwood timber to act as fire breaks. Of course, it is expected that buildings of this kind would be given the proper attention, be painted sufficiently and minor running repairs kept up. Such buildings would not in any sense be fire proof, but each pier should be protected with proper fire fighting apparatus, such as hose, fire extinguishers, etc.

With very small repairs sheds of this character would last a long time, and should it be found desirable at any time to make alterations due to changed conditions, they could be easily made.

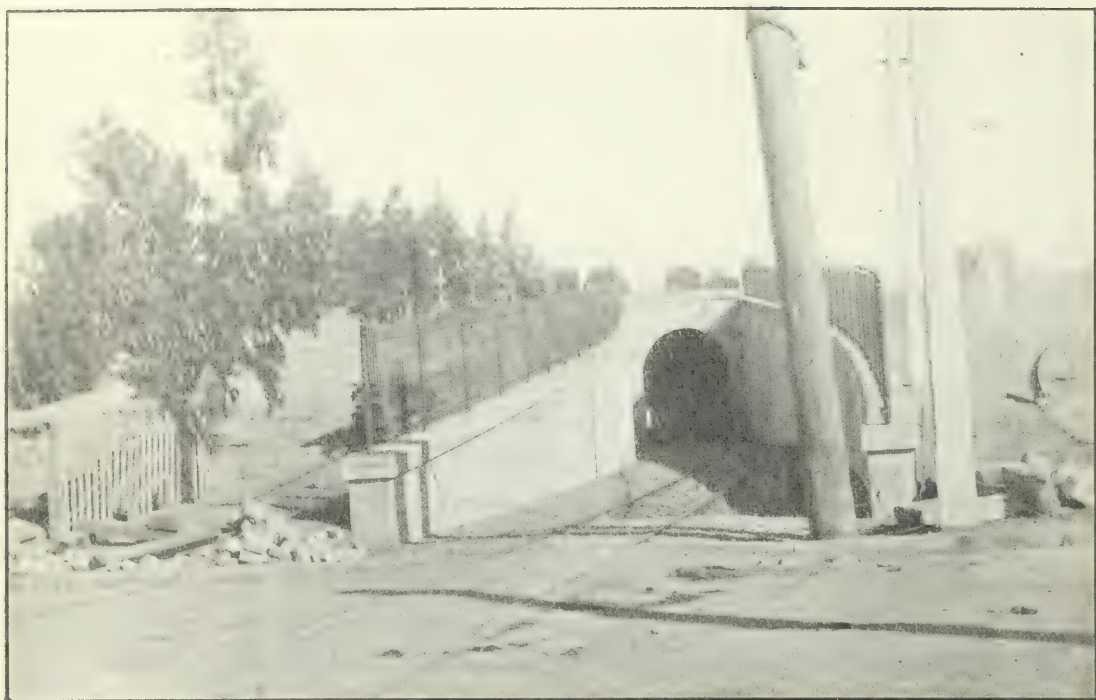
In closing we take pleasure in acknowledging the very courteous treatment we have received from the Harbor Commissioners and their Engineer, and to acknowledge our debt to them for their hearty cooperation in giving us all the information at their command.

Yours very truly,

R. M. DRAKE.

LELAND S. ROSENER.

HENRY A. CAMPBELL.



West Portal Fort Mason Tunnel.



East Portal Fort Mason Tunnel.

PART IV.

REPORT OF THE ATTORNEY.

REPORT OF THE ATTORNEY.

August 27, 1914.

To the honorable, the Board of State Harbor Commissioners.

GENTLEMEN: Herewith please find my report from the first day of July, 1912, to the first day of July, 1914.

During that time I have submitted to the Board thirty-five written opinions and have rendered many verbal ones. I have drawn forty-five contracts, involving a total sum of \$2,175,337.23, exclusive of the amounts contracted to be paid for oil, piles, lumber, street cleaning, and electric light and power, and exclusive of any sum above the price of a minimum number of barrels of oil contracted for.

The following actions are pending in the Superior Court:

1. *Henry Cowell Lime and Cement Company vs. State of California* and the present members of the Board of State Harbor Commissioners, to enjoin the Board from entering into twelve feet, claimed by the plaintiff as the easterly line of its property at Market Street and The Embarcadero, and claimed by the Board to be a portion of the westerly line of The Embarcadero. The Board has answered and filed a cross-complaint in ejectment. The Cowell Lime and Cement Company by itself and its predecessors claim to have been in possession for fifty years.

2. *Johan Alfred Matsson vs. State of California*, the present Board of State Harbor Commissioners and the former board as boards, and the members of the present and former boards as individuals, to recover \$35,533 on account of the death of plaintiff's son, caused by his being struck by a train of cars on the belt railway. Demurrers to the complaint have been sustained as to the members of the present Board of State Harbor Commissioners and also as to the State of California, leaving the action pending against W. V. Stafford, W. E. Dennison and P. S. Teller as individuals.

3. *People of the State of California, ex rel Board of State Harbor Commissioners vs. Southern Pacific Company, a corporation*—three cases—Nos. 13,555, 13,097 and 13,099; suits in ejectment to recover possession of five parcels of land on the northerly line of Channel Street, between Fifth and Sixth streets.

4. *People of the State of California, ex rel Board of State Harbor Commissioners vs. Gray Bros. Crushed Rock Company, a corporation, and The Aetna Indemnity Company of Hartford, Conn.* On October 28, 1913, judgment was rendered in the superior court in favor of the

Board and against the said defendants. The Aetna Indemnity Company is insolvent. On November 17, 1913, a claim on the judgment was presented to the receiver in insolvency at Hartford, Conn., supplemental to the claim that was presented prior to the judgment. No dividend has yet been declared by the receiver.

5. *People of the State of California, ex rel Board of State Harbor Commissioners vs. 145 defendants*, being owners of individual parcels of land constituting property north of India Basin and extending to Islais Creek.

There is pending in the Supreme Court of the State of California the action brought by *W. A. Brown* against the *Board of State Harbor Commissioners*. This was a mandamus proceeding brought by Brown, a wharfinger who was removed by the Board, to compel the Board to restore him to office. Judgment was rendered by Judge Seawell in favor of the Board, from which judgment Brown has appealed.

Respectfully submitted.

DANIEL A. RYAN.

PART V.

REPORT OF SUPERINTENDENT OF
BELT RAILROAD.

Report of Superintendent of Belt Railroad.

SAN FRANCISCO, CALIFORNIA, October 8, 1914.

*To the Honorable, the Board of State Harbor Commissioners,
Union Depot and Ferry House, San Francisco.*

GENTLEMEN: I herewith submit the biennial report of the operation of the belt railroad for the fiscal years beginning July 1, 1912 and ending June 30, 1914.

Operation. For the past year we have continuously operated with six train crews, but during the fall months, it has been necessary to increase the number of crews to ten.

Two new standard switch engines have been purchased in the last two years. The business has increased both in volume and weight, so that engines 2 and 3 can not handle the trains in an efficient manner. I recommend that locomotives 2 and 3 be sold and two new, heavier, locomotives be purchased. There are 7 locomotives, and all are in daily service at present; belt railroad employees maintaining and repairing all equipment. Equipment is in good serviceable condition. The belt railroad is operated night and day, and every day in the year, crews working eight-hour shifts. Business is increasing and extending westward so rapidly that when the new car ferry slips at Powell Street are in operation it will be necessary to have more yard room to operate the new slips, and handle trains to and from the transport docks and fair grounds.

I recommend that the blocks of land west of Taylor street and north of Jefferson Street be reserved for belt railroad tracks, as they are the only available lots west of Powell Street suitable for yard room.

Construction. The belt railroad has been extended south to a connection with the southern division, and as far north as Hyde Street. There has been 33,082 feet of new track constructed; 31 nine-inch girder rail turnouts; 9 sixty-pound tee rail turnouts, and 3 nine-inch girder rail crossings, but this does not relieve the congestion of cars very much during the busy season. Tracks have been laid on piers 17, 25, 26, 27, 28, 30, 32, 39, 41 and 46. Main line extended south from Broadway Street to pier 46, and west from Powell to Hyde Street.

A car storage yard has been constructed on seawall lot No. 20. A new terminal yard for the Western Pacific Railroad on lots No. 22 and

No. 7. The Santa Fe yard on lots No. 5 and No. 6 has been reconstructed. New switching tracks have been laid on lots No. 1 and No. 2. A new 5-stall reinforced concrete engine house containing repair pits, machine shop, blacksmith and boiler shop, storeroom, drop pit and office, and a 20,000-gallon water tank have been constructed for the belt railroad. Four cars have been reconstructed, and are as good as new.

Recommendations. Owing to the steady increase of business, and demands of local industries along the San Francisco Bay shore for economical and expeditious transportation, I recommend that the belt railroad be extended north to the United States Government Presidio Reservation, and for the present, as far south as Islais Creek. There are no facilities on the entire length of the belt railroad for handling heavy packages such as machinery, marble, steel building material, and crushed rock. I believe a suitable revolving locomotive crane owned and controlled by the belt railroad would be profitable to the belt railroad, and very serviceable to its patrons.

Respectfully submitted.

F. A. STEVENS.

Belt Railroad North, July 1, 1912, to June 30, 1913.

	Cars received	Cars delivered	Total	Extra switches	Market street transfers	Emptyies received	Emptyies delivered	Total of movements	Total revenue
1912—July -----	3,005	2,085	5,090	\$230 00	-----	389	1,109	1,498	\$12,955 00
August -----	3,278	2,414	5,692	367 50	-----	485	1,498	1,983	14,597 50
September -----	3,517	2,568	6,085	300 00	-----	405	1,598	2,003	15,512 50
October -----	4,318	3,550	7,868	297 50	-----	582	1,762	2,344	19,967 50
November -----	3,793	2,384	6,177	510 00	-----	483	1,648	2,131	15,952 50
December -----	2,783	1,946	4,729	242 50	-----	376	1,206	1,582	12,065 00
1913—January -----	2,376	1,837	4,213	277 50	-----	365	1,189	1,554	10,810 00
February -----	2,140	1,659	3,799	205 00	-----	310	1,140	1,450	9,702 50
March -----	2,686	1,915	4,601	257 50	10-- \$50 00	369	1,160	1,529	11,810 00
April -----	2,701	2,046	4,747	305 00	8-- 40 00	377	1,201	1,578	12,212 50
May -----	2,760	2,072	4,832	326 50	11-- 55 00	404	1,264	1,668	12,461 50
June -----	2,402	1,903	4,305	294 50	14-- 70 00	341	1,230	1,571	11,127 00
	35,759	26,379	62,138	\$3,613 50	43-- \$215 00	4,886	16,005	20,891	\$159,173 50

Belt Railroad North, July 1, 1913, to June 30, 1914.

	Cars received	Cars delivered	Total	Extra switches	Market street transfers	Emptyies received	Emptyies delivered	Total of movements	Total revenue
1913—July -----	2,920	2,005	4,925	\$356 50	13-- \$65 00	379	1,114	1,493	\$12,734 00
August -----	3,584	2,106	5,690	507 00	20-- 100 00	482	1,796	2,278	14,832 00
September -----	3,984	3,119	7,103	939 00	102-- 510 00	490	1,820	2,310	19,206 50
October -----	3,516	2,790	6,306	976 00	860-- 4,300 00	472	1,864	2,336	21,041 00
November -----	2,981	2,002	4,983	380 00	708-- 3,540 00	342	1,468	1,810	16,377 50
December -----	2,562	1,814	4,376	358 50	271-- 1,355 00	301	1,462	1,763	12,653 50
1914—January -----	2,349	1,674	4,023	295 50	93-- 465 00	297	1,416	1,713	10,068 00
February -----	2,297	1,475	3,772	315 00	131-- 655 00	243	1,498	1,741	10,400 00
March -----	2,842	1,915	4,757	333 00	61-- 305 00	351	1,542	1,893	12,535 50
April -----	2,596	1,632	4,228	328 50	52-- 260 00	328	1,596	1,924	11,158 50
May -----	2,672	1,753	4,425	317 50	54-- 270 00	322	1,604	1,926	11,650 50
June -----	2,742	1,853	4,595	363 00	80-- 400 00	362	1,613	1,975	12,250 50
	35,045	24,138	59,183	\$5,469 50	2,445-- \$12,225 00	4,369	18,793	23,162	\$164,907 00

Belt Railroad South, July 1, 1912, to June 30, 1913.

	Cars received	Cars delivered	Total	Extra switches	Empties received	Empties delivered	Total of empties	Total revenue
1912—July -----	560	225	785	-----	295	435	730	\$1,962 50
August -----	597	145	742	-----	210	419	629	1,855 00
September -----	711	241	952	-----	305	622	927	2,380 00
October -----	922	306	1,228	-----	233	995	1,228	3,060 00
November -----	879	246	1,125	-----	203	922	1,125	2,812 50
December -----	901	260	1,161	-----	159	917	1,076	2,902 50
1913—January -----	723	241	967	-----	215	636	851	2,417 50
February -----	861	152	1,013	-----	137	835	972	2,532 50
March -----	916	107	1,017	-----	114	885	999	2,542 50
April -----	881	247	1,128	-----	250	870	1,120	2,820 00
May -----	1,011	312	1,323	-----	290	1,230	1,520	3,307 50
June -----	620	262	882	\$4 50	247	655	902	2,209 50
	9,576	2,747	12,323	\$4 50	2,658	9,421	12,079	\$30,802 00

Belt Railroad South, July 1, 1913, to June 30, 1914.

	Cars received	Cars delivered	Total	Extra switches	Empties received	Empties delivered	Total of empties	Total revenue
1913—July -----	760	298	1,058	-----	300	771	1,071	\$2,645 00
August -----	815	253	1,068	-----	255	860	1,115	2,670 00
September -----	913	381	1,294	-----	330	1,011	1,341	3,235 00
October -----	1,361	497	1,858	\$6 00	412	1,425	1,837	4,651 00
November -----	830	212	1,042	3 00	205	875	1,080	2,608 00
December -----	849	307	1,156	-----	293	958	1,251	2,890 00
1914—January -----	976	357	1,333	-----	312	1,036	1,348	3,332 50
February -----	873	265	1,138	-----	237	911	1,148	2,845 00
March -----	892	273	1,165	16 50	220	960	1,180	2,921 50
April -----	1,010	317	1,327	6 00	301	1,005	1,306	3,323 50
May -----	910	208	1,118	2 00	196	898	1,094	2,797 00
June -----	803	358	1,161	2 00	330	911	1,241	2,904 50
	10,992	3,726	14,718	\$35 50	3,391	11,621	15,012	\$67,625 00

PART VI.

REPORT OF THE SECRETARY.

REPORT OF THE SECRETARY.

SAN FRANCISCO, July 2, 1914.

To the honorable, the Board of State Harbor Commissioners.

GENTLEMEN: There is respectfully submitted to you herewith the report of my office for the biennium commencing July 1, 1912, and ending June 30, 1914.

The following summary of receipts compares the two biennial periods, 1912-1914 and 1910-1912:

Receipts, 1912-1914, including \$5,796.77 drafts returned and cancelled,	\$2,974,837 62
Receipts, 1910-1912, including \$10,019.30 drafts returned and cancelled,	2,639,740 71

an increase in favor of the last biennial period of-----	\$335,096 91
--	--------------

Your attention is respectfully directed to the increased revenue derived from dockage, tolls, wharfage and rents.

The increase in the item of rents was due principally to the completion and putting into operation of the various new wharves and piers constructed by your honorable body.

The earnings of the belt railroad have, in previous reports, been included in the miscellaneous receipts. In the present instance they have been set forth separately showing the earnings of the two divisions. A comparative statement of the receipts of the belt railroad for the two biennial terms, follows:

Receipts, 1912-1914 -----	\$381,539 50
Receipts, 1910-1912 -----	165,630 00

A gain of-----	\$215,909 50
or 130.03 per cent.	

These gains indicate the healthy growth of the business of the port.

The total number of tons of freight handled over the state wharves during the biennial period 1910-1912, amounted to 13,427,848 tons, and for the biennial period 1912-1914, 14,782,861 tons, an increase of 1,355,013 tons, or 10.09 per cent. For the preceding biennial period the gain over its predecessor was 1.7 per cent.

I express below, in tabular form, the number of vessels docking at the state wharves during the last two biennial periods, together with the tons of freight discharged and loaded over the state wharves during the twenty years, from 1894 to 1914.

Respectfully submitted.

LEO V. MERLE, JR.,

Secretary.

Vessels Docking at the State Wharves of San Francisco During the Two Fiscal Years July 1, 1912, to June 30, 1914.

Class	American			British			Danish			French		
	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived
Ocean steamers -----	272	334,631	21,126	84	293,192	412	3	12,715	11	2	3,567	5
Bay and river steamers -----	75	16,943	32,133									
Ships -----	24	48,030	111	6	12,708	23				7	14,938	25
Barks -----	27	33,843	153	4	7,032	14				20	39,351	79
Barkentines -----	20	17,494	186							1	1,944	5
Brigs -----	3	1,117	8									
Schooners -----	217	46,214	8,625									
Sloops -----	16	215	765									
United States Government vessels -----	18	6,793	336									
Tugs -----	74	3,822	4,645									
Lighters -----	224	25,003	9,029									
Launches -----	119	955	2,780									
Barges -----	97	45,630	4,816									
Totals -----	1,186	580,630	84,713	94	312,932	449	3	12,715	11	30	59,800	114

Vessels Docking at the State Wharves of San Francisco During the Two Fiscal Years July 1, 1912, to June 30, 1914—Continued.

Class	German			Japanese			Norwegian			Totals		
	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived	Number	Net tonnage	Times arrived
Ocean steamers	17	66,435	58	12	51,446	119	10	34,221	41	400	796,207	21,772
Bay and river steamers										75	16,943	32,133
Ships										37	75,676	159
Barks										51	80,226	246
Barkentines										21	19,438	191
Brigs										3	1,117	8
Schooners										217	46,214	8,625
Sloops										16	215	765
United States Government vessels										18	6,793	336
Tugs										74	3,822	4,645
Lighters										224	25,003	9,029
Launches										119	955	2,780
Barges										97	45,630	4,816
Totals	17	66,435	58	12	51,446	119	10	34,221	41	1,352	1,118,239	85,505

**Ocean Steamers Docking at the State Wharves of San Francisco During the Two
Fiscal Years July 1, 1912, to June 30, 1914.**

	Number
Over 8,000 tons-----	3
From 7,000 to 8,000 tons-----	3
From 6,000 to 7,000 tons-----	1
From 5,000 to 6,000 tons-----	12
From 4,000 to 5,000 tons-----	34
From 3,000 to 4,000 tons-----	77
From 2,000 to 3,000 tons-----	49
From 1,000 to 2,000 tons-----	43
From 500 to 1,000 tons-----	52
Under 500 tons-----	126
Total -----	400

NOTE.—The largest steamer docked at the state wharves was the German steamer Cleveland of 10,300 net tons. The largest sailing vessel was the British ship Croydon of 3,073 tons net.

**Tons of Freight Discharged and Loaded Over the State Wharves During the Twenty
Years From 1894 to 1914.**

Year	Tons
1894-95-----	3,729,367
1895-96-----	3,848,461
1896-97-----	3,657,219
1897-98-----	3,894,362
1898-99-----	4,154,453
1899-1900-----	4,646,157
1900-01-----	5,048,831
1901-02-----	4,890,679
1902-03-----	5,203,485
1903-04-----	5,528,048
1904-05-----	5,292,113
1905-06-----	5,748,992
1906-07-----	6,802,793
1907-08-----	6,468,527
1908-09-----	6,325,078
1909-10-----	6,866,148
1910-11-----	6,629,122
1911-12-----	6,798,726
1912-13-----	7,528,965
1913-14-----	7,253,896
Total -----	110,315,422

PART VII

FINANCIAL STATISTICS

FINANCIAL STATISTICS.

Summary of Receipts for the Two Fiscal Years July 1, 1912, to June 30, 1914.

Source	1912-13	1913-14	Total
Dockage -----	\$225,413 20	\$229,188 00	\$454,601 20
Tolls -----	376,448 25	362,694 80	739,143 05
Wharfage -----	10,040 59	12,336 36	22,376 95
Rents -----	625,173 89	670,595 74	1,295,769 63
Belt railroad, north-----	158,516 50	159,114 00	317,630 50
Belt railroad, south-----	29,030 00	34,879 00	63,909 00
Miscellaneous -----	25,455 32	50,155 20	75,610 52
Totals -----	\$1,450,077 75	\$1,518,963 10	\$2,969,040 85
Balance in treasury June 30, 1912-----			129,071 97
Drafts returned and canceled-----			5,796 77
Proceeds of sale of Second San Francisco Seawall bonds-----			8,374,008 00
Transfers from Harbor Improvement Fund to Second San Francisco Seawall Fund-----			95,767 66
Grand total -----			\$11,573,685 25

Statement of Disbursements From July 1, 1912, to June 30, 1914.

	Harbor improvement fund			Second San Francisco seawall fund		
	1912-13	1913-14	Total	1912-13	1913-14	Total
Material, supplies and miscellaneous disbursements -----	\$480,587 83	\$435,947 82	\$916,535 65	\$1,641,171 81	\$2,554,555 19	\$4,195,727 00
Pay rolls -----	611,161 80	539,557 90	1,150,719 70			
Totals -----	\$1,091,749 63	\$975,505 72	\$2,067,255 35			
Second San Francisco Seawall account-----	1,641,171 81	2,554,555 19	4,195,727 00			
Totals -----	\$2,732,921 44	\$3,530,060 91	\$6,262,982 35			
Transfers to Second San Francisco Seawall Fund -----	60,167 88	172,314 96	232,482 84			
Transfers to San Francisco Seawall Fund-----	211,949 72	211,949 72	423,899 44			
Transfers from Harbor Improvement Fund to Second San Francisco Seawall Fund-----		95,767 66	95,767 66			
Totals -----	\$3,005,039 04	\$4,010,093 25	\$7,015,132 29			
Balance June 30, 1914, San Francisco Harbor Improvement Fund -----			\$279,408 84			
Balance June 30, 1914, Second San Francisco Seawall Fund -----			4,239,852 22			
Disbursements Second San Francisco Seawall Fund prior to July 1, 1912-----			34,196 44			
Total -----			\$11,568,589 79			
Drafts issued and canceled as follows:						
No. 2330* -----	\$67 80					
No. 2331* -----	55 13					
No. 2332* -----	101 00					
No. 2333 -----	15 00					
No. 2354 -----	101 00					
No. 2191 -----	874 11					
No. 1334 -----	33 00					
No. 1337 -----	39 75					

No. 1996	936 63			
No. 2120	9 53			
No. 2159	600 00			
No. 2147	30 00			
No. 2146	5 50			
No. 2191	251 60			
No. 2192	404 60			
No. 2369	25 00			
No. 2458	1,769 76			
No. 1232*	205 95	\$5,775 91		
No. 1407*	65 45			
No. 1441*	185 10			
*Less drafts issued prior to June 30, 1912, and canceled during 1912-14		680 43		
Total		\$5,095 48	\$5,095 46	
Less error 2 cents, May, 1913		02		
Total			\$11,573,685 25	

NOTE.—The difference between the amount of drafts returned and canceled ----- \$5,775 91
And the amount as per ledger ----- 5,796 77

Is caused by a refund paid through the State Controller's office ----- \$20 86

Summary of Receipts and Disbursements by Months for the Two Fiscal Years
July 1, 1912, to June 30, 1914.

Month	Receipts	Disbursements	
1912—July -----	\$121,139 73	\$65,875 20	
August -----	122,222 48	198,926 96	
September -----	118,967 43	185,912 96	
October -----	121,333 14	149,121 61	
November -----	131,406 63	220,564 82	
December -----	121,712 72	266,319 91	
1913—January -----	116,503 47	284,063 50	
February -----	114,772 06	230,463 63	
March -----	108,417 79	261,957 30	
April -----	107,646 92	271,740 01	
May -----	131,853 43	321,461 14	
June -----	134,102 55	279,407 00	
Total for 1912-13----	\$1,450,077 75	\$2,735,754 04	
July -----	\$117,542 77	\$245,681 56	
August -----	137,093 60	376,945 72	
September -----	118,048 71	280,310 93	
October -----	131,436 72	288,824 38	
November -----	138,777 91	309,659 94	
December -----	129,593 49	266,895 50	
1914—January -----	133,862 27	493,075 81	
February -----	126,788 41	291,993 14	
March -----	122,995 80	170,563 88	
April ----- }	306 92	{ 191,836 95	
May ----- }	123,305 07		
June -----	124,314 71	221,277 65	
June -----	114,902 72	491,025 97	
Total for 1913-14----	\$1,518,963 10	\$3,628,091 43	
Totals for two years-----	\$2,969,040 85	\$6,363,845 47	
Balance in treasury June 30, 1912 -----	\$129,071 97	Transfers to San Francisco Seawall Sinking Fund -----	\$423,899 44
Drafts returned and canceled -----	5,796 77	Transfers to Second San Francisco Seawall Sinking Fund-----	232,482 84
Proceeds of sale of Second San Francisco Seawall bonds -----	8,374,008 00	Balance in Second San Francisco Seawall Fund, June 30, 1914--	4,239,852 22
Transfers from Harbor Improvement Fund to Second San Francisco Seawall Fund -----	95,767 66	Balance in San Francisco Harbor Improvement Fund, June 30, 1914-----	279,408 84
		Disbursements Second San Francisco Seawall Fund prior to July 1, 1912 -----	34,196 44
	\$11,573,685 25		\$11,573,685 25

Summary of Revenue by Months for the Two Fiscal Years From July 1, 1912, to June 30, 1914.

Months	Dockage	Tolls	Wharfage	Rents	Miscellaneous	Total
1912—July -----	\$17,341 65	\$30,898 24	\$626 25	\$57,235 95	\$15,511 27	\$121,613 36
August -----	18,723 45	32,822 62	638 90	55,740 72	17,787 35	125,713 04
September -----	19,882 15	31,138 39	566 30	50,069 42	18,782 10	120,438 36
October -----	20,572 65	35,912 21	705 75	50,601 17	24,564 06	132,355 84
November -----	21,211 10	34,398 30	761 00	50,354 37	19,210 74	125,965 51
December -----	18,176 35	30,473 04	591 60	50,528 24	16,110 94	115,880 17
1913—January -----	17,803 30	27,636 94	897 89	57,181 81	17,424 10	120,914 04
February -----	16,506 35	28,022 29	835 90	57,144 56	12,837 44	115,316 54
March -----	19,260 80	30,651 17	1,240 45	50,429 00	16,333 60	117,915 62
April -----	20,171 70	32,696 26	969 25	50,416 48	18,231 66	122,488 35
May -----	19,812 15	33,235 85	1,013 35	50,572 48	17,622 14	122,255 97
June -----	16,751 40	28,763 35	1,193 95	50,553 33	23,662 72	120,921 75
Totals 1912-13 -----	\$226,213 05	\$376,648 66	\$10,040 59	\$630,827 53	\$218,111 12	\$1,461,810 95
July -----	\$17,467 55	\$29,175 80	\$969 30	\$58,058 91	\$33,598 84	\$139,270 40
August -----	18,108 85	30,435 63	870 56	56,633 38	22,373 52	128,421 94
September -----	20,191 15	32,560 83	1,086 60	50,648 68	24,352 77	128,840 03
October -----	21,346 45	35,580 12	784 85	51,867 78	29,108 20	138,687 40
November -----	19,300 10	31,382 57	1,201 05	53,455 96	19,881 76	125,221 44
December -----	20,975 95	31,606 15	1,376 10	60,935 23	17,367 26	132,260 69
1914—January -----	21,955 05	28,327 84	1,111 05	61,466 86	15,903 17	128,763 97
February -----	17,120 55	26,023 22	957 65	56,636 17	24,283 61	125,021 20
March -----	19,655 85	29,737 16	1,080 95	56,099 51	17,655 07	124,228 54
April -----	20,631 95	31,129 84	1,076 35	57,110 56	18,433 56	128,382 26
May -----	17,822 70	30,998 35	868 05	57,032 67	28,702 44	135,424 21
June -----	17,435 35	30,245 89	953 85	56,936 76	20,145 25	125,717 10
Totals 1913-14 -----	\$232,011 50	\$367,203 40	\$12,336 36	\$676,882 47	\$271,805 45	\$1,560,239 18
Totals 1912-14 -----	\$458,224 55	\$743,852 06	\$22,376 95	\$1,307,710 00	\$489,916 57	\$3,022,080 13

Recapitulation of Revenue for the Fiscal Year Beginning July 1, 1912, and Ending June 30, 1913.

	Dockage	Tolls	Wharfage	Rents	Miscellaneous	Total
Fisherman wharf						
Sections "A," "B," 1 seawall and Powell street wharf	\$8,866 90	\$14,192 47	\$7,144 00	\$1,811 25		\$8,955 25
Section 2, seawall wharf	2,743 10	7,372 66	68 50	8,584 00		31,711 87
Section 3, seawall wharf, and Lombard street wharf (pier 27)	5,194 45	8,980 28	2,398 60	480 00		12,994 36
Lombard street car ferry slips, freight depots, and tolls		50,933 06		6,351 60		20,526 33
Greenwich street wharf No. 2 (pier 25)	7,062 20	8,140 05		7,380 00		50,933 06
Greenwich street wharf No. 1 (pier 23)	4,766 90	4,391 42		7,380 00		22,582 25
Filbert street wharf (pier 21)	7,820 95	7,271 45		7,800 00		16,538 32
Union street wharf No. 2 (pier 19)	5,782 45	4,167 33		7,800 00		22,892 40
Union street wharf No. 1 (pier 17)	2,225 60	2,088 31	26 70	7,380 00		17,329 78
Green street wharf (pier 15)	1,071 75	458 85				4,340 61
Vallejo street wharf (pier 13)	7,789 25	5,692 99	12 50	8,280 00		9,810 60
Broadway wharf No. 2 (pier 11)	10,179 65	8,363 01		11,927 00		25,421 74
Broadway wharf No. 1 (pier 9)	6,012 45	13,507 75		7,762 80		26,305 46
Pacific street wharf (pier 7)	10,258 25	6,135 43		10,536 00		30,056 20
Jackson street wharf (pier 5)	9,249 10	7,832 26	9 50	11,100 00		27,493 68
Washington street wharf (pier 3)	7,128 05	8,647 31		14,058 00		31,148 86
Clay street wharf (pier 1)	4,785 55	1,744 01		5,985 00		21,760 36
Union Depot and Ferry House, ferry slips 1, 2, 3, 4, 5, 6, 7, 8, Tolls and Post Office Building		9,442 14		1,674 00		8,203 56
Mission street wharf No. 1 (pier 2)	1,801 90	856 45		287,103 92		296,546 06
Mission street wharf No. 2 (pier 4)	3,118 40	564 57		2,835 00		5,493 35
Howard street wharf No. 1 (pier 6)	6,860 50	2,718 15	75	3,291 00		6,973 97
Howard street wharf No. 2 (pier 8)	3,291 90	2,952 02		1,728 80		11,308 20
Howard street wharf No. 3 (pier 10)	3,097 00	7,258 88		6,330 00		12,573 92
Folsom street wharf No. 1 (pier 12)	5,346 10	4,323 36		5,524 80		15,880 68
Folsom street wharf No. 2 (pier 14)	11,912 45	9,379 93	13 75	2,550 00		12,219 46
Harrison street wharf (pier 16)	1,953 15	2,249 22	8 60	4,860 00		26,166 13
Pier 34	10,123 50	7,438 45		2,998 20		7,209 17
Pier 36	5,821 85	10,363 64	48 04			17,561 95
Pier 38	7,815 25	11,806 08		3,788 75		20,622 28
Pier 40	6,931 35	7,912 45		7,106 40		26,727 73
Piers 42-44	20,667 00	14,958 66	3 50	7,200 00		22,043 80
Pier 54	7,433 60	6,067 84		3,675 00		39,304 16
Army street	1,213 30	1,380 70				13,501 44
Third street wharf	3,582 90	3,638 67	167 25	3,765 00		2,594 00
Berry street wharf	4,981 20	6,606 02		7,200 00		11,153 82
						18,787 22

Channel-street wharf	3,194 80	3,123 88	15 10	11,146 00	-----	17,479 78
China Basin	5,580 55	34,526 66	-----	6,040 00	-----	46,117 21
Central Basin	10,549 75	69,162 25	123 80	39,453 53	-----	119,289 33
Revenue from seawall lots	-----	-----	-----	85,821 48	-----	85,821 48
Sale of old material	-----	-----	-----	-----	9,461 64	9,461 64
East street	-----	-----	-----	12,900 00	-----	12,900 00
Spring Valley Water Company	-----	-----	-----	3,000 00	-----	3,000 00
Belt railroad revenue, north	-----	-----	-----	-----	159,173 50	159,173 50
Belt railroad revenue, south	-----	-----	-----	-----	30,802 00	30,802 00
Light, heat and power	-----	-----	-----	-----	463 18	463 18
United States Customs Department (rent and dockage)	-----	-----	-----	4,020 00	-----	4,020 00
Damage account	-----	-----	-----	-----	10,631 77	10,631 77
Unclaimed wages	-----	-----	-----	-----	547 35	547 35
Interest receivable	-----	-----	-----	-----	1,533 83	1,533 83
Fire loss account	-----	-----	-----	-----	5,497 85	5,497 85
Totals as per ledger	\$226,213 05	\$376,648 66	\$10,040 59	\$630,827 53	\$218,111 12	\$1,461,840 95
Drafts returned and canceled	-----	-----	-----	-----	-----	1,234 99
						\$1,463,075 94

Recapitulation of Revenue for the Fiscal Year Beginning July 1, 1913, and Ending June 30, 1914.

	Dockage	Tolls	Wharfage	Rents	Miscellaneous	Total
Fisherman wharf						
Section "A." "B." 1 seawall and Powell street wharf	\$8,027 75	\$13,602 60	\$8,906 75	\$2,560 00		\$11,466 75
Section 2. seawall wharf	2,763 35	5,695 37	264 20	8,127 35		30,021 90
Section 3. seawall wharf, and Lombard street wharf (pier 27)	4,099 25	6,246 87	2,209 20	480 00		11,147 92
Lombard street car ferry slips, freight depots, and tolls		46,978 81	124 85	3,771 20		14,242 17
Greenwich street wharf No. 2 (pier 25)	4,691 85	3,822 51		3,774 36		46,978 81
Greenwich street wharf No. 1 (pier 23)	5,415 50	4,308 64		6,515 00		12,288 72
Pilbert street wharf (pier 21)	8,353 80	6,783 91		6,515 00		16,269 11
Union street wharf No. 2 (pier 18)	4,122 85	2,967 76		8,016 00		23,153 71
Union street wharf No. 1 (pier 17)	7,939 95	9,142 43		6,040 00		13,130 61
Green street wharf (pier 15)	312 75	482 02		3,662 62		20,745 00
Vallejo street wharf (pier 13)	6,700 00	5,349 89		8,280 00		9,074 77
Broadway wharf No. 2 (pier 11)	6,721 40	6,111 69		9,505 50		21,555 39
Broadway wharf No. 1 (pier 9)	5,694 05	13,017 75		8,252 16		21,085 25
Pacific street wharf (pier 7)	9,177 50	5,930 42		12,391 60		31,103 40
Jackson street wharf (pier 5)	9,703 50	8,071 61		11,100 00		26,207 92
Washington street wharf (pier 3)	7,118 80	8,071 61		14,586 75		32,361 86
Clay street wharf (pier 1)	4,704 45	8,575 15		7,248 60		22,942 55
Union Depot and Ferry House, ferry slips 1, 2, 3, 4, 5, 6, 7, 8, Tolls and Post Office Building		1,835 83		1,781 36		8,321 64
Mission street wharf No. 1 (pier 2)	1,523 85	10,485 43		283,026 26		293,511 69
Mission street wharf No. 2 (pier 4)	3,350 85	739 41		3,147 85		5,411 11
Howard street wharf No. 1 (pier 6)	5,719 75	493 76		2,368 55		6,213 16
Howard street wharf No. 2 (pier 8)	2,717 85	2,229 82		983 90		8,933 47
Howard street wharf No. 3 (pier 10)	2,968 00	2,561 88	17 15	3,932 00		9,228 88
Folsom street wharf No. 1 (pier 12)	5,013 90	6,813 58	33 25	5,004 00		14,818 83
Folsom street wharf No. 2 (pier 14)	11,421 85	4,993 06	6 00	3,597 40		13,610 36
Harrison street wharf (pier 16)	2,181 85	8,523 72		5,760 00		25,705 57
Pier 26	2,181 85	1,788 82		2,614 44		6,585 11
Pier 28	3,823 15	3,158 19		9,165 05		16,146 39
Pier 30	7,308 80	8,757 72		10,963 35		27,029 87
Pier 32	3,772 45	4,056 53		14,195 72		22,024 70
Pier 34	6,847 45	4,883 05		15,337 84		27,068 34
Pier 36	8,694 60	6,606 95				15,301 55
Pier 38	7,270 65	11,771 40	112 00	6,609 25		25,763 30
Pier 40	5,172 10	6,986 37		8,532 85		20,691 32
Piers 42-44	6,487 55	7,988 08		8,604 00		23,079 63
	18,165 25	12,245 89	22 76	3,342 50		33,776 40

Third street wharf-----	4,086 35	4,911 71	432 90	3,975 00	-----	13,405 96
Berry street wharf-----	3,569 55	4,660 27	-----	6,781 56	-----	15,011 38
Channel street wharf-----	2,495 90	2,623 91	13 50	11,421 00	-----	16,554 31
China basin-----	4,562 80	30,773 91	-----	6,040 00	-----	41,376 71
Pier 54-----	5,656 55	4,834 70	-----	-----	-----	10,491 25
Central basin-----	11,987 00	62,362 26	179 80	40,286 84	-----	114,815 90
Pier 39-----	237 60	477 65	14 00	-----	-----	729 25
Army street-----	1,429 10	2,552 07	-----	-----	-----	3,981 17
Revenue from seawall lots-----	-----	-----	-----	85,300 61	-----	85,300 61
Sale of old material-----	-----	-----	-----	-----	\$26,639 46	26,639 46
East street-----	-----	-----	-----	12,750 00	-----	12,750 00
United States Customs Department (rent and dockage)-----	-----	-----	-----	4,020 00	-----	4,020 00
Lighting, power and heating-----	-----	-----	-----	-----	583 71	583 71
Spring Valley Water Company-----	-----	-----	-----	3,000 00	-----	3,000 00
Belt railroad revenue, north-----	-----	-----	-----	-----	164,907 00	164,907 00
Belt railroad revenue, south-----	-----	-----	-----	-----	37,349 50	37,349 50
Damage account-----	-----	-----	-----	-----	39,413 26	39,413 26
Unclaimed wages-----	-----	-----	-----	-----	36 05	36 05
Interest receivable-----	-----	-----	-----	-----	2,770 11	2,770 11
Fire loss account-----	-----	-----	-----	-----	106 36	106 36
Totals as per ledger-----	\$232,011 50	\$367,203 40	\$12,336 36	\$676,882 47	\$271,805 45	\$1,560,239 18
Drafts returned and canceled-----	-----	-----	-----	-----	-----	4,561 87
						\$1,564,801 05

Balance uncollected July 1, 1912-----

\$74,241 69

Total charges, 1912-13-----

1,461,840 95

Total charges, 1913-14-----

1,560,239 18

Total collections, 1912-13-----

\$3,096,321 82

Total collections, 1913-14-----

\$1,450,077 75

1,518,963 10

Balance uncollected June 30, 1914-----

2,969,040 85

\$127,280 97

Monthly and Term Incomes From Leases of Seawall Lots Which Were Executed Prior to July 1, 1914.

Lot	Lessee	Term	Monthly rental	Total for 5-year period	Total for term of lease
B.	Crescent Lumber Co.....	25 years from April 1, 1910.	First 5 years----- Second 5 years-- Third 5 years-- Fourth 5 years-- Fifth 5 years---	\$13,500 00 13,800 00 14,100 00 14,400 00 14,700 00	Less payments to June 30, 1914----- Amount due -----
					\$70,500 00 11,475 00 \$59,025 00
4.	Subdivision A: National Packing Co....	25 years from July 1, 1909.	First 5 years----- Second 5 years-- Third 5 years-- Fourth 5 years-- Fifth 5 years---	9,120 00 9,600 00 10,080 00 10,560 00 11,040 00	Less payments to June 30, 1914----- Amount due -----
					\$50,400 00 9,120 00 41,280 00
	Subdivisions B and C: Midland Warehouse Co.	25 years from July 1, 1909.	First 5 years----- Second 5 years-- Third 5 years-- Fourth 5 years-- Fifth 5 years---	11,280 00 11,820 00 12,420 00 13,080 00 13,740 00	Less payments to June 30, 1914----- Amount due -----
					\$62,340 00 11,280 00 51,060 00
7.	Western Pacific Railway Co.	25 years from July 1, 1910.	First 5 years----- Second 5 years-- Third 5 years-- Fourth 5 years-- Fifth 5 years---	64,999 80 69,062 40 73,125 00 77,187 60 81,250 20	Less payments to June 30, 1914----- Amount due -----
					\$365,625 00 51,999 84 313,625 16
14.	Southern Pacific Co.....	25 years from August 1, 1901.	500 00	-----	Less payments to June 30, 1914----- Amount due -----
					\$150,000 00 77,500 00 72,500 00
15.	Southern Pacific Co.....	25 years from August 1, 1901.	500 00	-----	Less payments to June 30, 1914----- Amount due -----
					\$150,000 00 77,500 00 72,500 00

16. P. J. Moliterno-----	25 years from May 1, 1909.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	101 00 105 00 110 00 115 00 120 00	6,060 00 6,300 00 6,600 00 6,900 00 7,200 00	Less payments to June 30, 1914----- Amount due -----	\$33,060 00 6,270 00 26,790 00
21. Western Pacific Railway Co.	25 years from August 1, 1910.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	249 09 264 66 280 23 295 79 311 36	14,945 40 15,879 66 16,813 80 17,747 40 18,681 60	Less payments in advance for first five years ----- Amount due -----	\$84,067 80 14,945 40 69,122 40
22. Western Pacific Railway Co.	25 years from August 1, 1910.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	1,346 39 1,430 54 1,514 69 1,598 84 1,682 98	80,783 40 85,832 40 90,881 40 95,930 40 100,978 80	Less payments in advance for first five years ----- Amount due -----	\$454,406 40 80,783 40 373,623 00
23. Southern Pacific Co.-----	25 years from Octo- ber 1, 1909.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	990 00 1,325 00 1,475 00 1,650 00 1,800 00	59,400 00 79,500 00 88,500 00 99,000 00 108,000 00	Less payments in advance for first five years ----- Amount due -----	\$434,400 00 59,400 00 375,000 00
24. Subdivision A: Associated Oil Co.-----	25 years from Octo- ber 1, 1909.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	214 00 245 00 275 00 306 00 337 00	12,840 00 14,700 00 16,500 00 18,360 00 20,220 00	Less payments in advance for first five years ----- Amount due -----	\$82,620 00 12,840 00 69,780 00
24. Subdivision B: Southern Pacific Co.-----	25 years from Octo- ber 1, 1909.	First 5 years----- Second 5 years----- Third 5 years----- Fourth 5 years----- Fifth 5 years-----	750 00 1,000 00 1,125 00 1,250 00 1,375 00	45,000 00 60,000 00 67,500 00 75,000 00 82,500 00	Less payments in advance for first five years ----- Amount due -----	\$230,000 00 45,000 00 285,000 00
Total amount due-----						\$1,809,305 56

Monthly Income From Union Depot and Ferry Building.

Tenants	Monthly rentals, July, 1912	Monthly rentals, June, 1914	Increase	Decrease
State Mining Bureau-----	\$135 00	\$150 00	\$15 00	-----
California Development Board-----	115 00	115 00	-----	-----
Pullman Company-----	100 00	100 00	-----	-----
State Prison Board-----	50 00	50 00	-----	-----
State Commissioner of Horticulture-----	30 00	30 00	-----	-----
Wells Fargo & Company-----	3,940 64	2,504 60	-----	\$1,436 04
McPartland & Reich-----	450 00	450 00	-----	-----
Pacific Telephone and Telegraph Co.-----	270 00	525 25	255 25	-----
F. W. Butler-----	217 85	217 85	-----	-----
Cohen & Figone-----	250 00	250 00	-----	-----
Western Union Telegraph Company-----	85 00	85 00	-----	-----
Postal Telegraph Company-----	50 00	50 00	-----	-----
Morton's Special Delivery-----	56 00	50 00	-----	-----
Union Transfer Company-----	63 50	92 26	28 76	-----
Pacific Transfer Company-----	15 00	-----	-----	15 00
Southern Pacific Company-----	7,300 92	7,254 15	-----	46 77
Northwestern Pacific and Santa Fe-----	5,469 59	5,469 59	-----	-----
Key Route-----	2,118 89	2,153 21	34 32	-----
Bootblack privileges-----	120 00	120 00	-----	-----
Weighing machine privileges-----	52 55	51 75	-----	80
Piano privileges-----	350 00	350 00	-----	-----
Foster & O'Rear-----	1,750 00	1,750 00	-----	-----
Globe Express Company-----	277 56	277 56	-----	-----
Home Telephone Company-----	40 00	-----	-----	40 00
Brown News Company-----	15 00	15 00	-----	-----
U. S. Postal Department-----	200 00	200 00	-----	-----
U. S. Customs Service, room No. 3-----	50 00	50 00	-----	-----
San Francisco bar pilots-----	30 00	60 00	30 00	-----
Board of Education-----	10 00	-----	-----	10 00
U. S. Parcel Post Terminal Railway-----	-----	185 00	185 00	-----
Y. M. C. A.-----	-----	25 00	25 00	-----
Fish and Game Commission-----	-----	10 00	10 00	-----
Ferry Advergraph Company-----	-----	200 00	200 00	-----
Oakland, Antioch and Eastern Rail- way-----	-----	63 36	63 36	-----
The Service Bureau-----	-----	30 00	30 00	-----
Taxicab Company of California-----	-----	50 00	50 00	-----
Travelers Aid Society of California-----	-----	25 00	25 00	-----
Lock cabinet privileges-----	-----	15 40	15 40	-----
Totals-----	\$23,606 50	\$23,024 98	\$967 09	\$1,548 61 967 09
Net decrease-----	-----	-----	-----	\$581 52

NOTE.—The decrease is caused by Wells, Fargo & Co. giving up the Dolphin on which the Board's electrical shop and carpenter and paint store room are now located.

Comparative Statement of Receipts and Disbursements, 1863-1914.

Receipts					
From commencement of the commission	Proceeds of sale of Seawall bonds, interest, etc.	Revenue from all sources	Deferred payment drafts	Drafts refused and canceled	Total
1863-64		\$117,848 28			\$117,848 28
1864-65		177,393 66			177,393 66
1865-66		183,716 80			183,716 80
1866-67		336,409 36			336,409 36
1867-68		294,304 28			294,304 28
1868-69		287,890 53			287,890 53
1869-70		252,649 56			252,649 56
1870-71		148,917 03			148,917 03
1871-72		195,031 14			195,031 14
1872-73		190,330 47			190,330 47
1873-74		265,709 06			265,709 06
1874-75		373,541 72			373,541 72
1875-76		372,078 74			372,078 74
1876-77		448,087 25			448,087 25
1877-78		446,516 82			446,516 82
1878-79		466,420 55			466,420 55
1879-80		427,687 56			427,687 56
1880-81		419,437 49			419,437 49
1881-82		455,005 64			455,005 64
1882-83		436,030 54			436,030 54
1883-84		501,243 25			501,243 25
1884-85		500,702 10			500,702 10
1885-86		483,851 04			483,851 04
1886-87		527,890 96			527,890 96
1887-88		580,152 51			580,152 51
1888-89		619,537 54			619,537 54
1889-90		599,105 58			599,105 58
1890-91		600,821 20			600,821 20
1891-92		651,112 11			651,112 11
1892-93		629,957 55			629,957 55
1893-94		583,674 58			583,674 58
1894-95		586,618 61			586,618 61
1895-96		599,207 89			599,207 89
1896-97		562,123 05			562,123 05
1897-98		581,661 05			581,661 05
1898-99		630,455 62		\$123 45	630,579 07
1899-1900		731,036 41		34 80	731,068 21
1900-01		772,989 03		11,623 43	784,612 46
1901-02		825,191 43			825,191 43
1902-03		829,096 35			829,096 35
1903-04		1,008,193 09	\$504,218 01	88 60	1,512,499 70
1904-05		1,283,804 80	261,188 98	279 04	1,545,272 82
1905-06		1,065,990 36	99,789 67		1,165,780 03
1906-07		1,241,294 96			1,241,294 96
1907-08	\$261,850 00	1,374,887 12		183 90	1,636,921 02
1908-09	1,006,375 73	1,367,188 58		51 40	2,373,615 71
1909-10	751,024 90	1,637,949 19			2,388,974 09
1910-11		1,301,536 43		21 10	1,301,557 53
1911-12	1,005,008 00	1,328,184 98		9,998 20	2,343,191 18
1912-13	858,000 00	1,450,077 75		1,234 90	2,309,312 65
1913-14	6,511,000 00	1,518,963 10		4,561 87	8,034,524 97
Totals	\$10,393,258 63	\$33,269,501 70	\$865,196 66	\$28,200 69	\$44,556,157 68
Transfer from San Francisco Depot Sinking Fund to San Francisco Harbor Improvement Fund, Act 1891, p. 110, Sec. 5					
				\$116,265 02	
Transfer from Harbor Improvement Fund to Second San Francisco Seawall Fund					
				95,767 66	
					212,032 68
					\$44,768,190 36

Comparative Statement of Receipts and Disbursements, 1863-1914—Continued.

	Disbursements				
	Material, supplies, pay rolls and miscellaneous	Transfer to San Francisco Depot Sinking Fund	Transfer to San Francisco Seawall Sinking Fund	Transfer to second San Francisco Seawall Sinking Fund	Deferred payment drafts
Prior to June 30, 1912	\$30,239,086 65	\$1,055,868 00	\$762,971 26	\$23,111 10	\$865,196 66
1912-13 -----	2,735,754 04	-----	211,949 72	60,167 88	-----
1913-14 -----	3,628,091 43	-----	211,949 72	172,314 96	-----
Totals ----	\$36,602,932 12	\$1,055,868 00	\$1,186,870 70	\$255,593 94	\$865,196 66

	Part payment of principal and interest on loan from State of California of \$250,000 Act. March 17, 1907, chapter 202	Balance in San Francisco Harbor Improvement Fund, June 30, 1914	Balance in San Francisco Seawall Fund, June 30, 1912	Balance in second San Francisco Seawall Fund, June 30, 1914	Total
Prior to June 30, 1912	\$280,000 00	-----	\$2,467 88	-----	-----
1912-13 -----	-----	-----	-----	-----	-----
1913-14 -----	-----	-----	-----	-----	-----
Totals ----	\$280,000 00	\$279,408 84	\$2,467 88	\$4,239,852 22	\$44,768,190 36

Statement of the San Francisco Harbor Improvement Fund (State Treasurer Custodian) for the Two Fiscal Years Ending June 30, 1914.

	Remittances to State Treasurer		Drafts drawn by board
1912—July	\$121,139 73	.....	\$62,112 45
August	122,222 48	.....	124,167 68
September	118,967 43	.....	114,151 47
October	121,333 14	.....	84,203 07
November	131,406 03	.....	98,787 54
December	121,712 72	.....	87,017 09
1913—January	116,503 47	.....	95,682 27
February	114,772 06	.....	95,666 63
March	108,417 79	.....	90,875 86
April	107,646 92	.....	84,126 11
May	131,853 43	.....	80,884 54
June	134,102 55	.....	76,907 52
Totals for 1912-13	\$1,450,077 75	.....	\$1,094,582 23
July	\$117,542 77	.....	\$71,016 31
August	137,093 60	.....	87,239 84
September	118,048 71	.....	62,129 20
October	131,436 72	.....	67,851 60
November	138,777 91	.....	66,309 58
December	129,593 49	.....	73,683 52
1914—January	133,862 27	.....	93,405 38
February	126,788 41	.....	82,050 78
March	122,985 80	.....	90,428 99
April	300 92	.....	(
May	123,305 07	.....	) 100,634 71
June	124,314 71	.....	84,013 55
Totals 1913-14	\$1,518,963 10	.....	\$1,073,536 24
Totals for two years	\$2,969,040 85	.....	\$2,168,118 47
Drafts returned and canceled	\$5,796 77	Transfer to San Fran- cisco Seawall Sinking Fund	\$423,899 44
1912—June 30— Balance in treas- ury	129,671 97	Transfer to Second San Francisco Seawall Sinking Fund	232,482 84
		Balance in treasury June 30, 1914	279,408 84
	\$3,103,909 59		\$3,103,909 59

Statement of the San Francisco Harbor Improvement Fund, November 4, 1863, to June 30, 1914.

Fiscal year From the organization of the commission	Remittances to the credit of San Francisco Harbor Im- provement Fund (State Treasurer, custodian)	Drafts on San Francisco Harbor Improvement Fund (State Treasurer, cus- todian)
1863-64	\$71,897 39	\$47,680 02
1864-65	123,365 23	62,334 82
1865-66	132,023 96	47,568 50
1866-67	268,573 45	64,345 94
1867-68	217,528 06	354,121 12
1868-69	212,532 07	310,213 27
1869-70	180,623 37	272,670 93
1870-71	96,097 20	73,914 13
1871-72	105,877 82	53,944 40
1872-73	91,042 59	80,640 23
1873-74	166,150 23	168,769 62
1874-75	245,369 00	189,549 17
1875-76	249,450 44	146,716 69
1876-77	310,909 33	266,661 37
1877-78	285,521 50	162,712 80
1878-79	274,370 87	241,764 39
1879-80	240,414 91	419,429 27
1880-81	204,782 41	527,487 44
1881-82	249,919 90	131,140 42
1882-83	194,860 84	165,586 90
1883-84	254,497 78	186,588 60
1884-85	259,702 01	376,700 41
1885-86	249,431 18	289,838 61
1886-87	245,509 83	136,926 50
1887-88	294,861 66	244,452 11
1888-89	321,605 12	247,137 61
1889-90	306,148 20	311,633 96
1890-91	319,721 19	232,991 25
1891-92	360,206 68	366,205 44
1892-93	334,575 70	343,632 89
1893-94	281,417 59	315,899 66
1894-95	215,278 73	381,585 26
1895-96	285,523 58	346,501 16
1896-97	256,612 21	281,991 29
1897-98	224,702 65	245,585 94
1898-99	334,943 72	314,371 42
1899-1900	669,814 33	659,353 45
1900-01	725,702 72	745,015 51
1901-02	760,506 95	758,510 69
1902-03	761,337 47	687,986 78
1903-04	898,950 73	926,958 58
1904-05	1,220,947 50	962,666 47
1905-06	916,614 85	1,095,098 73
From State of California (act of special session, 1906, chapter XXXVI)	100,000 00	
1906-07	1,171,142 68	1,286,934 73
1907-08	1,074,112 64	1,440,840 88
From State of California (act of special session, 1907, chapter 202, act of March 13, 1907)	250,000 00	
1908-09	1,384,895 67	1,186,758 98
1909-10	1,638,762 60	1,669,404 40
1910-11	1,301,293 63	1,118,318 21
1911-12	1,328,064 78	1,683,662 25
Drafts returned and canceled	10,019 30	
Transfer from San Francisco Depot Sinking Fund (act 1891, p. 110, sec. 5)	116,265 02	
Deferred payment drafts paid		13,774 56
Transfers to San Francisco Seawall Sinking Fund		423,899 44
Transfers to Second San Francisco Seawall Sink- ing Fund		23,111 10
Transfers to San Francisco Depot Sinking Fund		87,989 00
Part payment of loan from General Fund		106,000 00
1912-13	1,450,077 75	1,094,582 23
1913-14	1,518,963 10	1,073,536 24

Statement of the San Francisco Harbor Improvement Fund, November 4, 1863, to June 30, 1914—Continued.

Fiscal year From the organization of the commission	Remittances to the credit of San Fran- cisco Harbor Im- provement Fund (State Treasurer, custodian)	Drafts on San Francisco Harbor Improvement Fund (State Treasurer, cus- todian)
Drafts returned and canceled-----	5,796 77	
Transfers to San Francisco Seawall Sinking Fund-----		123,899 41
Transfers to Second San Francisco Seawall Sink- ing Fund-----		232,482 84
Balance in treasury June 30, 1914---- \$279,408 84		
Balance in treasury June 30, 1912---- 129,071 97		
	\$25,769,316 89	150,336 87 \$25,769,316 89

Proceeds of the Sales of Bonds for the Second San Francisco Seawall Fund, Established Under the San Francisco Harbor Improvement Act of 1909.

	Bonds	Premium
1912—January 1	\$1,000,000 00	\$5,008 00
October 11	610,000 00	
October 19	15,000 00	
October 22	50,000 00	
November 27	4,000 00	
December 10	15,000 00	
December 13	5,000 00	
1913—January 21	1,000 00	
February 13	100,000 00	
March 8	5,000 00	
March 11	3,000 00	
March 17	50,000 00	
August 28	505,000 00	
October 4	500,000 00	
December 13	460,000 00	
1914—January 6	300,000 00	
February 11	57,000 00	865 83
February 11	5,000 00	75 95
February 13	3,000 00	45 57
February 13	26,000 00	394 94
February 23	501,000 00	7,610 19
February 25	3,342,000 00	50,764 98
February 27	40,000 00	607 60
March 2	638,000 00	9,691 22
March 4	3,000 00	32 32
March 16	60,000 00	911 40
Totals	\$8,298,000 00	\$76,008 00
June 30, transfer—creosoted piles used in work not charged to Second San Francisco Seawall Fund and reimbursed by transfer from San Francisco Harbor Improvement Fund.....	95,767 66	
	\$8,393,767 66	
Bonds		\$8,298,000 00
Premium		76,008 00
		\$8,374,008 00
Total bonds authorized.....		\$9,000,000 00
Total bonds issued.....	\$9,000,000 00	
Total bonds sold and delivered.....	8,298,000 00	
Total bonds sold but not yet delivered.....		*702,000 00
Bonds, par value, sold.....		\$8,298,000 00
Premiums		76,008 00
Transfers		95,767 66
		\$8,469,775 66
Expenditures		4,229,923 44
Balance in fund June 30, 1914.....		\$4,239,852 22

*The said amount of \$702,000.00 is the aggregate of certain bonds sold by the State Treasurer to the Board of Control, but not delivered or paid for up to June 30, 1914.

Disbursements by Months of the Second San Francisco Seawall Fund for the Two Fiscal Years from July 1, 1912, to June 30, 1914, on Account of the Particular Improvements Constructed by Such Disbursements Following Thereafter.

1912—	July	\$3,762 75	
	August	74,759 28	
	September	71,761 49	
	October	64,918 54	
	November	121,777 28	
	December	179,302 82	
1913—	January	188,381 23	
	February	134,737 00	
	March	171,081 44	
	April	187,613 90	
	May	240,576 60	
	June	202,499 48	
Total, 1912-13			\$1,641,171 81
	July	\$174,665 25	
	August	289,705 88	
	September	218,181 73	
	October	220,972 78	
	November	243,350 36	
	December	193,211 98	
1914—	January	399,670 43	
	February	209,942 36	
	March	80,134 89	
	April	91,202 24	
	May	137,264 10	
	June	296,253 19	
Total, 1913-14			2,554,555 19
Total two fiscal years			\$4,195,727 00
Total prior to June 30, 1912			34,196 44
Total to June 30, 1914			\$4,229,923 44

Disbursements Second San Francisco Seawall Fund, July 1, 1912, to June 30, 1914.

Pier 17, on account.....	\$268,204 54	
Pier 26, blasting.....	6,740 75	
Piers 30 and 32, complete.....	1,247,493 60	
Pier 28, complete.....	448,211 96	
Pier 26, complete.....	633,114 84	
Belt railroad across Market street, complete.....	15,162 77	
Seawall, section 9a, on account.....	180,053 43	
Pier 39, complete.....	510,467 22	
Belt railroad tunnel and extension, on account.....	64,720 34	
Pier 54, addition, on account.....	11,434 48	
Ferry slip, No. 8, on account.....	59,870 16	
Car ferry slips, on account.....	26,824 72	
Pier 41, on account.....	32,341 27	
Pier 27, addition, for creosoted piles.....	23,834 70	
Pier 25, addition, for creosoted piles.....	26,405 67	
Pier 19, for creosoted piles.....	21,983 95	
Pier 46, for creosoted piles.....	\$70,798 25	
Pier 46, for draftsmen.....	1,990 30	
	<hr/>	72,788 55
Pier 15, for creosoted piles.....	\$13,707 73	
Pier 15, for draftsmen.....	402 15	
Pier 15, miscellaneous.....	120 90	
	<hr/>	14,230 78
Sixteenth street wharf, addition, on account.....	7,504 96	
Bulkhead wharf, Fisherman's Cove, complete.....	11,009 67	
Bulkhead wharf, west of Fisherman's Cove, on account.....	6,130 48	
Belt railroad improvements and equipment, on account.....	249,416 29	
Pier 35, on account.....	3,176 70	
Pier 37, on account.....	5,795 80	
Pier 39, shed, on account.....	5,262 15	
Ferry slips 7 to 10, on account.....	3,776 50	
Seawall, section 9b, on account.....	450 05	
Ferry building extension, on account.....	292 05	
Plans for proposed piers, on account.....	10,064 65	
Miscellaneous construction.....	1,507 21	
General engineering and drafting.....	6,846 92	
Inspecting and testing materials.....	19,015 35	
Blue printing.....	704 69	
Advertising.....	67 50	
Creosoted piles, cost of which was reimbursed from San Francisco Harbor Improvement Fund.....	95,767 66	
Value of balance of creosoted piles on hand.....	105,054 64	
Total disbursements.....	<hr/>	\$4,195,727 00

Statement of Sinking Funds, June 30, 1914.

	San Francisco Seawall Sinking Fund			Second San Francisco Seawall Sinking Fund			San Francisco Depot Sinking Fund		
	Sinking fund	Interest	Total	Sinking fund	Interest	Total	Sinking fund	Interest	Total
1912									
July	\$10,995 81	\$6,666 65	\$17,662 46		\$3,333 35	\$3,333 35			
August	10,995 81	6,666 75	17,662 56		3,333 33	3,333 33			
September	10,995 81	6,666 65	17,662 46		3,333 33	3,333 33			
October	10,995 81	6,666 65	17,662 46		3,333 33	3,333 33			
November	10,995 81	6,666 65	17,662 46		5,461 66	5,461 66			
December	10,995 81	6,666 65	17,662 46		5,590 45	5,590 45			
1913									
January	10,995 81	6,666 65	17,662 46		5,653 90	5,653 90			
February	10,995 81	6,666 75	17,662 56		5,666 21	5,666 21			
March	10,995 81	6,666 65	17,662 46		5,944 45	5,944 45			
April	10,995 81	6,666 65	17,662 46		6,131 21	6,131 21			
May	10,995 81	6,666 65	17,662 46		6,193 33	6,193 33			
June	10,995 81	6,666 65	17,662 46		6,193 33	6,193 33			
Totals 1912-1913	\$131,949 72	\$80,000 00	\$211,949 72		\$60,167 88	\$60,167 88			
1914									
July	\$10,995 81	\$6,666 65	\$17,662 46		\$6,193 34	\$6,193 34			
August	10,995 81	6,666 65	17,662 46		6,193 33	6,193 33			
September	10,995 81	6,666 75	17,662 56		6,936 34	6,936 34			
October	10,995 81	6,666 65	17,662 46		7,876 67	7,876 67			
November	10,995 81	6,666 65	17,662 46		9,376 66	9,376 66			
December	10,995 81	6,666 65	17,662 46		9,543 33	9,543 33			
1914									
January	10,995 81	6,666 65	17,662 46		10,616 66	10,616 66			
February	10,995 81	6,666 75	17,662 56		11,943 33	11,943 33			
March	10,995 81	6,666 65	17,662 46		20,215 18	20,215 18			
April	10,995 81	6,666 65	17,662 46		28,100 12	28,100 12			
May	10,995 81	6,666 65	17,662 46		27,660 00	27,660 00			
June	10,995 81	6,666 65	17,662 46		27,660 00	27,660 00			
Totals 1913-1914	\$131,949 72	\$80,000 00	\$211,949 72		\$172,314 96	\$172,314 96			
Totals for two fiscal years	\$263,899 44	\$160,000 00	\$423,899 44		\$232,482 84	\$232,482 84			
Transferred prior to June 30, 1912	471,582 41	291,388 85	762,971 26		23,111 10	23,111 10	\$599,868 00	\$456,000 00	\$1,055,868 00
Totals	\$735,481 85	\$451,388 85	\$1,186,870 70		\$255,593 94	\$255,593 94	\$599,868 00	\$456,000 00	\$1,055,868 00

Rates of Towage for the Port of San Francisco.

(The Board of State Harbor Commissioners has no jurisdiction over towage charges, which are fixed by the towboat owners.)

TONNAGE OF VESSELS.

	350 to 450	450 to 550	550 to 650	650 to 750	750 to 850	850 to 950	950 to 1,050
Stream to city front-----	\$12 50	\$12 50	\$15 00	\$15 00	\$17 50	\$20 00	\$20 00
Stream to Oakland wharf or refinery -----	15 00	15 00	20 00	20 00	22 50	25 00	25 00
Stream to Oakland creek--	22 50	25 00	30 00	30 00	35 00	40 00	40 00
Stream to sea with hawser	30 00	35 00	40 00	45 00	50 00	55 00	55 00
Stream to Point Richmond	25 00	30 00	35 00	37 50	40 00	42 50	45 00
Stream to Point San Pablo	30 00	35 00	37 50	40 00	42 50	45 00	47 50
Stream to Port Costa-----	45 00	50 00	52 50	55 00	57 50	62 50	65 00
Extra to lightship-----	20 00	25 00	25 00	25 00	25 00	25 00	25 00

TONNAGE OF VESSELS.

	1,050 to 1,150	1,150 to 1,250	1,250 to 1,350	1,350 to 1,450	1,450 to 1,550	1,550 to 1,650	1,650 to 1,800
Stream to city front-----	\$22 50	\$22 50	\$25 00	\$25 00	\$25 00	\$25 00	\$25 00
Stream to Oakland wharf or refinery -----	27 50	27 50	30 00	30 00	35 00	35 00	35 00
Stream to Oakland creek--	45 00	45 00	45 00	50 00	50 00	55 00	55 00
Stream to sea with hawser	55 00	60 00	60 00	65 00	65 00	65 00	70 00
Stream to Point Richmond	47 50	47 50	50 00	50 00	55 00	55 00	60 00
Stream to Point San Pablo	50 00	50 00	55 00	55 00	60 00	60 00	65 00
Stream to Port Costa-----	67 50	70 00	72 50	72 50	75 00	80 00	85 00
Extra to lightship-----	25 00	25 00	25 00	25 00	25 00	25 00	25 00

Oakland creek to sea direct pays Oakland creek towage and sea towage, less \$5.
Port Costa to sea direct pays Port Costa towage and sea towage, less \$10.

Pilot Charges at San Francisco.

(The State Board of Harbor Commissioners has no jurisdiction over pilot charges, which are fixed by act of legislature, Political Code, article VI, par. 2466.)

All vessels under 500 net tons ----\$3 per foot draft.

All vessels over 500 net tons -----\$3 per foot draft and 3 cents for every ton.

These rates are compulsory and must be paid by every vessel spoken, inward or outward bound, except vessels under enrollment and licensed and engaged in the coasting trade between San Francisco and other United States ports, and vessels engaged in the whaling and fishing trades, which shall be exempt from all pilotage unless a pilot is actually employed. In all cases where inward-bound vessels are not spoken until inside the bar, the rates are reduced one half.

REPORT OF BOARD OF STATE HARBOR COMMISSIONERS.

Mar. 6, 1883

Contract Work Under Way at Date of Last Biennial Report, and Since Completed—Continued.

No.	Date of contract.	Description	Contractors	Contract price	Payments	Date of payments	Total	Date of completion
149	Mar. 28, '12	Furnishing 75,000 barrels of Portland cement.	Henry Cowell Lime and Cement Co.	\$1.64 per barrel-----	2,353 40 2,148 40 6,806 00 5,461 20 6,133 60 11,603 00 18,154 80 26,684 80 15,752 20 20,549 20 27,830 80 20,877 20 37,441 20 19,630 80 18,466 40 21,049 40 7,134 06 5,707 20 8,921 60 8,288 56 762 60 8,109 80 8,454 20 3,228 14	Paid prior to July 1, '12 Aug. 5, '12 Aug. 5, '12 Aug. 16, '12 Sept. 19, '12 Oct. 11, '12 Nov. 21, '12 Dec. 19, '12 Jan. 13, '13 Feb. 13, '13 Mar. 13, '13 Apr. 7, '13 May 8, '12 June 6, '13 July 10, '13 Aug. 28, '13 Sept. 6, '13 Oct. 9, '13 Nov. 6, '13 Dec. 18, '13 Jan. 8, '14 Feb. 20, '14 Mar. 12, '14 Apr. 10, '14 May 11, '14	\$4,443 75	May 11, '14
							\$315,992 25	
150	Apr. 16, '12	Drilling and blasting for the removal of submerged rock underlying proposed Pier No. 26, and extending to either side.	O'Brien Bros. & Smith----	\$9,970 00	\$3,738 75 2,492 50	Paid prior to July 1, '12 Aug. 5, '12 Sept. 12, '12	\$3,738 75 6,231 25	Aug. 1, '12
				\$9,970 00			\$9,970 00	Aug. 1, '12

151	Apr. 25, '12	Widening of Pier No. 12	Thomson Bridge Co.	(Extras)	\$2,133 00 769 63	\$1,599 75 769 63 533 25	Aug. 5, '12 Aug. 5, '12 Sept. 16, '12	\$2,902 63	July 18, '12
153	May 9, '12	Special track work for the belt rail-road.	Pennsylvania Steel Co.		\$2,902 63	\$7,105 50 2,368 50	Sept. 19, '12 Nov. 2, '12	\$9,474 00	Sept. 19, '12
154	May 9, '12	Installation of fuel oil burning systems in boiler room Union Depot, Perry House, tugs "Gov. Markham" and "Gov. Irwin" and Dredger No. 2	United Engineering Works.		\$9,474 00 \$10,205 15	\$1,441 39 2,240 49 480 47 746 83 3,971 98 1,323 99	Aug. 5, '12 Sept. 5, '12 Sept. 26, '12 Oct. 16, '12 Nov. 21, '12 Dec. 5, '12	\$10,205 15	Nov. 21, '12
155	May 16, '12	Construction of piers Nos. 30 and 32, and bulkhead wharf and retaining wall on section 11a, seawall.	Robert Wakefield (transferred to Pacific Wakefield Co.).	(Extras)	\$75,981 00 26,073 53	\$29,279 43 36,599 29 21,959 57 36,599 29 58,558 86 65,878 72 43,919 14 2,505 09 54,898 94 40,259 21 1,595 44 73,198 57 1,204 42 62,218 80 1,379 84 62,218 78 1,455 44 43,919 14 209 00 1,109 08 40,259 22 1,008 00 18,239 64	Aug. 5, '12 Sept. 5, '12 Oct. 3, '12 Nov. 7, '12 Dec. 5, '12 Jan. 4, '13 Feb. 7, '13 Mar. 6, '13 Apr. 3, '13 Apr. 17, '13 May 1, '13 May 22, '13 June 5, '13 June 26, '13 July 3, '13 July 24, '13 Aug. 7, '13 Aug. 21, '13 Aug. 21, '13 Sept. 4, '13 Sept. 18, '13 Oct. 2, '13	\$10,205 15	Nov. 21, '12

Contract Work Under Way at Date of Last Biennial Report, and Since Completed—Continued.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total	Date of completion
156	May 29, '12	Construction of wood block pavement on piers No. 30 and No. 32.	Carbolineum Wood Preserving Co.	\$1,002,054 53	656 07 Oct. 16, '13 854 28 Oct. 16, '13 363 68 Nov. 6, '13 25,619 51 Nov. 6, '13 149 90 Nov. 13, '13 80 24 Nov. 20, '13 18,299 64 Nov. 28, '13 3,598 25 Dec. 4, '13 68 74 Jan. 2, '14 39 38 Jan. 2, '14 243,995 25 Jan. 2, '14 526 76 Jan. 8, '14 850 40 Jan. 29, '14 8,419 52 Jan. 29, '14	Oct. 16, '13 Oct. 16, '13 Nov. 6, '13 Nov. 6, '13 Nov. 13, '13 Nov. 20, '13 Nov. 28, '13 Dec. 4, '13 Jan. 2, '14 Jan. 2, '14 Jan. 2, '14 Jan. 8, '14 Jan. 29, '14 Jan. 29, '14	\$1,002,054 53	Jan. 2, '14
158	June 30, '11	Cleaning The Embarcadero, commonly known as East street.	Chester N. Weaver-----	District 7, 98 cents per 1,000 sq. yds.; districts 1, 2, 3, 4, 5a, 5b, 6a, 6b, 8, 9, 10, 11, 12, 54 cents per 1,000 sq. yds.	\$1,804 14 Oct. 2, '13 5,412 42 Nov. 6, '13 4,510 35 Dec. 4, '13 6,314 49 Dec. 24, '13 6,013 80 Jan. 29, '14 Paid prior to July 1, '12 \$1,335 86 Aug. 5, '12 1,463 81 Aug. 16, '12 1,490 17 Sept. 16, '12 1,326 57 Oct. 7, '12 1,323 42 Nov. 8, '12 949 26 Dec. 19, '12	Oct. 2, '13 Nov. 6, '13 Dec. 4, '13 Dec. 24, '13 Jan. 29, '14 Paid prior to July 1, '12 Aug. 5, '12 Aug. 16, '12 Sept. 16, '12 Oct. 7, '12 Nov. 8, '12 Dec. 19, '12	\$24,055 20 \$12,617 64 7,889 09 \$20,506 73	Jan. 29, '14 Jan. 30, '12

159	Nov. 23, '11	Furnishing lumber for one year-----	Loop Lumber Co.-----	Prices as per bid on file in Secretary's office.	<div><div>Paid prior to</div><div><div>July 1, '12</div><div>Aug. 5, '12</div><div>Sept. 16, '12</div><div>Oct. 7, '12</div><div>Nov. 8, '12</div><div>Dec. 19, '12</div><div>Jan. 13, '13</div></div><div><div>\$4,554 58</div><div>7,567 21</div><div>3,662 07</div><div>4,694 62</div><div>3,577 85</div><div>2,223 27</div></div></div> <div><div>26,279 60</div><div>Dec. 31, '12</div></div> <div><div>\$32,813 65</div></div>
160	Jan. 22, '12	Construction of pier No. 17 and shed foot of Union street.	Healy-Tibbitts Construc- tion Co.	<div><div><div>\$263,400 00</div><div>1,380 19</div><div>(Extras)</div></div></div> <div><div>Paid prior to</div><div><div>July 1, '12</div><div>Aug. 5, '12</div><div>Aug. 8, '12</div><div>Sept. 12, '12</div><div>Oct. 3, '12</div><div>Nov. 7, '12</div><div>Dec. 5, '12</div><div>Jan. 4, '13</div><div>Feb. 7, '13</div><div>Mar. 6, '13</div><div>Apr. 3, '13</div><div>Apr. 10, '13</div><div>May 8, '13</div></div><div><div>\$11,457 90</div><div>13,828 50</div><div>10,272 60</div><div>7,902 00</div><div>27,657 00</div><div>29,632 50</div><div>21,730 50</div><div>25,681 50</div><div>13,828 50</div><div>13,828 50</div><div>1,380 19</div><div>65,850 00</div></div></div> <div><div>\$21,730 50</div><div>May 8, '13</div></div> <div><div>\$59,123 25</div></div>	
161	May 23, '12	Furnishing six-wheeled saddle tank locomotive engine.	Baldwin Locomotive Works.	<div><div><div>\$264,780 19</div></div><div><div>\$10,500 00</div></div></div> <div><div>Oct. 19, '12</div><div>Nov. 21, '12</div></div> <div><div>\$264,780 19</div></div> <div><div>243,049 69</div><div>May 8, '13</div></div>	
162	May 31, '12	Constructing and delivering, f. o. b. belt railroad, a 20-ton locomotive crane.	Industrial Works -----	<div><div>Canceled.</div></div>	
163	Aug. 10, '12	Furnishing materials and constructing pier No. 26.	Grant, Smith & Co.-----	<div><div><div>\$517,650 00</div><div>6,938 73</div><div>(Extras)</div></div><div><div>Oct. 3, '12</div><div>Nov. 7, '12</div><div>Dec. 5, '12</div><div>Jan. 4, '13</div><div>Feb. 7, '13</div><div>Mar. 6, '13</div><div>Apr. 3, '13</div></div><div><div>\$7,764 75</div><div>9,705 94</div><div>25,235 43</div><div>23,294 25</div><div>19,411 88</div><div>23,294 25</div><div>46,588 50</div></div></div> <div><div>\$10,500 00</div><div>Oct. 19, '12</div></div>	

Contract Work Under Way at Date of Last Biennial Report, and Since Completed—Continued.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total	Date of completion
165	Aug. 10, '12	Construction of pier No. 28 with steel and concrete shed.	San Francisco Bridge Co.	\$524,588 73 (Extras) \$358,400 00 5,677 93	36,882 56 36,882 56 2,658 46 21,353 07 21,353 03 1,036 14 44,647 31 758 24 17,470 69 203 70 13,588 31 21,353 03 98 24 15,529 50 869 22 3,882 38 739 54 420 76 72 61 129,412 50 83 82	May 1, '13 June 5, '13 June 26, '13 July 3, '13 Aug. 7, '13 Aug. 28, '13 Sept. 4, '13 Sept. 18, '13 Oct. 2, '13 Oct. 16, '13 Nov. 6, '13 Dec. 4, '13 Dec. 12, '13 Jan. 8, '14 Jan. 8, '14 Jan. 22, '14 Jan. 29, '14 Feb. 3, '14 Feb. 20, '14 Feb. 26, '14 Apr. 2, '14	\$524,588 73	Feb. 26, '14
					\$5,376 00 8,064 00 16,128 00 32,256 00 24,192 00 16,128 00 32,256 00 43,008 00 8,064 00 16,128 00 3,459 36 18,816 00 26,880 00	Sept. 5, '12 Oct. 3, '12 Nov. 7, '12 Dec. 5, '12 Jan. 4, '13 Feb. 7, '13 Mar. 6, '13 Apr. 3, '13 May 1, '13 June 5, '13 July 24, '13 July 31, '13 Aug. 7, '13		

1,615 00	Aug. 21, '13		
299 15	Aug. 28, '13		
21,504 00	Sept. 4, '13		
294 42	Oct. 2, '13		
10 00	Oct. 9, '13		
89,600 00	Oct. 23, '13		
		\$364,077 93	Oct. 23, '13

Contract Work Under Way at Date of Last Biennial Report, and not yet Completed.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total
143	Dec. 7, '11	Furnishing piles	Hammond Lumber Co.	12 and 13 inch butts, 12 cents per lineal foot; 14 and 15 inch butts, 13 cents per lineal foot; 16, 17, and 18 inch butts, 15 cents per lineal foot.	\$8,461 34 4,730 16 5,310 62 3,680 79 5,382 50 4,035 99 4,343 52 5,074 71 5,372 15 5,639 17 3,308 85 2,004 34 5,161 96 4,039 69 2,393 78 2,347 57 2,548 86 2,795 00 3,617 53 4,031 03 4,194 72 7,016 84 6,435 38 4,468 15	Paid prior to July 1, '12 Aug. 5, '12 Sept. 16, '12 Sept. 16, '12 Oct. 19, '12 Nov. 8, '12 Dec. 19, '12 Jan. 13, '13 Feb. 7, '13 Mar. 20, '13 Apr. 7, '13 May 8, '13 June 6, '13 July 10, '13 Aug. 19, '13 Sept. 6, '13 Oct. 9, '13 Nov. 6, '13 Dec. 9, '13 Jan. 8, '14 Feb. 20, '14 Mar. 9, '14 Apr. 10, '14 May 11, '14 June 9, '14	\$37,526 41
147	Jan. 17, '12	Furnishing and delivering fuel oil for three years.	Standard Oil Co.	Per barrel, 65 cents	\$657 46 805 24 1,156 36 646 49 2,493 84 699 69 681 16 689 93 1,264 50 766 84	Paid prior to July 1, '12 Aug. 5, '12 Sept. 16, '12 Oct. 11, '12 Nov. 21, '12 Jan. 13, '13 Feb. 7, '13 Mar. 6, '13 Apr. 7, '13 May 8, '13 July 10, '13	105,734 65 \$143,261 06 \$1,436 23

148	Jan. 17, '12	Furnishing and delivering fuel oil for three years.	Associated Oil Co.-----	Per barrel, 65 cents-----	1,374 80 1,518 73 1,386 21 1,371 75 1,221 51 669 04 834 72 854 57 787 58 1,693 15	Aug. 19, '13 Oct. 9, '13 Nov. 6, '13 Dec. 9, '13 Jan. 8, '14 Feb. 9, '14 Mar. 9, '14 Apr. 10, '14 May 11, '14 June 9, '14	21,573 57 \$23,009 80 \$2,370 92
						Paid prior to	
						July 1, '12	
					\$354 75	Aug. 5, '12	
					875 00	Aug. 16, '12	
					1,082 76	Sept. 16, '12	
					25 00	Oct. 11, '12	
					201 79	Oct. 11, '12	
					1,076 49	Nov. 21, '12	
					1,319 48	Dec. 19, '12	
					691 96	Jan. 13, '13	
					1,107 99	Feb. 7, '13	
					803 96	Mar. 6, '13	
					892 93	Apr. 7, '13	
					876 97	May 8, '13	
					1,435 53	June 6, '13	
					712 24	July 10, '13	
					698 43	Aug. 19, '13	
					1,509 35	Sept. 16, '13	
					684 87	Oct. 9, '13	
					803 12	Nov. 6, '13	
					879 38	Dec. 9, '13	
					949 26	Jan. 8, '14	
					1,023 17	Feb. 9, '14	
					944 22	Mar. 9, '14	
					883 81	Apr. 10, '14	
					703 29	May 11, '14	
					67 50	June 9, '14	
				689 38	June 9, '14		
							21,292 63
							\$23,683 55

Work Contracted for and Completed Within the Biennial Term, July 1, 1912, to June 30, 1914.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total	Date of completion
169	Oct. 24, '12	Wharf, Section 8, Seawall-----	Hyde, Harjes & Co.-----	----- \$17,973 00 Extra ----- 110 50	\$10,109 81 3,339 94 110 50 4,493 25	Dec. 5, '12 Jan. 2, '13 Jan. 9, '13 Feb. 6, '13	\$18,083 50	Jan. 2, '13
168	Oct. 24, '12	Trench for Belt Railroad, 9A, 9B-----	Healy-Tibbitts Construction Co.	----- \$17,395 50 Less 9b not constructed 9,166 50	\$6,171 75 2 057 25	Jan. 2, '13 Mar. 13, '13	\$8,229 00	Jan. 2, '13
171	Nov. 27, '12	Block pavement Piers 26-28-----	St. Paul and Tacoma Lumber Co.	----- \$12,948 00	\$4,369 95 5,341 05 3,237 00	Aug. 28, '13 Dec. 24, '13 Jan. 29, '14	\$12,948 00	Dec. 24, '13
172	Nov. 27, '12	Locomotive-----	Baldwin Locomotive Works.	----- \$16,650 00	\$12,487 50 4,162 50	May 15, '13 June 19, '13	\$16,650 00	May 15, '13
173	Nov. 29, '12	Cleaning East street-----	Bay Shore Drayage Co.	62 cents per 1,000 square yards, all districts.	\$1,081 60 697 81 1,493 86 1,234 44 1,333 49 1,338 88 1,427 54 1,408 90 1,351 48 1,283 01 1,261 81 420 51	Jan. 27, '13 Feb. 7, '13 Mar. 20, '13 Apr. 7, '13 May 8, '13 June 6, '13 July 10, '13 Aug. 19, '13 Sept. 6, '13 Oct. 2, '13 Nov. 6, '13 Dec. 9, '13	\$14,333 33	Nov. 30, '13

175	Dec. 5, '12	Steel rolling doors Piers 2+28	Lilley & Thurston Co.	----- \$49,125 00	\$10,316 25 2,947 50 10,084 69 7,000 31 2,947 50 2,947 50 12,281 25	Aug. 7, '13 Sept. 4, '13 Oct. 2, '13 Nov. 6, '13 Jan. 8, '14 Jan. 29, '14 Mar. 5, '14	\$49,125 00	Jan. 29, '14	
176	Dec. 6, '12	Lumber	N. H. Hickman	Prices as per schedule accompanying bid.	\$49,125 00	\$486 94 3,142 44 5,235 72 5,089 45 3,574 70 4,084 70 2,779 50 3,670 45 3,372 17 495 70 2,304 88 4,120 63 4,109 61 203 04 45 50	Jan. 13, '13 Feb. 5, '13 Mar. 6, '13 Apr. 7, '13 June 4, '13 June 6, '13 July 10, '13 Aug. 19, '13 Sept. 6, '13 Oct. 2, '13 Oct. 3, '13 Nov. 6, '13 Dec. 9, '13 Jan. 22, '14 Jan. 22, '14	\$49,125 00	Jan. 29, '14
174	Dec. 5, '12	Extending Sixteenth street wharf	Healy-Tibbitts Construc- tion Co.	Extra ----- \$6,732 00 161 10	\$5,049 00 161 10 1,083 00	Feb. 6, '13 Feb. 27, '13 Mar. 13, '13	\$42,715 43		
166	Oct. 17, '12	Girder rail, etc. Splice plates Tie plates Turnouts	Pennsylvania Steel Co.	Ton ----- \$67 75 Pair ----- 4 50 595 00 Each ----- 2,415 00	\$9,565 54 3,188 51	Jan. 2, '13 Feb. 6, '13	\$6,803 10	Feb. 6, '14	
							\$12,754 05	Jan. 2, '13	

Work Contracted for and Completed Within the Biennial Term, July 1, 1912, to June 30, 1914—Continued.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total	Date of completion
170	Nov. 14, '12	Installing steel rolling doors on Piers Nos. 30 and 32.	Lilley & Thurston Co.	----- \$62,270 00 Extras ----- 555 90	\$17,279 92 13,076 70 10,274 55 6,071 33 55 70 15,567 50 235 20 275 00	Sept. 4, '13 Oct. 2, '13 Nov. 6, '13 Dec. 4, '13 Jan. 8, '14 Jan. 8, '14 May 21, '14 June 25, '14		
180	Feb. 20, '13	Furnishing steel girder rails, etc., for Belt Railroad.	Pennsylvania Steel Co.	----- \$31,404 13 Extras ----- 36 88	\$61,441 01	Aug. 28, '13	\$61,441 01	Aug. 28, '13
182	Apr. 17, '13	Furnishing girder rails, etc., for Belt Railroad.	H. B. Green	----- \$5,650 00	\$4,237 50 1,412 50	July 24, '13 Aug. 28, '13	\$5,650 00	July 24, '13
184	Apr. 17, '13	Furnishing frogs and switches for Belt Railroad.	Eccles & Smith Co.	----- \$4,350 00 Less under- weight --- 68 00 Extras ----- \$4,282 00 750 00	\$3,211 50 1,070 50 750 00	Aug. 7, '13 Sept. 11, '13 Nov. 6, '13		
185	Apr. 17, '13	Furnishing frogs, etc., for Belt Railroad.	Pennsylvania Steel Co.	----- \$7,104 75 Less under- weight -- 129 80	\$5,231 21 1,743 74	Nov. 6, '13 Dec. 12, '13	\$5,032 00	Nov. 6, '13
				\$6,974 95			\$3,974 95	Nov. 6, '13

186	Apr. 17, '13	Furnishing girder rails, etc., for Belt Railroad.	Pennsylvania Steel Co.	Extra -----	\$86,620 75 44 43	\$64,998 88 21,666 30	Nov. 6, '13 Dec. 12, '13	\$86,665 18	Nov. 6, '13
187	May 8, '13	Furnishing split switches, etc., for Belt Railroad.	United States Steel Products Co.	-----	\$4,081 50	\$3,061 12 1,020 38	Sept. 11, '13 Oct. 16, '13		
188	May 8, '13	Furnishing tee rails, etc., for Belt Railroad.	United States Steel Products Co.	Extra -----	\$21,842 50 317 28	\$22,159 78	Sept. 11, '13	\$4,081 50	Sept. 11, '13
194	Oct. 13, '13	Constructing engine house on Seawall Lot No. 8 and furnishing and driving piling.	Tieslau Brothers	Piling -----	\$19,325 00 1,546 20	\$2,348 01 3,130 08 2,191 48 2,974 15 701 17	Dec. 4, '13 Jan. 8, '14 Feb. 5, '14 Mar. 5, '14 Mar. 12, '14	\$22,159 78	Sept. 11, '13
198	Jan. 15, '14	Constructing addition on north side of Pier No. 27.	Healy-Tibbitts Construction Co.	Planking ----- Piling ----- Extras -----	\$9,540 00 2,160 00 4,351 00 \$16,051 00 590 51	\$9,107 25 2,931 00 590 51 4,012 75	Mar. 5, '14 Mar. 19, '14 Mar. 26, '14 Apr. 23, '14	\$22,628 71	Apr. 30, '14
					\$16,641 51			\$16,641 51	Mar. 19, '14

Work Contracted for and not Completed Within the Biennial Term, July 1, 1912, to June 30, 1914.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total
177	Jan. 2, '13	Furnishing creosoted piles -----	Pacific Creosoting Co.---	12 inch piles 38½ cents per foot----- 14 inch piles 42½ cents per foot----- 16 inch piles 48½ cents per foot-----	\$1,988 47 656 16 14,520 60 11,142 89 17,114 02 3,714 30 5,000 00 4,091 27 11,689 77 10,321 36 11,644 78 3,440 45 6,440 93 13,172 39 7,213 32 3,881 59 2,073 59 2,146 99 4,390 80 3,958 26 2,404 41 691 20 10,710 84 1,319 42 15,773 22 5,581 68 3,570 10 22,753 98 27,919 42 1,800 53 6,026 51 5,533 25 2,051 41 2,591 14	Mar. 20, '13 Apr. 24, '13 May 29, '13 June 19, '13 July 3, '13 July 24, '13 July 31, '13 Aug. 7, '13 Aug. 21, '13 Aug. 28, '13 Aug. 28, '13 Aug. 28, '13 Aug. 28, '13 Aug. 28, '13 Sept. 4, '13 Sept. 4, '13 Sept. 11, '13 Oct. 2, '13 Oct. 2, '13 Oct. 9, '13 Oct. 9, '13 Oct. 16, '13 Oct. 30, '13 Nov. 13, '13 Nov. 13, '13 Nov. 28, '13 Dec. 4, '13 Dec. 12, '13 Dec. 18, '13 Jan. 2, '14 Jan. 2, '14 Jan. 8, '14 Jan. 19, '14 Jan. 22, '14	

[illegible]

Work Contracted for and not Completed Within the Biennial Term, July 1, 1912, to June 30, 1914—Continued.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total
178	Jan. 4, '13	Constructing Section 9A, Seawall-----	Daniel Contracting Co.	----- \$275,700 00 Extras ----- 3,653 04	\$1,874 85 714 84 11,372 62 1,654 20 12,820 05 8,271 00 11,372 63 8,271 00 12,406 50 6,203 25 20,677 50 1,063 35 47,558 25	Apr. 13, '13 May 5, '13 Aug. 7, '13 Sept. 4, '13 Nov. 6, '13 Dec. 4, '13 Jan. 8, '14 Feb. 5, '14 Mar. 5, '14 Apr. 2, '14 May 7, '14 May 14, '14 June 4, '14	\$144,260 04
179	Jan. 4, '13	Constructing Section 9B, Seawall-----	Daniel Contracting Co.	----- \$279,353 04			
189	June 5, '13	Furnishing electric light and power for the Union Depot and Ferry House for three years.	City Electric Co.-----	Prices as per bid on file in Secretary's office.	\$744 34 846 54 1,669 01 889 42 1,017 16 1,003 64 1,801 60 928 56	Sept. 6, '13 Oct. 9, '13 Nov. 6, '13 Jan. 8, '14 Jan. 16, '14 Feb. 20, '14 Apr. 16, '14 June 9, '14	\$8,900 27
190	June 19, '13	Furnishing electric light and power for all buildings except Union Depot and Ferry House and for water front for three years.	Pacific Gas and Electric Co.	Prices as per bid on file in Secretary's office.	\$1,209 78 1,337 05 1,425 93 1,549 32 1,540 34 3,386 38 2,921 10 1,479 65	Sept. 16, '13 Oct. 9, '13 Nov. 6, '13 Dec. 9, '13 Jan. 8, '14 Feb. 9, '14 Apr. 16, '14 June 9, '14	\$14,889 55

No.	Date	Description	Name	Quantity or Measure	Unit Price	Total Amount
195	Nov. 20, '13	Furnishing lumber for one year.	James H. Hardy, Inc.			
						\$2,194 33
						3,379 45
						3,975 58
						2,682 52
						2,612 81
						1,282 60
						4,361 47
						1,141 12
						1,141 12
						\$21,029 83
196	Nov. 20, '13	Cleaning the Embareadero for one year.	J. G. Harney			
						Districts 1, 2, 3, 4, 5A, 5B, 6A,
						6B, 8, 9, 10, 11, 12—51 cents per
						1,000 square yards; District 7—
						81 cents per 1,000 square yards.
						\$735 17
						568 32
						864 58
						1,271 21
						1,290 84
						1,370 13
						\$6,100 85
197	Dec. 19, '13	Furnishing and delivering six-wheeled switching locomotive engine.	American Locomotive Co.			
						\$16,150 00
199	Jan. 24, '14	Widening Pier No. 25.	San Francisco Bridge Co.			
						\$9,500 50
						Piling 3,951 00
						Planking 254 52
						\$13,406 02
						Extras 1,847 73
						\$15,253 75
200	Jan. 26, '14	Constructing Pier No. 46.				
						\$140,215 00
						Extras 4,192 81
						\$466 45
						1,044 90
						8,224 61
						715 85
						2,724 26
						16,449 19
						286 25
						\$30,511 51

Work Contracted for and not Completed Within the Biennial Term, July 1, 1912, to June 30, 1914—Continued.

No.	Date of contract	Description	Contractors	Contract price	Payments	Date of payments	Total
201	Feb. 19, '14	Constructing addition on the north side of Pier No. 54.	Healy-Tibbitts Construction Co.	----- \$14,720 00 ----- Extras ----- ----- \$14,796 84	\$1,656 00 6,072 00	May 7, '14 June 4, '14	\$7,728 00
202	Mar. 5, '14	Constructing tunnel under Fort Mason military reservation.	Bates, Borland & Ayer	----- \$219,233 00 ----- Extras ----- ----- \$220,587 99	\$23,019 47 310 84 26,307 95 581 76 462 39	May 7, '14 May 21, '14 June 4, '14 June 4, '14 June 18, '14	\$50,682 41
203	Mar. 26, '14	Constructing two car ferry slips between Powell and Taylor streets.	Healy-Tibbitts Construction Co.	\$110,000 00	\$1,659 00	June 4, '14	\$1,659 00
204	Mar. 12, '14	Constructing passenger ferry slip No. 8	Thomson Bridge Co.	----- \$34,387 00 ----- Altering and strengthening apron ----- ----- 700 00 ----- Less amount for substituting concrete piles in place of Holmes cylinders ----- ----- 900 00 ----- \$34,387 00 871 45 ----- Extras ----- ----- \$35,258 45	\$6,485 06 12,970 13 6,485 06	May 7, '14 June 4, '14 June 25, '14	\$25,940 25
206	Apr. 16, '14	Furnishing cement for one year-----	Pacific Portland Cement Co.	Per barrel ----- \$1 64			

207	Apr. 23, '14	Furnishing creosoted piles-----	Pacific Creosoting Co.---	12 inch butts 37 cents per foot----- 14 inch butts 41½ cents per foot----- 16 inch butts 45½ cents per foot----- 18 inch butts 50½ cents per foot-----	\$1,647 79 549 27 3,677 01 3,687 13 9,713 44 10,615 56	Apr. 16, '14 May 14, '14 May 28, '14 June 11, '14 June 25, '14 June 25, '14	\$29,890 20
208	Apr. 23, '14	Furnishing cement for one year-----	Henry Covell Lime and Cement Co.	Per barrel -----	\$9,503 80	June 9, '14	
210	Apr. 29, '14	Constructing Pier No. 41-----	San Francisco Bridge Co.	-----	\$8,623 52	June 4, '14	\$9,503 80
211	Apr. 30, '14	Constructing wood block pavement on Pier No. 39.	Roy Mauvais (California Hardwood Lumber Co.)	-----	\$7,280 00	June 18, '14	\$8,623 52
212	May 28, '14	Constructing basalt block and asphalt pavement on portion of the Embarcadero.	Fay Improvement Co.---	-----	\$51,769 10		\$5,460 00
213	May 28, '14	Repairing Pier No. 19-----	George W. Newson-----	-----	\$18,994 00		
214	June 4, '14	Constructing Pier No. 15-----	San Francisco Bridge Co.	-----	\$68,760 00		

Seawall Lots.

Number		Area in square feet	Valuation
A	-----	584	\$5,000 00
B	-----	29,518	67,500 00
1	-----	72,781	200,000 00
2	-----	8,677	25,000 00
3	-----	38,849	120,000 00
4	-----	31,173	110,000 00
5	-----	54,605	150,000 00
6	-----	13,130	50,000 00
7	-----	87,067	325,000 00
8	-----	30,264	145,000 00
9	-----	4,727	25,000 00
10	-----	4,326	28,500 00
11	-----	45,372	262,500 00
12	-----	75,524	440,000 00
13	-----	3,103	20,000 00
14	-----	42,630	300,000 00
15	-----	75,447	505,000 00
16	-----	2,746	25,000 00
17	-----	23,647	Not yet filled.
18	-----	26,793	93,775 00
19	-----	14,623	51,180 50
20	-----	93,668	327,838 00
21	-----	14,625	85,000 00
22	-----	97,791	600,000 00
23	-----	88,577	400,000 00
24	-----	78,285	400,000 00
25	-----	10,860	67,500 00
Total area -----		*1,069,397	
Total valuation -----			\$4,828,793 50

*1,069,399 square feet = 22.022 acres.

